Lumin Digital Platform Solutions

User Engagement

Streamline workflows, reduce costs, and increase operational efficiency.

Digital banking is a powerful tool that empowers people to manage their finances anywhere, anytime, with any device. As a trusted financial partner, your account holders expect your institution to help them make the most of their digital banking experience, especially when your digital banking app evolves with new functionality and capabilities to stay competitive.

Lumin Digital's User Engagement solutions make building strong digital relationships at scale easier than ever. We've created intuitive, automated features to help your account holders become familiar with all that our platform offers. Users can discover new features and products that they weren't aware of, helping your institution increase the adoption of security measures, financial wellness tools, and more.

Our focus on automation will reduce call center volume and branch visits to your institution, helping drive down operational costs. Drive deposit and loan growth with automated, data-driven tools that recommend products to account holders at the right time and right place within digital banking. Make onboarding to digital banking fun with gamification, encouraging your account holders to become digital banking experts.

User engagement solutions

User engagement scores

Lumin Digital's platform calculates an Engagement Score for all users based on key digital banking metrics. Lumin Digital's platform uses the Engagement Score to automatically prompt users to take specific actions, like toggling security features or setting card controls, to drive the adoption of digital banking features. Your operations team can view any user's Engagement Score, providing a quick and easy way to gauge each user's knowledge and use of features across digital banking.
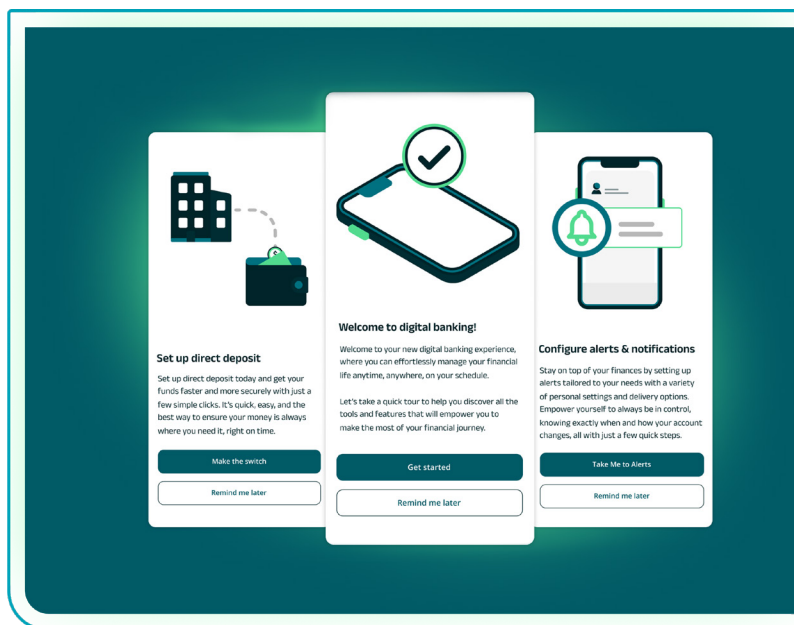
Use the Engagement Score to identify opportunities to educate users on self-serve features and increase the implementation of digital banking.

Next best actions

Next best actions allow your institution to highlight a service or feature available to users to increase engagement with the digital banking app. This component prioritizes the most important actions you want account holders to complete, and the actions are solely automated based on your institution's input. Through product and feature promotions and actionable alerts, you can configure Next Best Action sequences to guide users automatically to the features you want them to see.

LevelUp

Lumin Digital provides a robust set of features within digital banking, and new users may not be aware of all the capabilities available at their fingertips. LevelUp is a gamified onboarding program designed to help new users discover features, security tools, and self-

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service capabilities within digital banking. Users earn LevelUp tier statuses by completing tasks, and these celebrations encourage users to continue their LevelUp journey. Make onboarding to digital banking fun, engaging, and effortless for your account holders.

