SUCCESS STORY

kinecta

banking done different

How Kinecta increased digital account opening 4X and loan applications 2X with arc DX™



ORIGENCE

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Introduction

Kinecta Federal Credit Union, headquartered in Manhattan Beach, California, with about 300,000 members, wasn't lacking in digital demand for direct lending and account opening. Members were applying for loans and trying to open accounts online in healthy numbers. The problem was that too many of them left before finishing, and the root causes for this abandonment weren't apparent.

By leveraging arc DX, Kinecta FCU streamlined these experiences and solved the bottlenecks that caused drop-offs. These changes, driven by data deep-dives and best practice implementation, nearly quadrupled membership application form conversion rates and nearly doubled loan application conversion.

"Member growth, deposit growth, and loan growth are among the highest business priorities for our credit union, and achieving success within arc DX to significantly increase funnel conversion is key to our ability to scale," says Willis Chang, digital transformation officer at Kinecta FCU. "This not only improves our business results in these channels but also improves the application experience for both members and nonmembers."

SNAPSHOT

The challenge

Digital loan and account application conversion rates lagged behind peer credit unions, and Kinecta FCU lacked the visibility to uncover the root cause for form abandonment.

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The solution

A structured, data-driven digital experience optimization program built on arc DX™

Read more →

The results

- Nearly 400% year-over-year improvement in digital account form conversion, from 10% to 49.9%
- Nearly 200% year-over-year improvement in digital lending form conversion, from 22.5% to 66.5%

Read more →

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THE CHALLENGE

Uncovering barriers to application completion

Kinecta FCU is a long-time Origence CUDL® partner, dating back to 2001. They began running indirect lending on arc OS™ in 2021. More recently in 2024, the team added direct lending and account opening to arc OS and arc DX, Origence's digital member experience solution, to consolidate lending and account opening on one origination platform.

The credit union was particularly interested in improving its digital loan application and account opening experience as its conversion rate for digital account opening and direct loan applications was lower than their peer average.

Before arc DX, members applying for a new account or loan faced disconnected experiences built on different systems. This patchwork of solutions was hard to manage and made it difficult to track marketing campaigns and identify where the digital application process was failing.

The solution →



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THE SOLUTION

Benchmarking, testing, optimizing

Kinecta FCU engaged Origence to help reduce marketing costs and improve form performance. The first step was to integrate Google Analytics and Google Tag Manager with arc DX, enabling the credit union to track marketing campaign performance more easily.

Origence then ran conversion rate analysis to identify where and why members were abandoning the forms. In addition to this analysis, Origence provided peer benchmarks based on anonymized data from top-performing arc DX credit unions. Based on those benchmarks, Origence recommended specific configurations and best practices to boost conversion rates.

"Origence's investments in arc DX admin have enabled our team to be more self-sufficient, eliminating a dependency for day-to-day and recurring tasks. It also provides our team with insights into configuration options they would not have been aware were possible, allowing us to optimize the member experience."



Willis Chang
Digital Transformation Officer
Kinecta Federal Credit Union

The recommendations and development work by Origence resulted in several new capabilities:

- **Single sign-on (SSO) integration between arc DX and Kinecta FCU's online banking app.** This "authenticate once" approach eases member experiences by significantly reducing how much personal information current members must enter and the number of pages they need to click through to open an account or apply for a loan.
- **Configurable share product ordering.** Origence enabled Kinecta FCU to highlight its promotional and most important deposit products at the top, leading to better marketing tie-in and improved product adoption.
- **Share-to-share transfers.** Origence enabled Kinecta FCU's members to fund new shares from their existing shares, including support for share certificates up to $100,000 with competitive dividend rates, helping to improve Kinecta FCU's loan-to-share ratio.
- **arc DX admin.** Kinecta FCU was one of the first credit unions to take advantage of arc DX admin, which enables authorized business and product administrators to configure, test, and ship changes, without IT developer involvement. "When we began our journey with Origence, we had to submit tickets for anything digital," says Raquel Delgadillo, senior technical product owner at Kinecta FCU. "Now, having the ability to do working sessions with my stakeholders, whether that's compliance or marketing, has decreased our time frame to get products out from weeks to days, if not hours."

With arc DX, Kinecta FCU can:

- Provide a unified digital experience where members seamlessly move from their familiar home banking app to arc DX to open an account or apply for a loan.
- Enable members to use transferred funds to open a new account with share-to-share transfer.
- Streamline the application process for both new and existing members.
- Continue to optimize the member experience based on consultative advice and data analysis from Origence.
- Leverage arc DX admin to make real-time configuration changes to arc DX without having to involve their IT developers or the Origence team.

The results →

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THE RESULTS

Growth on both sides of the funnel

After making these improvements, Kinecta FCU increased direct loan applications by nearly 400% and new account opening applications nearly 200% with no increase in marketing spend. The streamlined experience reduced median loan application time for existing members to approximately two minutes.

Based on Origence's client benchmarking, Kinecta FCU's digital account-opening completion rate is now among the strongest across credit unions using arc DX.

Key outcomes:

- Grew digital account opening form conversion rate from 10% in August 2025 to 49.9% in August 2026
- Improved digital lending form conversion from 22.5% in August 2025 to 66.5% in August 2026
- Decreased the median loan application time for existing members to around 2 minutes
- Experienced 96% less direct loan application abandonment at the personal information step
- Reduced digital experience configuration changes from weeks to days and hours with arc DX admin

"We chose Origence because we envisioned a strong partnership where we could collaborate and co-develop around mutual goals."



Willis Chang
Digital Transformation Officer
Kinecta Federal Credit Union



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The benefits of direct access and partnership

With greater agility and ability to make improvements, and better data access to inform these changes, Kinecta FCU can now optimize arc DX to suit its business goals, promotional strategies, and member experience whenever necessary.

That speed and flexibility is backed by a premium support relationship Delgadillo calls one of the best she's had with any vendor. "If something isn't working correctly, we know we can get somebody on the phone," says Delgadillo. The same relationship feeds her backlog: Origence proactively brings peer benchmarking and data analysis to Kinecta FCU, helping Delgadillo find and address improvements.

"We care about the member experience, probably as much as we do about our numbers, because they're intertwined. Having a vendor that is part of that world and understands that has really helped us create a better experience," says Delgadillo. "We're seeing those improvements happen consistently, and that ongoing partnership has helped us continue strengthening the member experience."

Modernize your member experience.

With the right technology, data, and support, Kinecta FCU strengthened its digital origination experience and significantly improved application completion rates. Let's talk about how Origence and arc DX can modernize your digital member experience.

LEARN MORE →

About Kinecta Federal Credit Union

Headquartered in Manhattan Beach, California, Kinecta Federal Credit Union began as a credit union opened by Hughes Aircraft employees in 1940. It merged with Xceed Financial Credit Union in New York in 2021. Today, Kinecta FCU serves nearly 300,000 members on both coasts and has $6.8 billion in assets.

$6.8 billion | ~300,000 | Manhattan Beach, CA | California, New York, New Jersey

About Origence

Origence is a leading technology provider transforming the lending experience for credit unions and their members. Established in 1994 as a credit union service organization, Origence has helped credit unions originate nearly $600 billion in loans through a network of connected technology solutions including Origence CUDL®, Origence Lending Services, Origence arc™, and FI Connect™. Learn more at origence.com and follow us on Facebook, X, and LinkedIn.

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