

Dealertrack Enhances Integration with MeridianLink to Transform Digital Contracting for Lenders and Dealers, Empowering Seamless Collaboration

- MeridianLink lending customers already leverage the Dealertrack network to power their originations and can now enjoy the added benefits of digital contracting to elevate their dealer partnerships and help drive further efficiency across their funding operations.
- Digitizing the contracting and submission process between MeridianLink's lending customers and their dealer partners supports the growing desire for consumers to do more of the purchasing online and creates a faster, better buying experience across the customer, dealer, and lender ecosystem.

ATLANTA, Sept. 28, 2023 – Cox Automotive's Dealertrack today announces an enhanced integration with [MeridianLink, Inc.](#) (NYSE: MLNK), a leading provider of modern software platforms for financial institutions and consumer reporting agencies. The existing, long-standing integration accelerates credit applications and decisions between dealers and lenders. The new, enhanced integration now brings similar velocity and decisioning capabilities to the contracting process. As the industry moves paper contracts aside for the convenience, accuracy, and speed that only digital processes can bring, this enhanced integration further validates the two companies' commitment to improving the automotive retail experience for all.

"Digital contracting can speed up funding by increasing accuracy and compliance, for example, by eliminating re-contracting due to miscalculations and missed signatures," said Joey Yates, associate vice president contracting solutions at Cox Automotive. "Consumer preference to complete more car buying activities online has increased beyond researching vehicle features, price, and availability. Today's buyers are pre-qualifying for credit, and digital comfort level now extends to signing contracts — witnessed by the extraordinary growth in digital contracting we've seen among our dealers since 2019. As more dealers move away from paper, it's essential for lenders to embrace their own digital processes to also optimize their workflows, elevate their service levels to dealers, and provide the experiences consumers desire — keeping them top of mind and competitive."

"MeridianLink® is proud to offer Dealertrack's efficient, secure digital contract solution that scales to support our extensive lender partners and their dealer clients," said Megan Pulliam SVP of MeridianLink® Marketplace. "Indirect lending remains a crucial aspect of our evolving market, and our collaboration with Dealertrack enables us to enhance support for the digital automotive retail ecosystem. Meeting the needs of our customers and their digital-first clients is paramount, as they seek an automated process that delivers speed, transparency, visibility, and error-free operations."

For more information about Cox Automotive's Dealertrack visit <https://us.dealertrack.com/>.

For more information about MeridianLink, visit <https://www.meridianlink.com/>.

About Cox Automotive

Cox Automotive is the world's largest automotive services and technology provider. Fueled by the largest breadth of first-party data fed by 2.3 billion online interactions a year, Cox Automotive tailors leading solutions for car shoppers, automakers, dealers, retailers, lenders and fleet owners. The company has 25,000+ employees on five continents and a family of trusted brands that includes Autotrader®, Dealertrack®, Kelley Blue Book®, Manheim®,

NextGear Capital™ and vAuto®. Cox Automotive is a subsidiary of Cox Enterprises Inc., a privately-owned, Atlanta-based company with \$22 billion in annual revenue. Visit coxautoinc.com or connect via [@CoxAutomotive](https://twitter.com/CoxAutomotive) on Twitter, [CoxAutoInc](https://www.facebook.com/CoxAutomotive) on Facebook or [Cox-Automotive-Inc](https://www.linkedin.com/company/cox-automotive) on LinkedIn.

About MeridianLink

MeridianLink® (NYSE: MLNK) powers digital lending and account opening for financial institutions and provides data verification solutions for consumer reporting agencies. MeridianLink's scalable, cloud-based platforms help customers build deeper relationships with consumers through data-driven, personalized experiences across the entire lending life cycle.

MeridianLink enables customers to accelerate revenue growth, reduce risk, and exceed consumer expectations through seamless digital experiences. Its partner marketplace supports hundreds of integrations for tailored innovation. For more than 20 years, MeridianLink has prioritized the democratization of lending for consumers, businesses, and communities. Learn more at www.meridianlink.com.

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