Feature bundles

Simplify user management at scale with feature bundles. Your operations team defines user access levels, permissions, and account options by feature sets. These bundles make it easy to determine what permissions groups or subsets of users receive when they register for digital banking.
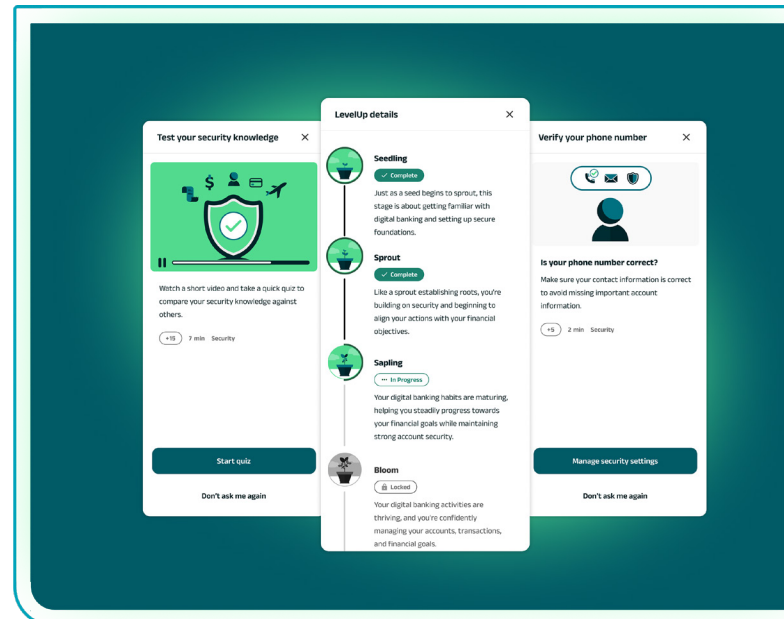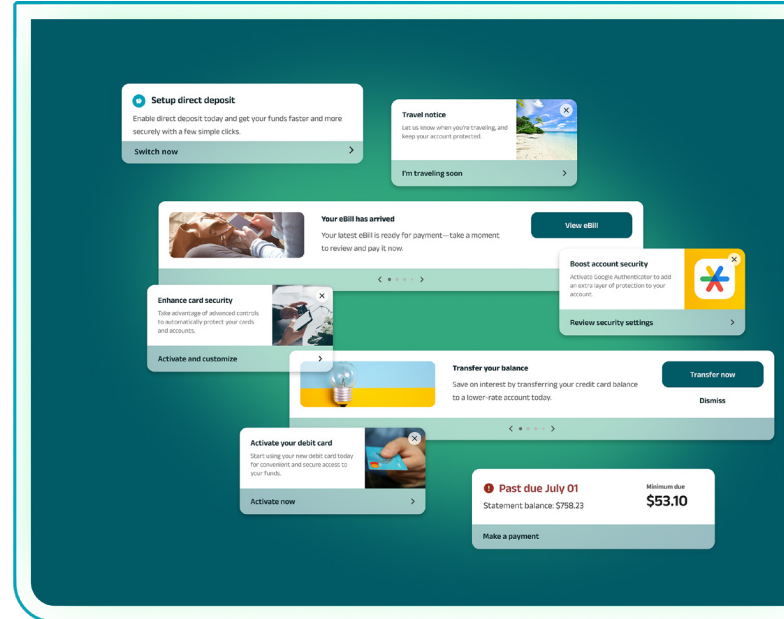
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Admin & Support Portal

Streamline workflows, reduce costs, and increase operational efficiency.

