

VOICE AUTHENTICATION + FRAUD PREVENTION FOR CREDIT UNIONS



FRictionLESS

EFFICIENT



SECURE

SEAMLESS SECURITY WITHOUT MEMBER FRICTION

Credit union members expect fast, friendly, and secure service—whether in a branch or over the phone. Traditional security questions cause delays and frustration, making it harder to deliver the exceptional experience members deserve.

IllumaSHIELD™ removes these obstacles by authenticating callers in real-time using AI-driven voice biometrics, strengthening security while making verification effortless.

DEFEND AGAINST DEEPPFAKE & VOICE CLONING FRAUD

With AI-generated voice fraud on the rise, traditional authentication methods are no longer enough.

IllumaSHIELD™ provides advanced protection against deepfake fraud and account takeovers, ensuring only legitimate members can access their accounts.

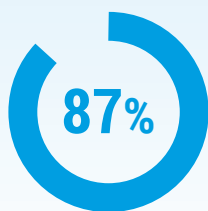
BRING THE CREDIT UNION BRANCH EXPERIENCE TO EVERY CALL WITH ILLUMASHIELD™

With real-time voice authentication, credit union members no longer face frustrating security questions or verification delays. Instead, agents can seamlessly recognize and authenticate callers within seconds during natural conversation, creating a more secure, efficient, and personalized member experience.

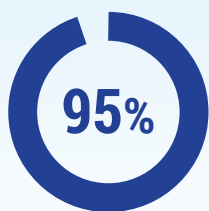
PURPOSE-BUILT FOR CREDIT UNIONS

- Affordable & Scalable – Designed for mid-size institutions without an “Enterprise Budget”
- Fast Implementation – Go live in weeks, not months
- Regulatory Compliance – Ensure secure and compliant customer interactions

ENJOY THESE BENEFITS



Reduction in time
spent verifying
members



Members say
“yes” when
invited to enroll



Agents enjoy
using this
solution

“It’s so well-integrated there isn’t really anything for the agents to do. They get a response within 15 seconds on whether they simply move on from initial greeting to addressing the reason for the member’s call.”

Tim Walters, Member Experience Manager, WyHy Credit Union

“When agents are enrolling callers in IllumaSHIELD™, it’s a seamless interaction. Members can just say yes. There’s not a line they have to call or phrase to say over and over.”

Katie Johnson, Contact Center Manager, TruWest Credit Union



illumina

SHORTER CALLS • BETTER SECURITY • EASIER BANKING

80,000 MEMBERS ENROLLED IN 18 MONTHS

82% LOWER TIME TO VERIFY

0 FRAUDSTERS DEFEATED VOICE BIOMETRICS

NPS AT 3 YEAR PEAK SINCE LAUNCH



"Our caller verification used to take about 60 seconds. We're at 17.1 seconds on IllumaSHIELD™ today and that number keeps shrinking as machine learning keeps improving the system. Our contact center agents love it too. They feel better protected from fraudsters with lower effort."

Steve Goodwine, Vice President & Director of Contact Center, Hudson Valley Credit Union



"IllumaSHIELD™ has allowed us to shorten our average call time by over a minute. That helps us get through more calls more quickly. Operational expenses go down, agent productivity goes up, and all of that is wrapped in the package of a better, more exceptional experience for the member."

Chad Rogers, President, Connexus Credit Union

14,700 FTE HOURS ANNUAL SAVINGS OPPORTUNITY

65.5% HIGHER AGENT IMPACT SCORES

26.3% HIGHER MEMBER SATISFACTION

22.6% LOWER MEMBER EFFORT

ABOUT ILLUMA LABS

Illuma is a FinTech company and a CUSO headquartered in Plano, Texas. Illuma is a leader in real-time voice authentication and fraud prevention for credit unions. Its flagship solution, IllumaSHIELD™, uses AI-powered voice biometrics to deliver secure, seamless authentication, reducing fraud risks while improving efficiency in contact centers. Recognized at FinovateSpring, FinovateFall, and VentureTech, we are also the exclusive provider for CUNA Strategic Services with endorsements in 34 states.



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