



F*ILAB

2025

**Fintech
Ecosystem**

FILENE.ORG/FILAB



FiLab helps credit unions accelerate innovation by reducing barriers to testing new technologies. Through real-world pilots and shared learning, FiLab enables credit unions to adopt proven solutions faster, improve member engagement, streamline operations, and enhance financial well-being, strengthening their competitive edge in a rapidly changing financial landscape.

If you are interested in learning more about any of these fintech solutions, scan the QR and a member of the Filene team will follow up.



FILENE.ORG/FILAB

FiLAB

FiLab Landscape Report

Download the Report



The FiLab Credit Union Landscape Report analyzes five strategic focus areas for credit unions.

MEMBERSHIP GROWTH

DEPOSIT/REVENUE STREAMS

MEMBER EXPERIENCE

OPERATIONAL EFFICIENCY

RISK/FRAUD

The card deck categories derive directly from these focus areas, organizing fintechs by the primary strategic challenge they address so credit unions can focus on their highest-priority needs.



FILENE.ORG/647

FiLAB

2025

Fintech Ecosystem

- Aequilibrium
- Agentic AI *
- AiVantage
- AlgoPear
- Aries Fraud Solutions
- Arva AI
- Coviance
- Crux Analytics
- Crebit Pay Inc
- Credit Mountain
- Crediwire
- Crosswise
- Cyder
- Decisionly
- Delfi *
- Duome
- EDGE
- Finli
- Finalytics.AI
- FINNECT
- finvix
- Flourish Fi
- Gabriel Money
- Goodbuy
- Growth Verticals
- Halitra
- Hive
- Houstable
- HuLoop
- Investrio
- Kato
- Luci
- MahaloHub
- Modelshop
- moneyhabits
- Multimodal
- Muse Tax
- My First Nest Egg
- myFloc
- Odynn
- Parlay Finance
- PathFinder
- Pendulum Intel
- Prizeout
- Remynt
- Reset *
- Resight
- Revio Insight
- RiskScout
- Salus
- Sawport
- Scienaptic AI
- Sei AI
- Senso AI *
- SPENDiD
- SwayStack
- Thales
- Till Financial
- Traduality
- Uprise
- Veep
- Vertice AI *

* FiLab Test

2023 FiLab Tests

Download the Reports



Discovery
**SUBSCRIPTION-BASED
PRICING MODELS**

Do current and prospective members value subscription-style products, and could they deepen engagement over time?

ignite sales

Can deeper understanding of indirect engagement help credit unions create offerings that build stronger member commitment?


pocketnest

Can tailor-made financial plans help credit unions deepen relationships and empower members to reach financial stability?

Discovery
**RETHINKING
PHYSICAL SPACE**

How can thoughtful physical design help credit unions connect with members and foster lasting trust?

[FILENE.ORG/2023FILABTESTS](https://filene.org/2023filabtests)

FiLAB

2024 FiLab Tests

Download the Reports



Discovery
**SUBSCRIPTION-BASED
PRICING MODELS 2.0**

Which subscription models best help credit unions scale sustainably?

Discovery
**BLOCKCHAIN FOR ENHANCED
LOAN MARKET ACTIVITY**

How can blockchain streamline lending and cut operational costs?



How can AI convert passive members into active participants?

flow

How does real-time engagement payment increase member spending?



How can AI and behavior science enhance digital relationships?



How can credit unions attract deposits while supporting debt management?



How can AI improve back-office workflows and efficiency?

[FILENE.ORG/2024FILABTESTS](https://filene.org/2024filabtests)

FiLAB

2025 FiLab Tests

Download the Reports



Discovery
FINFLUENCER

How can using social media grow Gen Z membership and engagement?

silvur

How can retirement guidance help retain assets and deepen relationships?

 **Debbie**

Can rewards motivate young members to build healthy money habits?



How can better authentication reduce fraud and streamline service?

 **Casap**

How can credit unions use automation to optimize fraud dispute processing?

Nickels®

Can healthier credit cards help credit unions grow membership?

