Sneak Peek: 2026 Testing Menu

Filab's Testing Menu is a curated selection of innovative solutions designed to address credit unions' top priorities. Built on Filene's research and real-world testing, Filab connects credit unions with cutting-edge fintechs and experiments that drive growth, strengthen member relationships, reduce risk, and improve efficiency. This menu offers a preview of the 2026 pipeline, showcasing opportunities to pilot emerging technologies and human-centered approaches that advance impact and drive growth.

MENU KEY

MENU CATEGORIES

I. Community Access & Business Support

II. Digital Engagement & Personalization

III. Fraud, Risk & Compliance

IV. Member Financial Empowerment

V. Operational Efficiency & Automation

TOP SIX STRATEGIC FOCAL POINTS

- DEPOSIT GROWTH
- LOAN GROWTH
- MEMBERSHIP GROWTH
- ENHANCE MEMBER EXPERIENCE
- REDUCE RISK & FRAUD
- IMPROVE OPERATIONAL EFFICIENCIES

FILAB TRACKS

- ADVANCING IMPACT
- DRIVING GROWTH

2026 TESTING MENU

I. Community Access & Business Support

Empowering SMB members, building stronger community ties, and creating more inclusive access to products.

ADVANCING IMPACT

CRUX ANALYTICS
Guides business members to underutilized CU products.

DUOME
A discovery-style test exploring credit union interest in a shared equity model that supports affordable homeownership through CU/foundation co-investment.

FINLI
Digital back-office tools (billing, CRM) offered as a service to help SMB members thrive.

GOODBUY
Marketplace linking members and SMBs through exclusive, values-aligned perks.

STARLIGHT
Connects eligible members to public benefits, unlocking $1K+ per household annually.

FiLAB

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II. Digital Engagement & Personalization

Delivering more meaningful, timely, and human-centered member experiences across digital touchpoints.

ADVANCING IMPACT

TILL FINANCIAL
Youth-focused digital banking platform with financial literacy tools for families.

DRIVING GROWTH

CHIMNEY
Surfaces real-time property data to uncover lending opportunities and help credit unions reach the right members faster.

FINALYTICS.AI
AI-powered personalization that transforms how credit unions engage with members online.

ODYNN
Travel rewards engine that drives loyalty and increases cardholder activity.

AGENTIC AI
This is a discovery-style test focused on exploring AI-mediated member service experiences in partnership with Filene's Center of Excellence for Design for Digital.

III. Fraud, Risk & Compliance

Strengthening fraud prevention, risk visibility, and regulatory readiness to protect members and ensure institutional resilience.

ADVANCING IMPACT

CAREFULL
Senior-specific financial oversight that helps credit unions detect and prevent threats targeting older adults.

DRIVING GROWTH

CROSSWISE
AI-native platform that automates marketing reviews, complaints analysis, and control testing to improve compliance speed and efficiency.

DELFI
AI-powered risk management platform for modeling cash flows, interest rate scenarios, and balance sheet strategies in minutes.

HERD SECURITY
Real-time cybersecurity alerting tool that protects credit unions from potential cyberattacks by delivering alerts and training to employees through Slack or Teams integrations.

RISKSCOUT
Streamlines BSA/AML as well as fraud compliance for credit unions with advanced tools for monitoring, risk scoring, and real-time communication.

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IV. Member Financial Empowerment

Supporting members with tools that strengthen financial stability, boost income, and improve overall well-being.

ADVANCING IMPACT

CACHE
An AI-powered money management platform that automates savings and debt payments to improve credit, reduce interest, and boost household finances.

CHECKBOOST BY MUSE
Optimizes tax withholdings to increase net pay for members.

FLOURISH FI
Gamified platform that incentivizes positive financial behaviors like saving and repaying.

RESET
Earned Wage Access tied to core deposits to support member liquidity and retention.

MOMENTS THAT MATTER
A discovery-style test exploring how credit unions can improve well-being and loyalty by supporting key moments in a member's financial journey, in partnership with Filene's Center of Excellence for Member Well-Being.

V. Operational Efficiency & Automation

Streamlining credit union operations by optimizing workflows, improving accuracy, and automating processes to reduce friction, cost, and burden.

DRIVING GROWTH

ASCENT
Automates key processes like onboarding, lending, and treasury management to improve efficiency, reduce risk, and drive smarter growth through real-time data insights.

FINNECT
A vendor-neutral platform, developed through Filene's i3 program, to help credit unions find, evaluate, and co-create fintech solutions aligned with strategy and member needs.

AGENTFLOW BY MULTIMODAL
An agentic AI platform that converts institutional expertise into governed, audit-ready workflows for document review, data entry, and decision support.

ESCHEATMENT REDUCTION BY RIBBON
AI-driven campaigns to re-engage dormant accounts and reduce escheatment losses.

VERTICE COMPOSE
AI-powered content generation that helps credit unions create compliant, personalized marketing campaigns quickly and at scale.