

FiLab Sneak Peek: 2027 Testing Menu

FiLab's Testing Menu is a curated selection of innovative solutions designed to address credit unions' top priorities. Hand-selected by credit union leaders across the US from an initial pool of 120+, the 25 fintechs and two Discovery Tests previewed here are under consideration for FiLab's 2027 testing cycle, balanced across innovation areas and strategic priorities to advance impact and drive growth.

MENU CATEGORIES		MENU KEY
1. Growing Membership & Engagement		
2. Lending, Payments & Deposits		
3. Fraud, Scam & Risk Protection		
4. Institutional Operations & Automation		
5. Data & Member Intelligence		
TOP SIX STRATEGIC FOCAL POINTS		
	MEMBERSHIP GROWTH	
	DEPOSIT GROWTH	
	REDUCE RISK & FRAUD	
	IMPROVE OPERATIONAL EFFICIENCIES	
	ENHANCE MEMBER EXPERIENCE	
	LOAN GROWTH	
FILAB TRACKS		
♥ ADVANCING IMPACT	↑ DRIVING GROWTH	

1. Growing Membership & Engagement

Personalized digital experiences designed to attract, activate, engage and retain members while deepening relationships and supporting financial well-being.

♥ ADVANCING IMPACT

CACHE	The family CFO for the AI era—delivered through your credit union.		
EKO + KIRO MONEY	Embedded investing with personalized AI financial assistant.		
LETMEDOIT	Member-led money, supported by the people they trust.		
STARLIGHT	Embedded benefits and financial assistance CUSO.		

↑ DRIVING GROWTH

CYDER	Embedded loyalty and rewards to deepen member engagement.		
SWAYSTACK	Activate accounts. Engage to grow.		

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2. Lending, Payments & Deposits

Innovative approaches that improve lending, payment and deposit services to expand access, increase growth and create better financial outcomes for members.

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BLOOM CREDIT	Giving credit where credit is due.		
MUSE TAX	CheckBoost®: from paycheck accuracy to deposit growth.		
REMYNT	Digital self-cure for delinquent accounts.		

↑ DRIVING GROWTH

LENDAPI	Rapid loan product launch and embedded finance.		
PAYMENTS INTELLIGENCE SANDBOX	Discovery: Dynamic payment routing for cost, speed, and risk.		
UNION CREDIT	Prequalification for loan and credit card offers.		

3. Fraud, Scam & Risk Protection

Proactive tools that help credit unions prevent scams, identify risk earlier and streamline fraud and compliance investigations while reducing losses and member friction.

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CHARM SECURITY	Agentic AI workforce for scams and fraud prevention and resolution.		
FALKIN	Member-facing scam prevention tools.		
TUNIC PAY	Real-time payment intelligence that stops scams and rebuilds trust.		

↑ DRIVING GROWTH

SOCRATIX AI	AI coworkers for fraud investigations.		
THEMIS	AI-powered compliance and risk operations.		

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4. Institutional Operations & Automation

Using AI, automation, and specialized technologies to simplify internal workflows, reduce staff effort, and improve operational efficiency and service delivery.

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TRADUALITY	Standardized multicultural member experience across every department.	
		

↑ DRIVING GROWTH

CULTIVATE AI	Credit union-specific AI knowledge assistant.	
		
KEYSAVVY	Private-party auto loan support.	
		
RISE ANALYTICS	5300 Call Report automation solution.	
		
SEI AI	AI loan document review and processing.	
		
SOLUTION PLAYGROUND	Neutral solution discovery and evaluation marketplace.	
		

5. Data & Member Intelligence

Data-driven capabilities that transform financial and behavioral information into insights for personalized outreach, business growth, stronger decision-making and proactive member support.

♥ ADVANCING IMPACT

FINANCIAL WELL-BEING RESPONSE SYSTEM	Discovery: Early detection and response for member financial stress.	
		

↑ DRIVING GROWTH

CREDIWARE	Standardized SMB accounting data for lending, risk and advisory.	
		
CRUX ANALYTICS	Relationship intelligence for business member growth.	
		
FINGOAL	Transaction intelligence for next-best-action marketing.	
		