Maintaining a digital banking platform requires a skilled operations team that can quickly resolve issues, help customers, and keep the transaction pipeline clear. Your back-end operational workflows shouldn't live outside digital banking—they should be integrated and built on the same technology stack to optimize workstreams, approval flows, and transaction processing times.
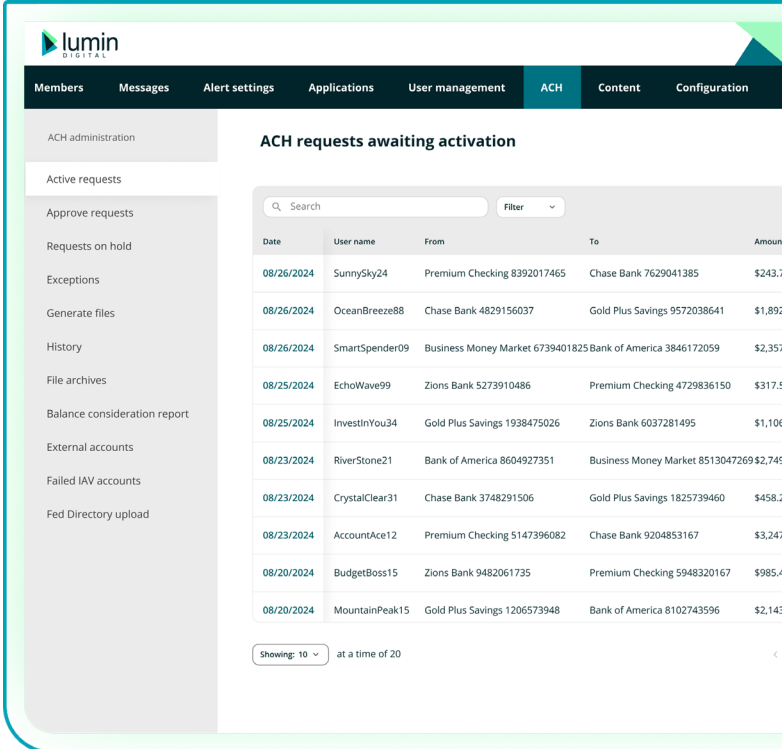
Lumin Digital's Admin & Support Portal enables your operations team to easily manage daily operational tasks and provide exceptional customer support to users. We aim to build best-in-class solutions for your employees and users to provide a seamless, integrated experience for all. Increase operational efficiency, find synergies, and reduce costs with our Admin & Support Portal.

Admin & Support Portal overview

Financial Institution self-service configuration
Digital & scaled administration

The platform makes it easy for your operations team to manage settings, rules, and permissions across digital banking. Our self-service digital banking configuration solutions eliminate the need to submit IT support tickets for configuration changes, enabling your team to move faster, become more efficient, and make changes with ease.

- **Alert configurations:** Create and automate alerts across email, SMS, and push notifications from over 110+ templates based on defined actions within digital banking.

- **New account application flow design:** Configure product lines, application flows, and approval reviews for users to request new accounts and products from digital banking.

- **Account mapper:** Create different account types for your consumer base and set permission levels to interact with digital banking features. Set permission levels for account types, toggle product payment options, and more.

Customer service
Digital & scalable

Support digital banking users with a single-stack, integrated customer service solution built on one platform. Our solution is designed to scale with your institution's growth, making it easy for your customer service team to engage with customers directly, view digital banking as a member, and communicate with users digitally and at scale. Reduce call center volume and in-branch visits with our scalable customer service solutions.

- **Credential management:** Equip your employees to take action quickly if fraud on an account is suspected. Your operations team can quickly change user names, manage multi-factor authentication to reset passwords on at-risk accounts, and prompt account owners to set new passwords to prevent fraud.

- **View as a member:** Guide users through digital banking by allowing FI employees to view the digital banking UI from a user's perspective on desktop or mobile to help them access features or troubleshoot their account.

- **Secure messages & forms:** Communicate with users directly within digital banking. Create templates, define topics and categories for user-generated messages, and create queues to route messages to the right internal teams.

- **Live chat integrations:** Enhance the user experience and communicate with users through live chat. Your FI has access to our integrations with a variety of live chat vendors.

Transaction processing
Efficient transaction management

Our platform boasts a broad range of transaction management solutions to streamline your operations. Use automation to approve ACH transactions without institutional involvement or to review potentially risky transactions manually. Increase revenue by incurring ACH fees or wire transfer fees while reducing operational complexity when approving transactions.

