

# Lumin Digital Platform Module

## Commercial Banking

### Tap. Scroll. Fund. Digital-First Banking for any Business.

Focusing on core business activities is a challenge for business owners. Business administration activities can quickly take precious time away from more important focus areas like sales, marketing, and product innovation. Cash flow is critical to organizations large and small, and businesses are looking for banking solutions that enable them to complete tasks quickly, securely, and without disruption. Businesses seek mobile-first, future-ready financial solutions that help them manage finances wherever they are.

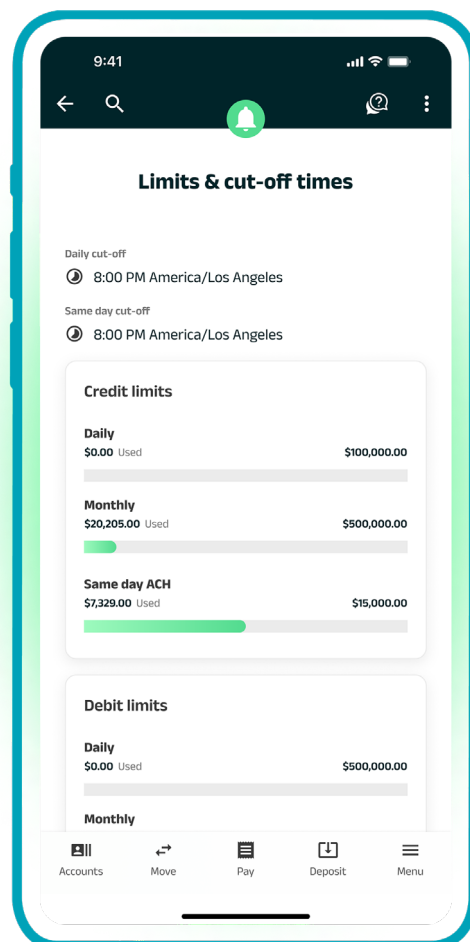
Lumin Digital's Commercial Banking suite was specifically designed to make business financial management easy. Whether automating complex processes, preventing fraud, or using various money movement options, our stack of Commercial Banking solutions helps businesses stay connected to their cash on their own terms.


### Commercial banking overview

#### Business account management Simplified and secure

Businesses large and small are focused on hitting financial goals, driving efficiency in operations to keep costs at a minimum, and protecting their investments as they scale and grow. Our platform makes it easy to streamline financial operations so your business customers can focus on growth with you as a trusted banking partner by their side.

- **Instant online registration:** Businesses can self-register instantly on our digital banking platform without needing manual help or physical paperwork.
- **Entitlements:** Business owners and primary digital banking users determine when, how, and what sub-users can access features within digital banking, ensuring no action can occur without authorization.
- **Risk mitigation tools:** Businesses can protect themselves and their accounts with robust tools that mitigate fraud and risk. Features like transaction limits, pre-funding for ACH and wires, and balance checks for ACH payments ensure businesses keep close tabs on their cash flow.
- **Credit card portfolio management:** To maintain spending control, businesses can set credit card permissions, including transaction limits based on role types.
- **Custom reports:** Enable businesses to increase visibility and glean insights across digital banking activities to understand better where, how, and when money flows in and out of accounts.



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- **Data exports:** Make accounting tasks easier for businesses with comprehensive data export options, including formats compatible with Quicken, Quickbooks, .cvs, and BAI-2 files.

## Business Money Movement

### Versatile and flexible

Easy and secure money movement in and out of a business is critical to operations. Our Business Money Movement options help your commercial clients stay connected to their cash as they work with their customers, vendors, and partners.

- **ACH origination:** Our comprehensive suite of ACH Origination tools provides flexibility to businesses with specific needs. Features like ACH Recipient Hold Status, ACH Limits for Business Roles, ACH Import and Pass Thru, and ACH Reversals make ACH transaction management easy and help prevent mistakes before they happen.
- **Check & ACH Positive Pay:** Keep businesses safe by enabling them to detect and prevent fraud with Positive Pay. Companies can monitor transactions against a list of approved vendors or set up defined parameters that require manual approval.
- **Integrated ACH Notification of Change (NOC):** Improve efficiency and decrease costs for business customers by reducing manual labor and paper-based workflows associated with returned transactions due to incorrect information. Our integrated ACH NOC feature enables businesses to receive notifications to rectify information before originating additional transactions.

- **Domestic & international wire transfers:** Businesses can wire money domestically or internationally directly from digital banking—no need to visit a physical branch or call your customer service line to initiate a wire transfer.
- **Business bill pay:** Make vendor payments easy for your commercial customers by offering Bill Pay in digital banking, helping businesses streamline operations and keep tabs on vendors in one place.
- **Remote deposit capture (RDC):** Provide multiple RDC capabilities to businesses by enabling them to deposit checks individually or with automated scanners for large, multi-check volumes, making it easier than ever to increase balances on the go without tedious, manual processes.

## Why Lumin Digital

At Lumin Digital, we are the architects of the “what-ifs” and champions of the “why not.” You can see it in our roots. It’s core to the belief in the power of community-driven partnerships where collective growth and success are exponentially realized. We partner with financial institutions of all sizes to provide modern, future-forward solutions that will exceed their customers’ expectations.

Our Commercial Banking solution is designed to maximize value and help our clients. Lumin Digital is here to help your institution innovate without disruption, engage and grow with your customer base, and maximize ROI at scale.

[Learn more](#) on how Lumin Digital is modernizing Commercial Banking today.