

(Re)imagining the forward for anywhere, anytime banking

About Lumin Digital

Lumin Digital is the leading, future-ready digital banking solution powering remarkable growth for financial institutions across the United States. Combining innovation, data, and speed, Lumin’s disruption-proof platform was born in the cloud to stay ahead of the evolving expectations of retail and business banking users. With Lumin Digital’s unique approach, our clients innovate and scale at their own pace, optimize digital banking ROI, and create a strong digital relationship with their customers.

Exceptional growth, proven results

2024 highlights

- \$160M private equity raised to accelerate growth
- 68% YoY revenue growth
- 31% YoY client-base growth
- 31% YoY digital banking user growth

Client experience

- 100% on-time client launches
- 100% SLA compliance
- 89 NPS score
- 4.85/5 digital banking app score

Our client base represents a collective \$120B+ in assets managed.

Employee experience

Our commitment to employee engagement and satisfaction directly shapes the client experience. Your Lumin team becomes your long-term partner.

- 96% Employee NPS Score
- <4% voluntary turnover
- 5/5 Glassdoor rating

Lumin Digital platform

Our platform leverages cutting-edge technology and comprehensive modules to meet the evolving needs of FIs and their customers.



Cloud-native infrastructure

Gain a competitive edge with the reliability and efficiency of a solution that was born in the cloud, not simply migrated to it.



Microservices

Differentiate from the competition with true microservices that allow deployment of features that scale independently.



Single-tenant hosting

Remain agile and in control with exclusive single-tenant hosting and dedicated customer databases.



Omni-channel application

Single page application allows for one consistent code base across all devices to give parity in features on web and mobile automatically.

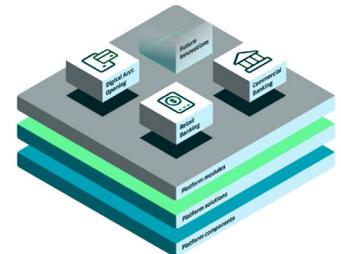
Bringing modern technology, innovative FI solutions, and exceptional digital banking experiences together in a single disruption-proof platform.



Modern technology



FI solutions



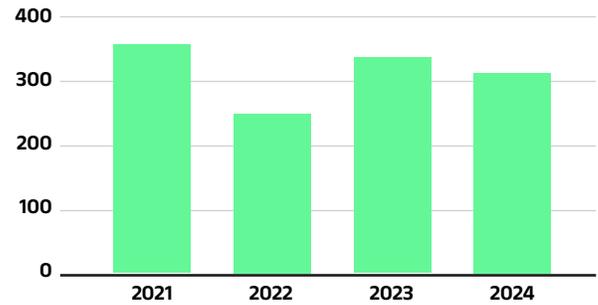
FI & end-user solutions

Enhancements & integrations

Since 2021, Lumin Digital has delivered 1,218 platform enhancements, all released without downtime. These improvements are sourced collaboratively from clients, prospects, and our product team—demonstrating our commitment to client influence on our roadmap.

Total since 2021 | 1,218

Feature enhancements



Results that matter

2x asset & deposit growth vs. competitor avg | 8x market share growth vs. US avg | 5x vs. competitors



“It really feels like a partnership and that Lumin listens to us because we’ll suggest something, and then the next Tuesday we’ll see it on the list of things being developed.”

David Schmidt
Credit Human CU
\$5.2B, 121k active users



“No other platform can match Lumin’s uptime.”

Scott Zulpo
BCU
\$5.7B, 315k active users



“We’re impressed how Lumin plans for growth ahead of time.”

Karyn Metro
Justice FCU
\$970M, 45k active users

The world’s largest and most trusted software marketplace, G2, awarded Lumin Digital a high performer badge reflecting verified client reviews of exceptional performance, innovation, and unwavering commitment to client satisfaction.



Enhancements & integrations

We partner. We integrate. You benefit.

Extensive ecosystem of over 200 third-party integrations* and strategic partnerships, featuring:

