









Efficient access to credit reports and verifications

Fast onboarding and competitive pricing on credit bureau reports, fraud-related products, and verification solutions.



Origence’s partnership with top credit bureaus enables efficient loan originations by providing access to credit reports and verifications from notable leaders in reporting such as Equifax® and TransUnion®. This means easy access to comprehensive data for your credit union with less work for you. Plus, credit services onboarding is fast and easy, with no interruption to the way you receive credit reports today.

Credit Bureau Services:

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|  <p>Consumer Credit Reports
Mitigate risk and maximize growth with predictive consumer data that supports more profitable decisions.</p> |  <p>Military Lending Act (MLA)
Check military personnel status to support MLA Final Rule and safe harbor compliance.</p> |
|  <p>FICO® Risk Scores
Predict the likelihood of an existing or potential account becoming delinquent within 24 months.</p> |  <p>Office Foreign Assets Control
Effectively screen new and existing accounts.</p> |
|  <p>Fraud Products
Predict losses, detect suspicious activity, and identify potential breaches before they occur.</p> |  <p>Batch Credit Processing
Run batch files for pre-screened firm offers of credit or for portfolio management.</p> |
|  <p>VantageScore®
Leverage consumer credit data and analytics to predict the likelihood of a consumer becoming over 90 days delinquent within 24 months of scoring.</p> |  <p>Bankruptcy Scoring Models
Maximize portfolio profitability by combining Equifax data and analytics to predict likelihood of bankruptcy over 24 months</p> |

Ready to streamline your origination process?