

# Valiify Powers Universal City Studios Credit Union's Transition to a Unified Digital Origination Platform

*The deployment integrates deposit and loan workflows into a single system, delivering transparency and efficiency for both staff and members.*

TUSCALOOSA, AL, UNITED STATES, February 25, 2026 /EINPresswire.com/ -- [Valiify](#), a digital

“

Credit unions run on trust and time. UCSCU understood that both were being lost to manual steps that didn't add value. Our work was to tighten the process, not reinvent it.”

*Ted Coy*

account-opening and loan-origination platform, today announced its partnership with [Universal City Studios Credit Union \(UCSCU\)](#), a California-based cooperative serving members of the entertainment industry. The collaboration focuses on automating UCSCU's onboarding and lending processes to reduce manual work, accelerate approvals, and strengthen the member experience.

Before partnering with Valiify, UCSCU's existing platform could only take applicants partway through their journey. The remainder—identity verification, proof of income,

insurance documentation, and signatures—required manual collection and staff intervention. Loan offers were also delayed because underwriting could not begin until a credit report was obtained. These manual workflows slowed decisions and strained staff capacity, leaving members waiting longer for funding.

UCSCU wanted to change that. “Every hour a member waits for a loan decision is an hour they could be moving forward,” said Taylor Bercini, Community & Engagement Liaison at Universal City Studios Credit Union. “Time is our most important variable. Faster verification and approval don't just make for a better member experience; they make for a stronger balance sheet. Valiify helped us build discipline around speed: cleaner data, shorter funding cycles, and more opportunities to serve members well without increasing overhead.”

Valiify's process automation now connects deposit onboarding and consumer lending within UCSCU's Symitar® core from Jack Henry, enabling staff to approve qualified applications instantly. Once a member passes the required screenings, their membership is automatically created in the core, eliminating redundant data entry and reducing time to funding from days to hours.

Key capabilities and outcomes of the partnership include:

- End-to-end automation: Digital identity, OFAC, income, and insurance verification reduce manual steps and turnaround times.
- Prequalified loan offers: Members can view personalized unsecured and auto loan options based on credit data before underwriting.
- Operational efficiency: Staff spend less time on data entry and more time on member guidance.
- Compliance confidence: Every approval, disclosure, and funding event is logged automatically for audit readiness.

According to research published by The Financial Brand, nearly 48% of consumers abandon digital account applications due to friction or delays in processing. UCSCU's implementation of Valiify directly addresses that barrier—speeding fulfillment while improving transparency and control.

“Credit unions run on trust and time. UCSCU understood that both were being lost to manual steps that didn't add value. Our work was to tighten the process, not reinvent it. Make it cleaner, faster, and fully accountable inside their core. When a system works the way a lending team works, you feel it across every member interaction,” said Ted Coy, Chief Executive Officer of Valiify.

UCSCU plans to extend Valiify's capabilities to future lending products, including credit cards and ancillary protection offers such as GAP and warranty coverage, creating a single platform for deposits, lending, and cross-sell, all unified through a member-first experience.

#### About Valiify

Valiify, headquartered in Tuscaloosa, Alabama, is a purpose-built platform for community banks and credit unions seeking modern digital solutions. Founded in 2024, Valiify offers a modular system that includes digital account opening, a loan origination platform, and automated marketing tools. Their platform enables financial institutions to digitize and automate key processes, reducing manual tasks and improving customer experiences. With features such as instant credit assessments, real-time fraud detection, and cross-selling capabilities for products like GAP insurance and warranties, Valiify helps institutions compete. Clients have reported significant increases in application volumes and account openings after implementing Valiify's solutions.

#### About Universal City Studios Credit Union

Universal City Studios Credit Union (UCSCU) is a full-service financial institution that has been serving its members since 1927. Unlike banks, which are owned by stockholders, UCSCU is cooperatively owned by its members. So while banks generate profits, we are not-for-profit and operate to serve the best interests of our member-owners.

Devon Caprara

Valiify INC

+1 831-206-1991

[email us here](#)

Visit us on social media:

[LinkedIn](#)

---

This press release can be viewed online at: <https://www.einpresswire.com/article/895194003>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2026 Newsmatics Inc. All Right Reserved.