**FOR IMMEDIATE RELEASE**

**Origence and Zest AI introduce Zest Auto, the AI-automated  
underwriting technology for credit unions**

*New offering expands the companies’ partnership and commitment   
to bring next generation lending technology to credit unions.*

***Irvine, CA, May 9, 2023*** – [Origence](https://origence.com/), the nation’s leading credit union lending technology provider, and [Zest AI](https://www.zest.ai/), the leader in automating underwriting with more accurate and inclusive lending insights, have announced the launch of Zest Auto, the AI-automated underwriting model for credit union automotive lenders, available exclusively through Origence. This partnership expansion follows Origence’s investment participation in Zest AI’s [most recent funding round](https://www.prnewswire.com/news-releases/zest-ai-secures-growth-capital-from-fintech-investors-strategic-partners-and-customers-to-advance-the-next-generation-of-ai-automated-underwriting-301665972.html).

Zest Auto elevates the two companies’ existing partnership. The partnership also includes the integration of Zest AI’s machine learning (AI) underwriting technology with Origence’s consumer origination platform. The new offering, available to Origence clients, will make it easy and accessible for credit unions to get started with powerful AI technology for automotive loan origination.

The new Zest Auto technology expands the decisioning options available to credit unions, solving the need for lenders to make faster, more accurate decisions, while approving more loans with minimized risk. Initial data gathering by Zest AI has shown an increase of up to 20 percent in auto loan approvals and reaching over 50 percent automation.

“Origence is excited to partner with Zest AI and be the sole provider of Zest Auto. Zest is the gold standard in AI-driven underwriting solutions, and now it’s seamlessly integrated into arc OS — our flagship account and loan origination platform,” said Brian Hendricks, chief product officer at Origence. “Decisioning speed plays a critical role in the borrower experience and with Zest AI and Origence working so closely together, lenders will have the flexibility and underwriting capabilities to make instant decisions, confidently.”

According to Zest AI’s internal studies, credit unions utilizing Zest Auto can expand credit to protected classes and help lift approvals. By combining the reach of Origence’s CUDL indirect lending network with Zest AI’s technology, credit unions will have access to the tools needed to continue their mission to provide fair and equitable credit.

“In today’s economic climate, credit unions need access to simple and affordable technology that will boost their efficiency and enable them to continue lending to their members across the credit spectrum. In doubling down on our partnership with Origence through this new offering, we’re thrilled to enable better credit decisions for credit unions of all sizes,” said Zest AI’s Head of Product, Nidhi Panday.

**About Origence**

Origence, winner of NACUSO’s 2023 CUSO of the Year, is a credit union service organization (CUSO) providing financial technology that elevates the origination experience to increase loan volume, create efficiencies, and grow accounts. With Origence, credit unions can originate consumer loans with greater levels of productivity and increased scale while also delivering a convenient and personalized member experience. Solutions also include marketing automation, auto shopping, lending operations, and more. Origence serves 1,100 credit unions and 19,600 dealerships across the U.S. Origence is headquartered in Irvine, California. For more information, visit [www.origence.com](https://origence.com/) and follow us on [Twitter](https://twitter.com/origencecompany) and [LinkedIn](https://www.linkedin.com/company/origencecompany/).

**About Zest AI**

Zest AI is a tech company on a mission to make fair and transparent credit accessible for everyone. Since 2009, we've worked with financial institutions to provide AI-driven credit solutions to their borrowers. Today we work with all types of lenders — but especially credit unions — to democratize underwriting automation and equitable credit decisioning. Learn more at [zest.ai](https://www.zest.ai/) and connect with us on [LinkedIn](https://www.linkedin.com/company/zest-ai/about/).

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