

Lumin Digital Platform Module

Retail Banking

Click. Swipe. Deposit. Welcome to Modern Banking.

Technological disruption has changed consumer expectations at all levels. Consumers value speed, security, and ease of use above all else, especially with their finances. How we interact with money is evolving, and while consumers seek digital-first, future-ready financial solutions, legacy banking technologies aren't keeping up. Consumers are switching to financial institutions that offer modern banking experiences that enable them to access their finances anywhere, anytime, with any device.

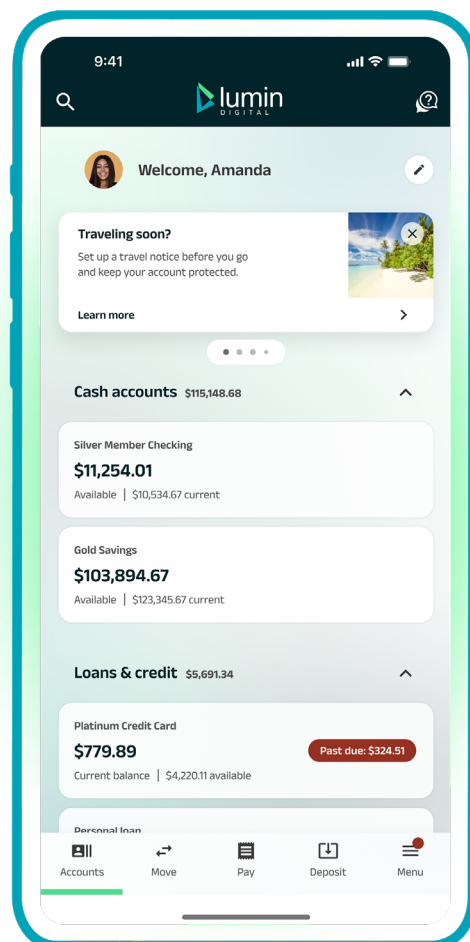
We designed our Retail Banking solutions with the everyday banker in mind. Every component of our Retail Banking app works together seamlessly, creating a digital-first experience that exceeds your users' expectations and keeps them coming back for more. Reduce branch visits, call center volume, and operational complexity by enabling your customers to complete basic tasks to the most complex transactions independently and without disruption.

Retail banking overview

Account management Simplified and engaging

Whether you are viewing account balances, creating alerts and notifications, monitoring transaction activity, or managing family members, we make account management easy, quick, and personalized—across all devices.

- **Customizable dashboard:** Our single-page, fully customizable dashboard is designed to maximize engagement by providing customers with all their banking information in one easily accessible location. Users can quickly view account balances, monitor transactions, complete tasks, and find new products or promotions.



- **Profile management:** Give customers control over their digital banking environment with autonomy and independence over their settings, preferences, and security choices.
- **Alerts:** Stay connected with customers while reducing branch visits and customer service calls with automated, user-configured alerts. Users can toggle alerts for digital banking activity, transactions, account balances, and much more.
- **Account reports:** Equip customers with data and insights on their banking activity with customizable 360° views.
- **Self-service:** With 100% parity across devices, customers can have full control over their finances, eliminating the need to use a desktop or call



customer service to complete a specific action.

- **Mobile widgets:** Provide speed and convenience by allowing users to quickly view account balances without opening the digital banking app at the push of a button on a mobile phone, tablet, or smartwatch.

Money movement

Versatile and flexible

Keep customers financially connected with money movement options that are easy, safe, secure, and available from one digital banking platform.

Increase your institution's efficiency with fewer manual workflows, branch visits, and call center volumes with our robust offerings that empower customers with what they need, when they need it, from any device, wherever they are.

- **Money transfers:** Comprehensive internal and external account transfer options, including P2P transfers and donations to approved organizations.
- **Payments:** Versatile options payment options for any need, including bill pay, BNPL, credit card, mortgage, and loan payments via debit card.
- **Remote deposit capture:** Allow users to deposit single or multiple checks easily and quickly from their devices.
- **Instant account verification:** Enable users to authenticate external accounts to make transactions immediately, helping you improve fraud detection while enhancing the user experience

Card management

Accessible and comprehensive

Help customers navigate their primary forms of payment while keeping their physical wallets thin. Our Retail Banking solution provides customers with a

complete set of card management tools that strengthen your institution's ability to increase interchange income via increased digital wallet adoption and card usage.

- **Digital issuance:** Gone are the days of waiting for a new card to arrive in the mail. Customers gain digital access to cards immediately upon issuance so they can use them online and at physical locations that accept digital wallet transactions.
- **Push provisioning:** Customers can quickly and seamlessly add cards to their preferred digital wallet for immediate use at physical terminals, online shopping, and vendor payments—all without manually entering details.
- **Self-serve notifications:** Give customers the ability to set their own travel notifications within the digital banking app to ensure cards keep working as expected while on the go domestically and internationally.
- **Card controls:** Provide customers with robust debit and credit card controls so they have all the tools they need to manage their cards without leaving digital banking or downloading an additional app.
- **Card rewards:** Enable customers to view and redeem card rewards within digital banking to centralize all aspects of card management in one place.

Account opening & lending

Simple and instant

Keep customers close with easy and quick access to open deposit and loan accounts whenever they want from wherever they are. Within minutes, account holders can instantly open new accounts from their phone, desktop, or tablet. Satisfy your customers with easy and simple digital account opening workflows while increasing application completions, product adoption, and operational efficiencies by eliminating branch visits and paperwork.

- **Deposit product account opening:** Customers can open any type of deposit account quickly and easily. Upon completion and funding, accounts are immediately available for use, enabling customers to initiate transactions immediately.
- **Loan origination:** Configure loan products and coordinate with loan origination providers via API to provide customers with a seamless process to apply for credit cards, personal loans, home equity lines of credit (HELOC), and vehicle loans in a seamless experience without ever having to leave digital banking.
- **Loan applications:** Easily configure loan applications based on product types to meet your institution's unique needs. Customers can easily and quickly apply for loans within digital banking, eliminating the need to visit a branch to apply.
- **Account funding options:** Improve the overall user experience with several account funding options. Customers can choose internal or external accounts to fund new products, making it easier than ever to open a new account.

Financial wellness

Informed and intelligent

Financial wellness plays an essential role in the overall health of our communities. Our financial wellness tools foster healthy financial habits—from setting savings goals and monitoring cash flows to monitoring credit scores and tracking spending habits.

- **Transaction data enrichment:** Complicated transaction data is automatically cleansed and enriched to provide clarity, insights, and greater detail across transactions.
- **Savings goals:** Customers can create savings goals for important life moments like vacations, buying a house, or saving for college. Customers can set

recurring transfers to automate savings habits and adopt a “set it and forget it” mindset.

- **Cash flow analysis:** Customers can monitor cash inflow and outflow across their accounts and view interactive graphs to understand where and how money is traveling.
- **Advanced financial wellness:** Uplevel your customers' financial savviness with advanced financial wellness tools designed to reinforce healthy financial habits. Features like account aggregation, financial health checkups, credit scores, and spending forecasts will help you curate a healthier, more responsible customer base.

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 Retail Banking solution 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 Retail Banking today.