- **Retail ACH:** Manage ACH file generation, ACH transfers and payments, daily cutoff times, ACH holidays, and more. Your operations team can search for specific transfer requests to approve or reject high-risk transactions. Our ACH service also supports trial deposit management, allowing customer service to verify, reset, and delete trial deposits on behalf of your users. Accelerate transactions via ACH automation and Same-Day ACH.

- **Commercial ACH:** Review, approve, and reject ACH templates. Require ACH prenotes for new and edited ACH recipient entries and easily access, search for, and download NACHA files for processing. Create ACH cutoff times and automated NACHA file generation times to keep your transaction pipelines clear. Automate processes that identify and approve scheduled ACH templates without direct financial institution intervention, saving your transaction team money and time.

- **Domestic & international wire transfers:** Access a complete set of wire management functionality across retail and commercial customers. Automate wire files for processing, collect fees for wire transfers, and run automated OFAC checks for individual wire requests.

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Risk Management

Reduce fraud and keep users safe from external threats

Keeping users safe from malicious threats is paramount. Threat vectors are constantly evolving, and your users may not be aware of ever-changing risks that could affect their finances. Bad actors are always looking for opportunities to exploit weaknesses, so it's imperative to reduce risk potential in its tracks. Cyber breaches are costly for you and your users; they impact your institution's brand and reputation and can incur significant costs.

Lumin Digital's platform provides multiple threat mitigation tools to enable your institution and users to mitigate potential risks before they take place. Users can configure their security options based on their personal preferences while your employees gain insights, data, and tools to prevent fraud proactively.

Risk management overview

Advanced MFA
Safe & secure

Configure options and enable users to log into digital banking with safe and secure advanced multi-factor authentication (MFA) methods, including passkeys, push authentication messages, various one-time password (OTP) options, and international MFA. Users have multiple MFA options, including:

- Passkeys
- Push authentication
- Authenticator applications
- Hardware tokens
- International MFA (SMS text & WhatsApp)
- OTP via SMS, email, push notifications, or voice authentication

Transaction risk management
Mitigate potential fraud

Review pending ACH and wire transactions across retail and business users with system-generated risk

scores that indicate potentially fraudulent or suspicious transactions, making it easy for your employees to identify potential fraud before it happens. Place limits on transactions to manually approve large transfers and safely and securely send international wires. Our suite of transaction risk management tools includes:

- Wire risk scores
- ACH risk scores
- Transaction limits (retail & business)
- International payment controls

Session fraud controls
User & device security

Review user and device sessions to catch fraudulent actors. We offer a variety of activity logs across user activity, session logs, and device logs to help you block devices or users when needed. Our suite of session fraud controls includes:
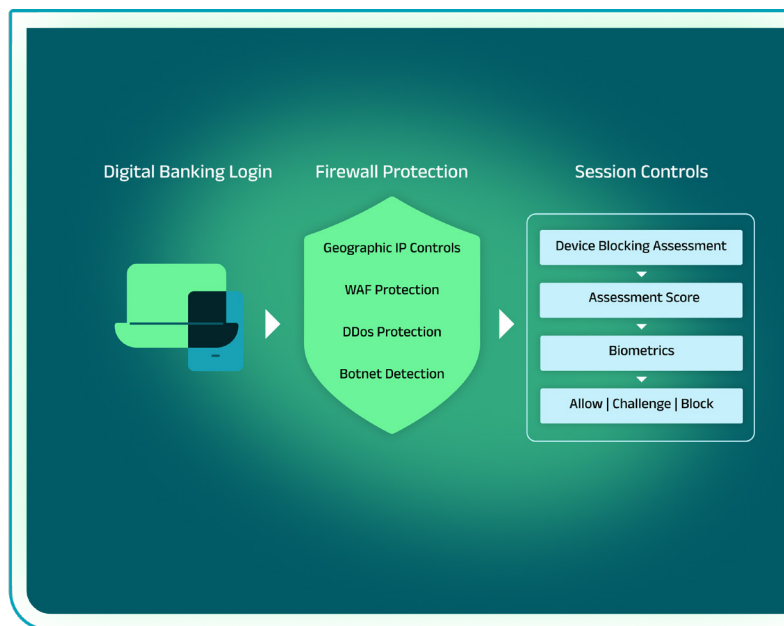
- User activity logs
- Session logs
- Device logs
- Device blocking

Advanced fraud detection
Integrated & layered protection

Biometric data points assess each user's digital banking session to identify fraud through our integration with Biocatch. Our unique integrations use various authentication techniques to identify fraudulent sessions and protect users.

