

# Lumin Digital Platform Module

## Digital Account Opening

**Swipe. Tap. Add Account.**  
**No paperwork required.**

Digital bankers look for fast and easy technological solutions for their finances. It's no surprise workflows that introduce friction or require in-person interactions create barriers to growth for your financial institution. Time is a precious resource, and any activity that demands excessive time commitments, long waiting periods, or significant delays is an unattractive option in a world where instant, digital-first solutions are expected.

Our Digital Account Opening product helps your institution provide the modernized account opening experience your customers desire. Within minutes, your customers can open new accounts and seamlessly onboard to digital banking. Your operations team can automate workflows and configure internal alerts for applications that require a second look, preventing fraud before it happens and onboarding customers quickly, efficiently, and digitally.

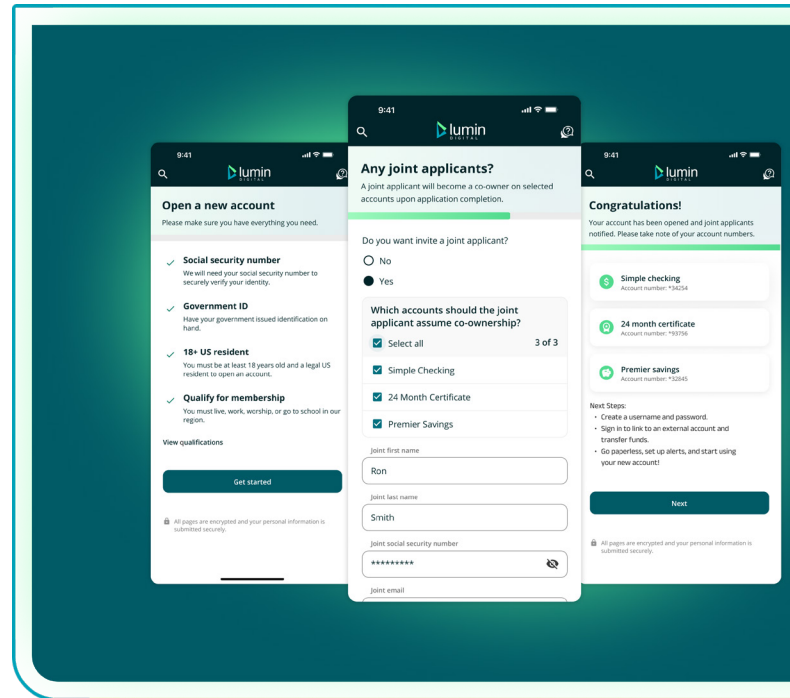
### Digital account opening overview

#### Deposit products Fast & mobile-first

Enable new customers the opportunity to quickly open retail accounts across savings, checking, and CDs. Single or joint applicants can apply, making it easy for couples or partners to submit applications independently and without needing to visit a physical branch together. New customers can complete applications with an exceptional mobile-first flow, making it easy to open new products anywhere, anytime.

#### Fraud checks Comprehensive & secure

Protect your institution from potential fraud via ID scans, liveness checks, Know Your Customer (KYC), and credit



checks. Your institution fully controls the decision logic to satisfy your organization's specific risk tolerance level.

#### App configuration Flexible & customer-focused

Optimize the application steps to maximize application submissions with new customers. Fast-track the application flow to incentivize applicants to complete applications, enabling customers to complete applications within just a few steps. Process applications in real time so your institution and new customers can embark on your new relationship immediately. Successful applicants access their new accounts instantly after completion—no delays, long waits, or unexpected disruptions.

#### Onboarding to digital banking Automated & seamless

New customers automatically start onboarding within digital banking, where they'll learn about features, adopt more products, and begin transacting with their

new accounts instantly. Further accelerate feature and product adoption with automated marketing campaigns and help them become familiar with digital banking via Lumin Digital's LevelUp gamification experience.

## 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 our belief that the power of community-driven partnerships is 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.

We’ve designed our Digital Account Opening solution to maximize value and help financial institutions grow. 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](#) about how Lumin Digital is modernizing digital banking today.