FILENE.ORG/2025FILABTESTS

FiLAB

2026 Selected FiLab Tests



Discovery
AGENTIC AI

Improving member experience
with emerging technologies

 Carefull

Improving financial security of adults

 delfi

Navigating interest rate change

goodbuy™

Supporting small business

Reset

Supporting financial health of members

Ribbon

Reducing escheatment
and reengaging members

 VERTICE AI
COMPOSE

Improving member communication

FILENE.ORG/2026FILABSELECTIONS

FiLAB

AiVantage



MEMBERSHIP GROWTH

Solution Overview

AiVantage's InteractiveAI enables credit unions to create 1-to-1 hyper-personalized interactions across email, SMS, mobile apps, and branches. Powered by member and market data with GenAI, it delivers relevant, secure, and ethical engagement—integrating seamlessly with HubSpot, Salesforce, and other leading platforms to deepen member relationships, build trust, and drive loyalty.

FI Partnerships

8. The longest is for 9 months, and the most recent is 1 week.

In Support of Credit Unions

InteractiveAI streamlines marketing efforts, improves campaign outcomes, and strengthens financial performance. It transforms generic communications into hyper-personalized, meaningful interactions, restoring human connections and maximizing impact across every touchpoint—boosting member engagement, loyalty, and retention.

AIVANTAGE.GLOBAL

FILAB

[BACK TO TABLE OF CONTENTS](#)

AlgoPear



MEMBERSHIP GROWTH

Solution Overview

SeleneAI by AlgoPear is an API plug-in built for credit unions. We seamlessly integrate a Robinhood style of direct multi-asset investing, gamified financial literacy, and lifestyle rewards and perks into digital banking platforms—helping credit unions attract, engage, and retain Millennial and Gen-Z members.

FI Partnerships

One verbal agreement with a CU partner.

In Support of Credit Unions

With SeleneAI, credit unions can drive long-term member growth, drastically improve member experience, deepen digital engagement, and empower the next generation to build wealth confidently.

ALGOPEAR.COM

FILAB

[BACK TO TABLE OF CONTENTS](#)

Crux Analytics



MEMBERSHIP GROWTH

Solution Overview

Crux drives small business membership growth for credit unions by scaling the trusted advisor relationship. The platform combines automation with real-time analytics to identify, engage, and monitor high-potential prospects while nurturing the existing portfolio. Through its relationship intelligence, Crux accelerates new member acquisition and strengthens existing relationships.

FI Partnerships

2 FIs

In Support of Credit Unions

Crux helps credit unions grow small business banking, driving asset growth, new low-cost deposits, and higher ROA. It strengthens competitive advantage through exceptional relationships while boosting employee efficiency. By lowering barriers to service, Crux equips credit unions to better support small business owners and deliver improved financial outcomes.

[CRUXANALYTICS.COM](https://cruxanalytics.com)

Finli



MEMBERSHIP GROWTH

Solution Overview

Finli offers a suite of back-office tools to help credit unions deepen small business relationships and grow deposits.

In 24 hours, launch a fully-branded SMB solution complete with invoicing, CRM, inventory, reporting, and payments that settle directly into your institution. The certified B-Corp supercharges community support without operational burden.

FI Partnerships

17, since 2022 when we started working with FIs.

In Support of Credit Unions

Finli helps credit unions grow sticky deposits, generate fee income, and better support small business members. The platform's real-time financial insights enhance lending precision and help bankers identify new revenue opportunities, while the turn-key operational solution comes complete with integrated fraud prevention and helps make SMB relationships more profitable.

FINLI.COM

FILAB

[BACK TO TABLE OF CONTENTS](#)

Goodbuy

2026
FILAB
TEST

goodbuy™

MEMBERSHIP
GROWTH

Solution Overview

Goodbuy is a white-label marketplace that helps credit unions attract and retain small businesses by connecting them with values-aligned members through exclusive discounts. Supporting local businesses, boosting debit usage, and offering mission-driven perks, Goodbuy resonates with younger consumers while strengthening credit unions' role as community connectors and loyalty drivers.

FI Partnerships

2; several months

In Support of Credit Unions

Goodbuy helps credit unions grow small business accounts while offering members a unique community-first perk. Its marketplace connects SMBs with values-aligned members through exclusive discounts, driving visibility, loyalty, and sales. By boosting debit engagement and bridging business and personal banking, Goodbuy strengthens local economies, deepens CU relationships, and delivers measurable ROI.

TRYGOODBUY.COM

FILAB

BACK TO TABLE OF CONTENTS

Growth Verticals



MEMBERSHIP GROWTH

Solution Overview

The G1 Platform delivers privacy-compliant, household-level marketing, targeting, and measurement. Credit unions can run precise omni-channel campaigns while staying compliant. With real-time attribution tied to outcomes like new accounts/loans, G1 empowers credit unions to engage growth-ready households as effectively as big banks, without the big bank budget.