- **MFA hooks:** These are event triggers built across 40+ pre-integrated locations within digital banking. evaluate MFA if behavioral anomalies are detected, providing an additional layer of security and enhancing fraud prevention.

- MFA if behavioral anomalies are detected, providing an additional layer of security and enhancing fraud prevention.

- **Proactive mule account detection:** We proactively search across accounts to identify known mule accounts, which are often used to launder money or commit fraud. This feature helps prevent such activities before they can cause harm.

Digital Banking Login   Firewall Protection   Session Controls

Geographic IP Controls

WAF Protection

DDos Protection

Botnet Detection

Device Blocking Assessment

Assessment Score

Biometrics

Allow | Challenge | Block

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Digital Marketing

Increase revenue, deposits, and product adoption

Digital banking platforms should be more than digital tools to complete financial transactions. Today's modern digital native expects their financial institution to understand and support them throughout their financial journey, recommending products that can enhance their lives. As a financial institution, you must surface new products, financial services, and digital banking features for users at scale.

That's why we created a powerful, robust set of marketing tools designed to help you get the most from your marketing campaigns. Our suite of Digital Marketing solutions enables your financial institution to increase account openings and deposits and encourage product adoption among users. Maximize growth with custom digital marketing solutions that engage with and capture your customers' interest—directly within digital banking.


Digital marketing solutions

Digital marketing campaigns
Growth at scale

Accelerate revenue growth, product adoption, and digital banking usage with digital marketing campaigns. Run multiple campaigns concurrently with mobile and desktop parity, providing a consistent UX across all devices.

Optimize messaging and content in thirteen strategic areas across the digital banking UI and enable push notifications to communicate with customers at the optimal time to improve conversion rates. Create product-focused, onboarding, or feature awareness campaigns to increase the adoption of products and services offered through digital banking.
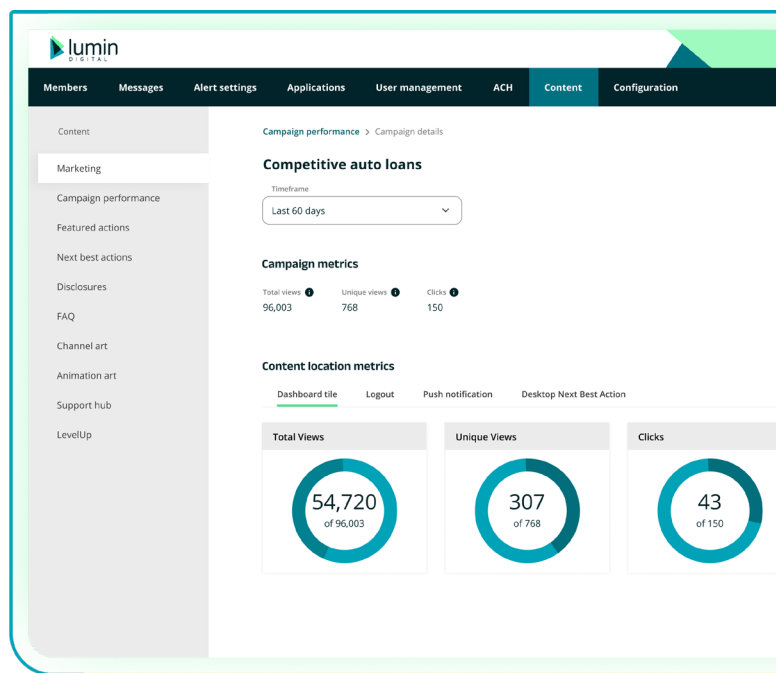
Campaign performance metrics
Data-driven performance

Understand what's working and what's not to improve conversions across marketing campaigns continuously. Access campaign views to compare performance and understand which calls-to-action work, what users click on, and which content performs best across locations. Use data and insights to optimize marketing campaign efficacy, increase product adoption, and accelerate revenue growth.

