

Optimize your lending with flexible outsourced support.

Leverage the power of our people, technology, and credit union expertise.



Why do credit unions turn to outsourced services?

Credit unions can rely on outsourced services to quickly adapt to shifting demands without compromising member service—even when volume, staffing, or complexity stretches internal capacity.



After-hours, weekends, holiday support



PTO support



Business continuity



Unforeseen volume spikes



Third-party platform support



De-risk new ventures/opportunities



Overflow coverage



Promotional coverage



Disaster recovery planning

What are the benefits of outsourcing?

Outsourcing enables credit unions to achieve more with less, scaling efficiently while enhancing performance across the lending journey.

- Manage rising costs
- Increase productivity
- Extend your in-house team
- Scale operations anytime
- Deliver better experiences
- Streamline processes

What outsourced lending services does Origence provide?

Origence acts as a seamless extension of your lending team—offering scalable, expert support across underwriting, processing, funding, and communication.



Loan processing services

Move from catching up to getting ahead with scalable support, expanded expertise, and AI-powered processes that deliver fast, accurate loan origination and funding.



Underwriting services

Access expert underwriting 24/7, 361 days a year—tailored to your credit union's guidelines and delivered with the flexibility, precision, and reliability needed to keep loans moving forward.



Document services

Accelerate loan processing with AI-driven document automation that boosts accuracy, reduces manual effort, and frees your team to focus on higher-value lending opportunities.



Call services

Handle underwriting-related calls with dedicated support available during business hours, evenings, and weekends—ensuring consistent communication and better member service.



Letter services

Keep your communication on point with consistent and timely distribution. From welcome letters and counteroffers to adverse action letters, provide us with the template, and we do the rest.



Initial validation

Organize and audit loan documents with SmartFund[®] stacking for fast, accurate processing—flagging dependencies early and sending fund delay alerts when needed, all without volume commitments.



Full-service indirect vehicle leasing

Offload the operational demands of indirect vehicle leasing with a full-service program that handles the heavy lifting for you.

What is included in onboarding with Origence Lending Services?

Seamlessly go from kickoff to go-live, with:

- Dedicated project manager
- Detailed explanation of work and services
- UAT and production environments
- Integration support and system training
- Admin access to configuration capabilities
- Post-launch monitoring