FI Partnerships

Actively supporting multiple insurance companies and are in active discussions with credit unions, regional banks and digital lenders.

In Support of Credit Unions

We help credit unions acquire members, deepen relationships, and drive growth while staying compliant and efficient. Providing third-party data, enterprise-grade targeting, activation, and measurement, we connect marketing spend directly to outcomes like new members and new deposits. By turning household-level signals into actionable campaigns, we empower credit unions to compete effectively.

GROWTHVERTICALS.COM

FILAB

[BACK TO TABLE OF CONTENTS](#)

Hive



MEMBERSHIP GROWTH

Solution Overview

Hive's fintech solution structures large, fixed monthly auto related payments such as your loan or lease into daily, affordable, mileage based savings deposits to help low-moderate income consumers access financing.

FI Partnerships

We have completed a twelve month POC and have an LOI from our first credit union partner

In Support of Credit Unions

Hive partners with credit unions to grow revenue and reduce risk. By offering attractive auto financing paired with our fintech solution, Hive helps acquire new members while lowering delinquencies and charge-offs among existing ones. Credit unions gain an opportunity to serve low- and moderate-income consumers and expand membership.

DRIVEHIVE.COM

FILAB

[BACK TO TABLE OF CONTENTS](#)

MahaloHub



MEMBERSHIP
GROWTH

Solution Overview

MahaloHub makes it radically easier, faster, and more cost-efficient to capture, analyze, and share authentic customer and employee stories, at scale.

In Support of Credit Unions

Credit unions thrive on trust and community connection, and nothing is more powerful than real stories from real people. At a time when the demand for video is exploding, MahaloHub makes it simple and budget-friendly to capture and share authentic member and employee video content that brings the credit union's story to life. Teams can easily create a steady stream of impactful videos—social posts, website testimonials, branch displays—without heavy lift or outside vendors.

MAHALOHUB.COM

FILAB

[BACK TO TABLE OF CONTENTS](#)

My First Nest Egg



MEMBERSHIP
GROWTH

Solution Overview

My First Nest Egg is a family-first financial wellness program.

Our branded app, website, printables and lessons help our partners connect to families and reinforce healthy money habits. We make financial education relevant with engaging and impactful tools, so it becomes part of everyday conversations at home and in classrooms.

FI Partnerships

18

In Support of Credit Unions

Credit unions win when families are engaged. Our tools save staff time with ready campaigns and take-home activities, and connect learning to simple branch moments. Results include more youth and teen accounts, steadier deposits, warm paths to first cards and auto loans, and clear reporting leaders can share with boards.

MYFIRSTNESTEGG.COM

PathFinder



MEMBERSHIP GROWTH

Solution Overview

PathFinder is an AI-powered growth platform that transforms behavioral and operational data into real-time actions. It automates marketing, sales, and onboarding using adaptive AI agents—reducing manual work, improving conversions, and turning disconnected systems into scalable, revenue-generating workflows.

FI Partnerships

30+ (we originally started in 2019 but pivoted and relaunched in 2023)

In Support of Credit Unions

PathFinder helps credit unions increase deposits, drive loan growth, and serve underserved members through real-time personalization. Our AI identifies high-intent borrowers and automates outreach, onboarding, and education—improving efficiency and financial wellness without requiring core system changes or added headcount.

PATHFINDERFORBANKS.AI

FILAB

[BACK TO TABLE OF CONTENTS](#)

Revio Insight



MEMBERSHIP
GROWTH

Solution Overview

Revio Insight is a competitive intelligence platform that reveals members' relationships with competitors. It shows where deposits are moving, which products members use elsewhere, and the value of those outside relationships. By turning raw transaction data into clear insights, it helps credit unions understand behavior, spot risks, and grow relationships.

FI Partnerships

20 Banks since 2023

In Support of Credit Unions

Revio Insight equips credit unions and frontline teams with actionable intelligence. Staff can see where members use competitors, identify hidden opportunities, and prioritize the most valuable relationships. Instead of guessing, teams walk into conversations prepared, strengthening loyalty, capturing wallet share, and driving sustainable growth across the institution.

REVIOINSIGHT.COM

FILAB

[BACK TO TABLE OF CONTENTS](#)

Salus



MEMBERSHIP
GROWTH

Solution Overview

Salus helps credit unions turn Gen Z into members for life with a platform of solutions they want, including same-day digital microloans, earned wage access, AI-powered predictive analytics, and rent reporting.