Advanced account targeting
Personalized marketing

Ensure your marketing campaigns target the right user at the right time in the right place. Utilize flexible targeting for each campaign through multi-variable criteria that automate the user-targeting process. Augment your targeting criteria with external data

sources beyond digital banking to enhance your marketing strategies and intended audience.

Advanced CMS capabilities
Powerful & robust

Lumin offers advanced content marketing system (CMS) capabilities to further enhance your digital marketing efforts. Use our CMS API to extract and load data directly into the CMS. Enable additional automation, expand targeting criteria, and self-serve reporting through the CMS API and your financial institution's preferred business intelligence tool.

Improve a user's financial planning while surfacing additional products via behavior-based recommendations. Track the efficacy of campaigns with custom promo codes and UTM tracking for greater insights into how your marketing engine is performing.
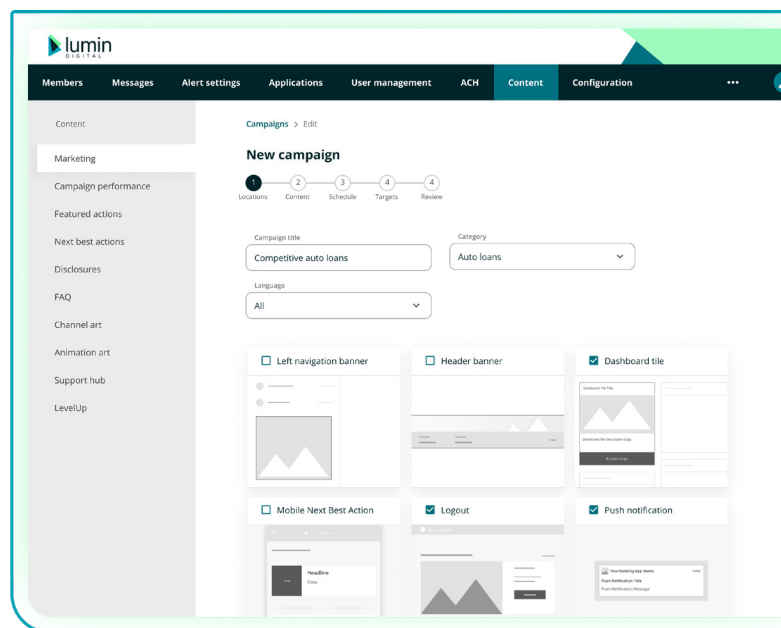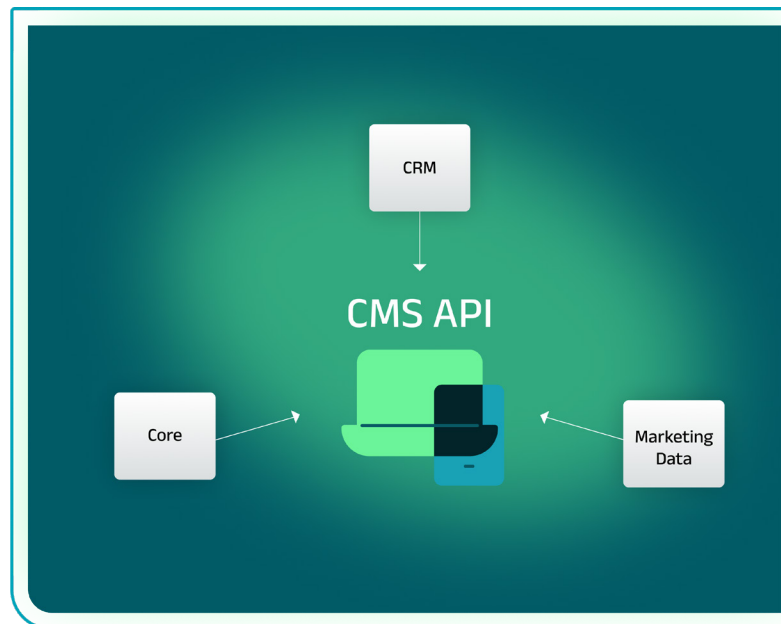
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Data & Analytics

