

MeridianLink connector for Creatio Guide

Overview.

The MeridianLink Connector enables seamless financial application integration between Creatio and MeridianLink by sending XML from the MeridianLink side to an anonymous web service configured on the Creatio side. It automates data intake, enrichment, and record association through structured integration logic.

Initial Setup and Configuration.

Step 1: Connector Installation.

- Download and install the MeridianLink Connector from the Creatio Marketplace.
- Ensure the target Creatio system has integration platform prerequisites.

Step 2: Configure Anonymous Web Service.

 For Creatio cloud instances, please contact Creatio Support to set up the anonymous service using the parameters below.

- Service Class Name: `SMMeridianLink.SMMeridianLinkService`.
- Contract Interface Name:
`SMMeridianLink.DataContracts.ISMMeridianLink`.
- Bindings Configuration (`bindings.config`):

```
1 <binding
2   name="SMMeridianLinkServiceBinding"
3   contentTypeMapper="SMIntegrationPlatform.Utills.SMRawContentTypeMapper,
SMIntegrationPlatform">
4   <security mode="Transport">
5     <transport clientCredentialType="None" />
6   </security>
7 </binding>
```

- Services Configuration (`services.config`):

```
1 <service name="SMMeridianLink.SMMeridianLinkService">
2   <endpoint name="SMMeridianLinkServiceEndPoint"
3     address=""
4     binding="webHttpBinding"
5     bindingConfiguration="SMMeridianLinkServiceBinding"
6     behaviorConfiguration="RestServiceBehavior"
7     bindingNamespace="http://Terrasoft.WebApp.ServiceModel"
```

```

8     contract="SMMeridianLink.DataContracts.ISMMeridianLink" />
9 </service>

```

- Service Host File (`SMMeridianLinkService.svc`):

```

1 <%@ ServiceHost
2     Service = "SMMeridianLink.SMMeridianLinkService"
3     Debug = "true"
4     Language = "C#"
5 %>

```

Step 3: Configure System Settings in Creatio.

- `SMMeridianLinkClientKey` : secure, randomly generated client key.
- `SMMeridianLinkClientSecret` : secure, randomly generated client secret.

Step 4: Configure MeridianLink Integration.

- MeridianLink must be set to POST financial applications to:

- .NET Framework:

```
<YourInstanceURL>/0/ServiceModel/SMMeridianLinkService.svc/
CreateFinApplication .
```

- .NET Core:

```
<YourInstanceURL>/ServiceModel/SMMeridianLinkService.svc/
CreateFinApplication .
```

- Use Basic Authentication with credentials from Step 3.

Note. MeridianLink configuration must be performed by the customer directly. We are not responsible for actions taken in the MeridianLink system.

Note. For initial data migration you might have to batch update all existing application records on MeridianLink side through the MeridianLink UI.

Integration Logic and Record Handling.

XML Application Intake.

- Financial applications are sent in XML format from MeridianLink at intervals defined on MeridianLink side.
- Creatio searches for matching records based on:
 - `Number` = `loan_number` from XML

- **ProductType** = application type from root XML node name, matched via **SMMeridianLinkCode** column of the **ProductType** object.

Special case. If root XML node name = **MORTGAGE_LOAN** and **is_home_equity** = **y**, then the product type is matched using **SMMeridianLinkCode** = **HOME_EQUITY_LOAN**.

Record Matching & Processing.

Record Type	Matching Criteria (in order)	Action if Not Found	Action if Found
Financial Application	Loan Number & Product Type.	Create a new application.	Update the existing application record.
Contact (Person)	1. SSN. 2. Last Name + Birth Date. 3. Last Name + Email.	Create a new person record from XML.	Link to the application, not update existing person record.
Account (Legal Entity)	1. Tax ID. 2. Name + Email. 3. Name + Phone (or Cell Phone if the Phone field is empty).	Create a new legal entity record from XML.	Link to the application, not update existing legal entity record.

If a matching contact or legal entity is found, it will be linked to the application.

⚠ Note. Existing person / legal entity records will not be updated (in contrast with financial applications) because MeridianLink is not considered the master system for person / legal entity information, only for financial application information.