FI Partnerships

2 for 3 months

In Support of Credit Unions

Salus helps credit unions answer the fintech neobank challenge to meet Gen Z where they are, give them the solutions they use, and help them get to where they want to go next in their financial lives. That is how Gen Z turns into members for life.

[SALUSFINTECH.COM](https://salusfintech.com)

FILAB

[BACK TO TABLE OF CONTENTS](#)

Swaystack



MEMBERSHIP
GROWTH

Solution Overview

Onboarding is broken. 44% of new accounts opened go inactive. Meanwhile, credit unions face a \$400 new member cost of acquisition. Swaystack solves this problem by gamifying onboarding and engagement so new members don't disappear in the first year.

FI Partnerships

14 clients in year 1.

In Support of Credit Unions

Swaystack helps credit unions win primary financial institution and top-of-wallet status with a gamified onboarding platform. Personalized switch kits guide members through funding, direct deposits, subscription transfers, e-statements, cross-sell, and more. By streamlining onboarding, Swaystack boosts deposits, interchange revenue, and product adoption while creating engaging, personalized member experiences.

SWAYSTACK.COM

FILAB

Till Financial



MEMBERSHIP
GROWTH

Solution Overview

Till is a family banking app and debit card for kids and teens.

Our B2B2C platform delivers family-focused digital banking tools with financial literacy features, helping institutions build customer loyalty while supporting families at key financial milestones from ages 8–18.

FI Partnerships

Till has been a partner of Progressive Insurance since 2022, ranking 2nd out of 100+ Progressive partners for customer engagement. We are launching strategic partnerships with credit unions and financial services technology providers in 2025.

In Support of Credit Unions

Till helps credit unions acquire and retain younger customers by providing a co-branded or white label youth banking platform that engages families. This creates a seamless pathway to adult banking products, cultivating lifelong members while increasing deposits through family relationships.

TILLFINANCIAL.COM

FILAB

[BACK TO TABLE OF CONTENTS](#)

Coviance



DEPOSIT GROWTH
& REVENUE STREAMS

Solution Overview

Fast Track is a purpose-built lending workflow that accelerates home equity loans from application to clear-to-close in as little as 72 hours. It unites a borrower-friendly mobile experience, intelligent underwriting automation, and streamlined closing tools to help lenders move loans forward with confidence while delivering the speed and simplicity members expect.

FI Partnerships

Coviance has grown from 40 customers in 2017 to over 415 in 2025.

In Support of Credit Unions

Fast Track helps credit unions scale home equity lending without adding staff. By accelerating clear-to-close times, improving pull-through, and enhancing the borrower experience, it drives measurable growth in loan revenue, net interest margin, and member satisfaction—enabling credit unions to compete effectively with digital-first lenders.

COVIANCE.COM

FILAB

[BACK TO TABLE OF CONTENTS](#)

Crebit Pay Inc



DEPOSIT GROWTH
& REVENUE STREAMS

Solution Overview

Crebit uses stablecoins to power cross-border payments, allowing credit unions to process international tuition, remittance, and business transfers instantly with lower FX costs. We abstract blockchain complexity behind a white-labeled user-friendly interface, enabling members to pay or receive internationally in USD while transacting locally in their own currency.

FI Partnerships

We do not currently have any FI partnerships.

In Support of Credit Unions

Crebit helps credit unions attract members through faster, cheaper global payments. It boosts deposits by allowing members to access stablecoin-powered investment strategies, drives revenue through interchange and FX spread participation, and strengthens member loyalty with modern, transparent financial tools—all while maintaining regulatory compliance and custody via trusted BaaS partners.

GETCREBIT.COM

FILAB

BACK TO TABLE OF CONTENTS

Crediwire

crediwire

DEPOSIT GROWTH
& REVENUE STREAMS

Solution Overview

Crediwire gives banks and credit unions real-time, structured financial data from SMEs' accounting systems. By transforming raw bookkeeping into standardized insights, it improves credit quality, reduces risk, and saves time. Trusted by leading partners, Crediwire's GDPR-compliant platform enables proactive advisory, stronger relationships, and modern, data-driven banking.

FI Partnerships

Three banks as commercial customers. The longest for +6 years.