Improve decision-making with data

Data is everywhere. Answering questions by analyzing proper data sets can lead to actionable insights that improve decision-making and propel an organization's growth trajectory. Data should be used across all teams to continuously improve operations, identify growth channels, and proactively manage risk.

Our Data and Analytics solutions suite provides you with the tools and insights needed to make data-informed decisions. Whether you're looking to optimize marketing campaigns, understand user behaviors in digital banking, or identify potentially risky transactions, our platform gives you the analytical instruments to glean insights across digital banking.

Risk management overview

Tailored analytics based on need
Analytics for all

Our data and analytics offerings cater to financial institutions of any size. We understand that each institution has unique needs, and our platform provides the flexibility to leverage your digital banking data in the way that best suits you. Whether it's through auto-populated dashboards and reports or building your own data sets, we ensure that your specific needs are met.

Real-time data
Instantly available

Understand behavior and act on insights to influence user actions that improve product adoption, deposit growth, and feature usage. Real-time data spans products, KPIs, account and transaction information, and member engagement activity to help you glean insights and achieve business goals across the platform.
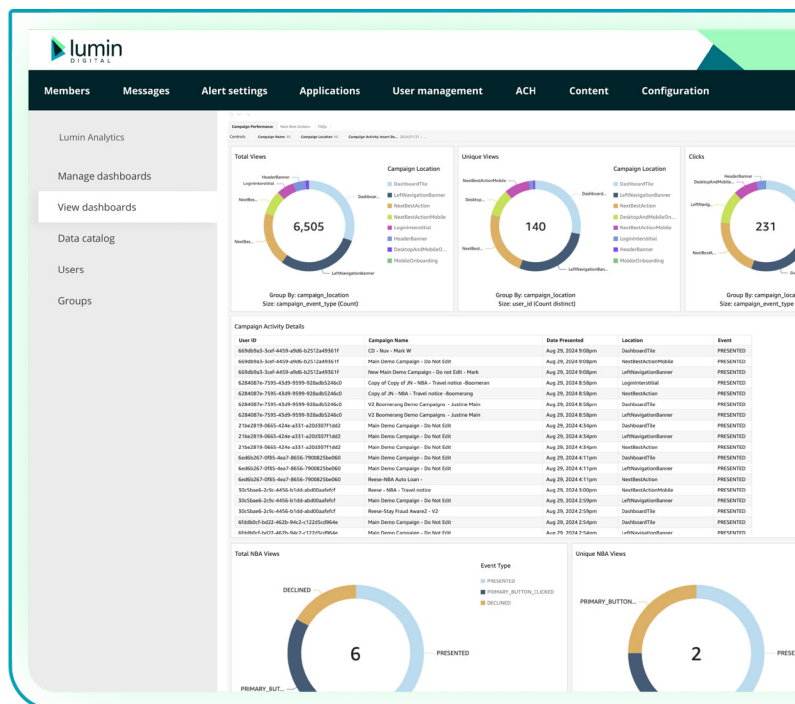
Seamless marketing integration
Growth powered by analytics

Take business growth to the next level by powering your marketing engine with data. The direct integration between our analytics solution and marketing systems means you'll have frequently updated targeting lists ready to deploy across marketing campaigns.

Safe & secure data
Embedded protection

Protect data and sensitive information without sacrificing insights. Limit access to sensitive data with role-based permissions, allowing you to establish internal controls while still being able to share reports with colleagues.

