EINPRESSWIRE

OCCU Cuts Manual Work & Strengthens Fraud Detection in Indirect Lending with Conductiv's AI-Powered Income Verification

NEW YORK, NY, UNITED STATES, August 11, 2026 /EINPresswire.com/ -- Conductiv, a data orchestration platform that helps financial institutions access, aggregate, and operationalize the data required to make faster, more informed lending decisions, today shared the results of its partnership with OCCU, a Eugene, Oregon-based credit union and not-for-profit financial cooperative. Since implementing Conductiv, OCCU has been able to verify income and decision qualifying indirect loan applications more quickly and with greater confidence, while reducing the manual work required from its underwriting team, dealers, and members.

www.conductiv.co

> "This is the first workflow we've used that sends a verification link directly to the applicant, calculates income, and returns a risk score... (Conductiv) creates real efficiencies for us."
>
> *Amy Robinson, Consumer Underwriting Manager at OCCU*

OCCU wanted to introduce an additional verification layer that would reduce the risk of income-related fraud without creating further delays in the indirect lending process. Today, Conductiv supports OCCU's income verification process by sending applicants a secure verification link that pulls income details directly from their bank account or payroll documentation, runs a fraud and risk review, calculates verified income, and returns the completed documentation and associated risk score directly into their loan origination system (LOS).

Because income calculations and document uploads now happen automatically, OCCU's team no longer manually adds income documents to applications, and manual fraud review time has been minimized thanks to a risk score delivered alongside each file.

The impact extends beyond OCCU's internal team. Dealers no longer need to collect income documentation from applicants or upload it to the application, and members can complete verification independently, without relying on a dealer or tracking down paperwork from their payroll provider. For OCCU, the result is a more efficient route from application to decision, with verified documentation, calculated income, and an accompanying risk assessment available before the file reaches an underwriter.

MyOCCU.org

“Conductiv was the right fit because it allows us to make decisions more quickly while giving our team greater confidence in the income information supporting each application,” said Amy Robinson, Consumer Underwriting Manager at OCCU. “This is the first workflow we’ve used that sends a verification link directly to the applicant, calculates income, and returns a risk score. It has been easy for our team to adopt, and the ability to upload documents directly into our LOS creates real efficiencies for us. By reducing the time spent reviewing these applications, our underwriters also have more capacity to focus on the loans that require a more detailed manual assessment.”

“OCCU’s results show exactly what we set out to deliver: faster, more confident lending decisions supported by verified income data and a lower risk of fraud, without disrupting the systems lenders already rely on,” said Gopal Swamy, CEO at Conductiv. “The increase in efficiency creates capacity across the underwriting function, allowing OCCU to spend its time where human assessment adds the greatest value. As OCCU grows beyond its current footprint, we’re proud that Conductiv’s income verification and risk assessment capabilities can scale with them and support that growth.”

Looking ahead, OCCU expects Conductiv to continue supporting its broader indirect lending strategy across growth, efficiency, dealer experience, member experience, and portfolio quality, including as the credit union expands outside its current footprint.

About Conductiv:
Conductiv helps financial institutions access, aggregate, and operationalize the data required to make faster, more informed lending decisions. Its data orchestration platform connects existing and new data sources, transforms fragmented information into actionable insights, and delivers those insights directly into established lending workflows. By making a broader range of data usable at the point of decision, Conductiv helps lenders improve efficiency, strengthen decision

quality, expand access to credit, and compete more effectively. Learn more at conductiv.co.

About OCCU:
OCCU is a not-for-profit financial cooperative with more than $3.5 billion in assets. The credit union was founded in Eugene, Oregon, in 1956 and remains headquartered there. OCCU has an expanding network of branches and digital tools to provide its more than 300,000 member-owners with a full suite of financial products and services. Learn more at MyOCCU.org.

Jill Robb
Conductiv
email us here
