



NEWS RELEASE

MeridianLink Partners With Plaid to Streamline Income Verification for Community Financial Institutions

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Partnership Adds Plaid Income to MeridianLink Consumer

IRVINE, Calif.--(BUSINESS WIRE)-- **MeridianLink**, a leading provider of digital lending and data-driven decisioning solutions, today announced an expanded partnership with **Plaid**, a leading financial data network, to make digital income verification more accessible to lenders. The integration enables lenders to adopt Plaid Income to streamline income verification directly within MeridianLink Consumer.

This expanded partnership combines MeridianLink's leading technology that helps community financial institutions grow, scale and serve with Plaid's leadership in open banking-based lending – powering seamless access to income verification that saves lenders time and accelerates loan approvals by driving 80% conversion in lending flows.

“Manual verification methods are notoriously time-intensive and costly. More than half of banked US adults use Plaid, and we’re pleased to add their widely trusted income verification solutions within MeridianLink Consumer,” **said Megan Pulliam, SVP, MeridianLink Marketplace.** “Now, our community financial institutions can leverage Plaid’s industry-leading technology to drive their competitive edge and originate better performing loans more quickly.”

Through MeridianLink, lenders get comprehensive income analytics and identity data sourced directly from an applicant’s bank account. This partnership reinforces MeridianLink’s focus on helping lenders efficiently verify qualified borrowers and drive faster loan approvals across asset classes, including consumer lending, unsecured



personal loans, home equity lines of credit, and auto loans.

“Real-time cash flow intelligence is quickly becoming table stakes for lenders to reach more qualified borrowers and effectively mitigate risk,” said Adam Yoxthimer, Head of Partnerships at Plaid. “By deepening our partnership with MeridianLink, we’re giving lenders the digital tools they need to increase performance at all stages of the lending funnel.”

This partnership builds on more than five years of working together to power digital account opening and funding. The integration of Plaid’s digital verification solutions within MeridianLink Consumer is now live, with additional plans to expand access to cash flow underwriting solutions later in 2026.

About MeridianLink

MeridianLink’s leading digital lending platform and suite of solutions help retail banks, credit unions, IMBs, and consumer reporting agencies grow, scale, and serve. Powered by smarter automation, built-in compliance, trusted AI and data, and the industry’s most robust partner network, we connect consumers to a modern technology ecosystem. Our solutions across account opening, loan origination and optimization, digital mortgages, collections, and reporting accelerate processes, deliver personalized experiences, and foster lasting relationships. Together, we’re making lending human.

About Plaid

Plaid powers the tools millions of people use to lead healthier financial lives. Our mission is to build a more inclusive, competitive, and resilient financial system by simplifying payments, transforming lending, and advancing the fight against fraud. More than 7,000 companies, including leading fintechs, crypto firms, Fortune 500 enterprises, and many of the largest banks, rely on Plaid to give people greater choice and control over their money. Headquartered in San Francisco, Plaid connects to over 12,000 financial institutions across the US, Canada, the UK and Europe.

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