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Extensibility

Grow and innovate at your own pace.

Gaining a competitive edge requires innovation and creativity. Leading financial institutions never remain complacent—they encourage innovative solutions to complex problems and create new ways of doing things. Innovation is key to Lumin Digital's identity. From building our cloud-native platform, releasing product updates weekly, or rethinking new client launches, Lumin Digital has led the charge on changing the digital banking industry.

We know how important innovation is to our clients, which is why we offer tools to enable your institution to innovate and create within our platform. Our Extensibility solutions are designed to give financial institutions a competitive advantage and make it easy for your team to stay nimble, agile, and lean without re-architecting existing infrastructure. Adapt to shifting market demands and user needs at your own pace with our platform's SDK, APIs, and Developer Portal.

Extensibility overview

Software Development Kit (SDK)
Innovate & ideate

Have the freedom and flexibility to innovate within the Lumin platform through our SDK. Whether you're looking to improve the digital banking experience for your users through custom navigation components, bolster your marketing efforts with new microservice tiles, or enhance your employee's productivity, our SDK allows you to interact with third-party systems to customize design elements, add products, and continue to build on the platform. Our frequently updated design vault enables you to customize the experience to match your brand and reach multiple user segments.
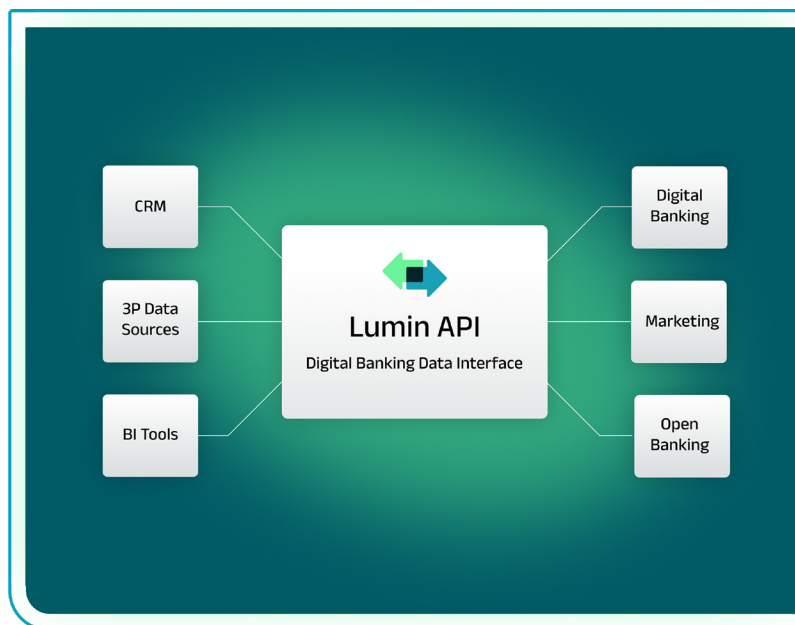
API & Developer Portal
Integrate & automate

Lumin Digital APIs seamlessly integrate financial institutions and third-party vendors into the digital banking platform, eliminating the need for admin and end users to exit digital banking to improve engagement. Lumin Digital APIs empower third vendors to utilize our partner ecosystem in a controlled but flexible environment. Our corresponding Developer Portal will allow digital banking to extract and feed data directly to and from financial institutions or third parties for several use cases, such as optimizing core replacement, alert management, and secure messaging queues. These APIs help both end users and your employees stay within digital banking, streamlining day-to-day activities in one app.

Why Lumin Digital

At Lumin Digital, we are the architects of the "what-ifs" and champions of the "why not." Our core belief in

collective growth is evident in our roots. We partner with financial institutions of all sizes to provide modern, future-forward solutions that will exceed their customers' expectations.

Discover how our Extensibility solutions can maximize value and support our clients. Lumin Digital is dedicated to helping your institution drive seamless innovation without disruption, develop deeper connections with your customer base, and achieve remarkable ROI at scale.

Learn more about how Lumin Digital is modernizing digital banking today.