

**Origence’s eContracting Solution to Streamline Indirect Auto Financing for Credit Unions**

*Solution boosts funding speed and efficiency, making car-buying more convenient.*

**Irvine, Calif., March 3, 2025** — [Origence](https://origence.com/), the leading lending technology solutions provider for credit unions, announced the expansion of its streamlined indirect auto financing solutions with [eContracting for CUDL](https://origence.com/solutions/indirect-lending/digital-contracting/) to help credit unions digitize the contract process for indirect auto financing. EContracting for CUDL is offered via the CUDL platform, where dealers connect with credit unions for auto financing options, and it enhances the current efficiencies found within the SmartFund solution. It also integrates to the credit union’s Loan Origination System, such as arc OS, to streamline the processing experience for indirect auto loans. CUDL credit unions have collectively been the leading auto lenders in the country for four consecutive years.

According to Wolters Kluwer’s 2024 Auto Finance Digital Transformation Index, there has been a notable increase in auto retailers and lenders adopting the streamlined efficiencies in eContracting. The report revealed a 37% increase year over year with a four-year trend of digital adoption up 138% dating back to 2020.

“With members and dealers increasingly expecting a fast and seamless car-buying experience, now is the perfect time for credit unions to adopt solutions like eContracting,” said Tony Boutelle, CEO of Origence. “eContracting empowers credit unions to enhance their indirect auto financing programs by digitizing the contract process, improving efficiency and accuracy, and delivering faster loan processing times. By modernizing their operations, credit unions can strengthen dealer relationships, drive member satisfaction, and ensure long-term success in the auto financing market.”

Origence offers eContracting for CUDL to help credit unions overcome challenges related to manual contracts. These challenges include reworking contracts due to errors, losing or straining dealer business from slow funding, and service issues during peak times, leading to lengthy processing and errors. eContracting addresses this by streamlining the creation, signing, submission, and electronic storage of documents. It optimizes tasks ranging from data validation to final funding, enhancing accuracy and operational efficiency while reducing errors and missing data.

Credit unions leveraging eContracting for CUDL can meet dealer demands for digital contracting, improving productivity and aligning contract details with lender requirements. Faster funding builds trust and loyalty with dealers, while seamless experiences enhance member satisfaction. Additionally, the solution saves costs by minimizing contract revisions, allowing credit unions to process more loans efficiently without additional resources.

**About Origence**

[**Origence**](https://origence.com/) provides lending technology solutions credit unions need to advance their total origination experience. We were established in 1994 as a credit union service organization (CUSO) and have helped thousands of credit unions process more than 97 million applications, including 8.6 million applications in 2024. Our solutions include indirect lending, loan and account origination, auto shopping, marketing automation, lending operations, and more. Learn more at [www.origence.com](http://www.origence.com/) and follow us on [X](https://twitter.com/origencecompany) and [LinkedIn](https://www.linkedin.com/company/origencecompany).

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