A Smarter Way to Say “Yes” to More Credit Union Members

New Sync1 Systems and Equifax partnership helps credit unions expand approvals, manage risk, and accelerate growth

To power growth in today's pressure-cooker economy, credit unions need an edge. One that gives them expanded visibility into creditworthiness, especially for younger members just starting out or those rebuilding their credit. One that provides real-time insights to drive faster, more inclusive decisions to compete with on-demand fintech options.

And it must require minimal technology lift or investment, given the resource and financial constraints at many credit unions.

This competitive edge is now available to credit unions through an exciting new partnership between Credit Union Service Organization (CUSO) provider **Sync1 Systems** and **Equifax**. Specifically, **Risk Decision Intelligence** can now be seamlessly delivered within credit union loan origination systems (LOS) to support more adaptive, precise decisioning and help identify more targeted opportunities without increasing risk.

Here, Richard Dougherty, VP, Indirect Partner Distribution at Equifax, sits down with Steve Maloney, CEO, from Sync1 Systems to explain the new capability and the game-changing advantages it can offer credit unions.

Q: Helping credit unions quickly say “yes” to more members without increasing risk is a huge differentiator in the CUSO space. How is Risk Decision Intelligence helping Sync1 Systems deliver this advantage?

A: Credit unions are driven by a “member-first,” community-based mission, and ideally, more inclusive decisioning that facilitates growth. Traditional risk scores provide a good foundation, but relying solely on a single score leaves a major consumer risk blind spot. For instance, three applicants with the exact same credit score might represent radically different profiles - one with undetected fraud risk, another with constrained borrowing capacity, and a third who is an ideal customer with strong utility payment history.

By bringing deeper risk, capacity, and fraud insights directly into the Sync1 lending technology platform, credit unions can make faster, more informed lending decisions. This helps them approve more creditworthy members, better identify risk, and streamline the lending process from application to funding across 3 core pillars:

- **Credit Risk Fidelity:** Moving beyond the single score by incorporating alternative data to see the complete payment history.
- **Identity & Fraud Confidence:** Proactively verifying identity and detecting synthetic or first-party fraud before losses occur.
- **Capacity Precision:** Accurately forecasting true debt capacity and affordability to eliminate over-lending losses.

Specifically, Risk Decision Intelligence provides credit unions with key dimensions of consumer risk that help them look beyond the core credit score. This includes alternative data that shows how members pay their "everyday bills," which aren't typically included in credit reports. Things like cable, cell phone, and utility bills. This data has proven highly predictive of future account performance. Credit unions can also access other unique insights, including identity and fraud intelligence, and financial capacity metrics. And everything is FCRA-compliant and adverse-actionable.

Q: Looking more closely, how can this new capability help credit unions confidently and securely grow amid sustained economic volatility and rising fintech pressures?

A: Having direct access to deeper, more predictive data supports credit union growth in three ways.

1. **Superior Risk Separation:** It improves the separation of "good" and "bad" applicants (+11% lift in predictive power / KS uplift), letting credit unions capture more profitable member opportunities while avoiding riskier transactions.[1]
2. **Proactive Fraud & Abuse Mitigation:** Traditional methods fail to detect up to 95% of synthetic fraud.[2] Layering identity and fraud intelligence catches high-risk behavior early (+12% better at identifying highest-risk bads), protecting credit union operational costs and member trust.[3]
3. **Disciplined & Profitable Growth:** Risk Decision Intelligence fuels secure growth by providing alternative data to score and approve previously unrecognized members, particularly young members and those with thin credit files who are key to future credit union growth.

What's more, these powerful risk insights are delivered seamlessly and in real time through a credit union's existing interface with Sync1 Systems. No new technology support or investment is required.

In short, it's a smart strategy to maximize an existing technology resource, serve more members, and deliver the faster, on-demand experiences members expect.

Q: How can these expanded insights help credit unions better engage new members, particularly those with thin credit files, low incomes, and other non-traditional segments who may have the capacity to pay, but are frequently overlooked?

A: Nationwide, there are over 76 million consumers who have thin credit files or are credit invisible.[4] Relying solely on traditional credit files means credit unions are unintentionally saying "no" to massive growth opportunities.

By combining Equifax data and analytics with the Sync1 platform, lenders can gain a broader view of creditworthiness and confidently serve more members, including younger borrowers and those with limited credit histories.

For example, **VantageScore**—part of the Risk Decision Intelligence solution—gives credit unions a richer data set, including **trended data** that offers dynamic views of payment behaviors, credit utilization, and balances over time. VantageScore has proven more predictive than traditional "snapshot in time" credit scores and reports, and it can **enable the scoring of 33 million more individuals** than traditional credit models.[5]

Q: What sort of outcomes can credit unions expect after incorporating Equifax Risk Decision Intelligence within their LOS workflows?

A: We're seeing stronger decisioning and growth opportunities. Equifax validation data has shown improvements in predictive power, risk identification, and approval rates, helping credit unions grow lending while maintaining their desired risk profile.

Q: How can credit unions evaluate where they currently stand and start optimizing their risk decisioning strategy?

A: Every credit union is at a different stage on its risk decisioning journey—whether operating in a **Core** state (relying primarily on traditional credit scores and manual checks), an **integrated** state, or an **Optimized** state featuring continuous adaptive decisioning.

To help credit unions plot where their organization stands today and identify actionable next steps, Equifax has launched the **Risk Decision Intelligence Benchmarking Assessment.** In less than two minutes, this 4-question assessment measures your maturity across Credit Risk Fidelity, Identity & Fraud Confidence, and Capacity Precision, providing immediate benchmark results against industry peers and tailored solution recommendations.

Take the Assessment Today: Discover how your risk strategy stacks up by taking the RDI Maturity Assessment here.

Q: What about future opportunities? How do you envision this partnership evolving to further support credit unions and their members in today's fast-moving economic landscape?

A: At Sync1 Systems, we see continued opportunities to combine advanced data, analytics, automation, and lending technology to help credit unions operate more efficiently, make better decisions, and serve more members in a rapidly changing market.

Ready to approve more credit union members without taking on more risk? Take the RDI Maturity Assessment today and get in touch to explore the advantages of Equifax Risk Decision Intelligence through Sync1 Systems.

1.11%- https://www.equifax.com/business/product/consumer-incomeview/

2. 95%- https://www.equifax.com/newsroom/all-news/-/story/synthetic-identity-fraud-the-unseen-threat-and-its-cost-to-businesses/

3. 12% https://www.equifax.com/business/identify-new-customer-credit-risk/

4. Equifax Data and Analytics Research

5. VantageScore 5.0 - “Customer Presentation Customer Analysis" (April 2025)