In Support of Credit Unions

Crediwire helps credit unions and bank serve SMEs better, delivering 30% efficiency gains - in front- and second line processes. Up to 8 weeks faster data receipt, producing more smooth customer experience. Delivering faster 'time-to-decision' on SME financing, and Up to 2X more applications and 25% less false rejections, by streamlining credit processes.

CREDIWARE.COM

FILAB

BACK TO TABLE OF CONTENTS

Duome



DEPOSIT GROWTH
& REVENUE STREAMS

Solution Overview

Duome is a shared equity program providing housing affordability. Partnering with homebuyers taking out a credit union mortgage, we build funds in partnership with foundations and others to co-invest in these homes as tenants in common, making homeownership within reach again for so many members.

FI Partnerships

5 months

In Support of Credit Unions

Duome, a CUSO, partners with homebuyers securing credit union mortgages, which drives and deepens membership. In addition to the money saved on these mortgages, members save more, invest more, buy more insurance products, increase credit scores and take out more loans, making the credit union their PFI.

MYDUOME.COM

FILAB

[BACK TO TABLE OF CONTENTS](#)

finvix



DEPOSIT GROWTH
& REVENUE STREAMS

Solution Overview

Finvix is a platform that embeds invoicing, AP/AR automation, and real-time payment links directly into a financial institution's digital channels. We connect to the credit union's rails to move money instantly, giving credit unions new fee income while keeping deposits in-house.

In Support of Credit Unions

Finvix helps credit unions offer invoicing and payments solutions to their smb clients directly from their business banking portal. This improves member retention, drives new fee income, and enhances the value of treasury services without relying on third-party providers like Stripe or PayPal.

[FINVIX.COM](https://finvix.com)

FILAB

[BACK TO TABLE OF CONTENTS](#)

Halitra



DEPOSIT GROWTH
& REVENUE STREAMS

Solution Overview

We ingest state-wide building data & identify energy efficiency upgrade investment opportunities for homes and commercial buildings. We provide lenders with bespoke energy upgrade reports enabling lenders to market personalized offers to prospective new & existing borrowers.

FI Partnerships

Citizens (developing a paid pilot) & UMassFive (current paid pilot)

In Support of Credit Unions

Currently our focus is on HELOC utilization. Our white-label software enables loan officers & marketing teams to target existing & new borrowers with personalized energy efficiency property loan offers.

HALITRA.COM

FILAB

BACK TO TABLE OF CONTENTS

Housetable



DEPOSIT GROWTH
& REVENUE STREAMS

Solution Overview

Housetable is an AI-powered portal for construction loan administration, enabling credit unions without renovation programs to launch them—no in-house expertise required.

Existing programs run 10× more efficiently. With portals for borrowers, contractors, and CUs, it streamlines due diligence, risk analytics, compliance, valuations, draw management, and member engagement tools.

FI Partnerships

3 years

In Support of Credit Unions

With tight housing supply and high rates, members are turning to renovations. Housetable enables credit unions to enter or scale the \$250B renovation-loan market instantly. Automating valuation, risk, and draw oversight, it cuts processing cycles 10×, reduces costs, and boosts member satisfaction—driving non-interest income, loyalty, and community impact.

[HOUSETABLE.COM](https://houstable.com)

FILAB

[BACK TO TABLE OF CONTENTS](#)

Modelshop



DEPOSIT GROWTH
& REVENUE STREAMS

Solution Overview

Next Best Qualified Offer (NBQO) enables credit unions to deliver instant, personalized, pre-qualified offers proactively—based on members' financial health, transactional data, needs, eligibility, and lifecycle. Designed to solve member experience gaps, campaign inefficiencies, and portfolio growth challenges, NBQO boosts conversion, reduces friction, and builds trust—without changing core or LOS systems.

FI Partnerships

14

In Support of Credit Unions

Credit unions often rely on generic offers that don't reflect a member's financial needs or likelihood of approval. This leads to low response rates, wasted marketing spend, and members who feel misunderstood. NBQO solves this by using real-time, AI-driven insights to deliver personalized, pre-qualified offers.

MODELSHOP.COM

Muse Tax



DEPOSIT GROWTH
& REVENUE STREAMS

Solution Overview

MuseCheckBoost is an AI-driven solution that optimizes employees' tax withholdings, potentially increasing their take-home pay by up to \$200 per paycheck. By analyzing individual financial situations, it ensures accurate W-4 adjustments, leading to improved cash flow and financial well-being for users.

FI Partnerships

Muse is actively collaborating with financial institutions, including integration into the ADP Marketplace and UKG.

In Support of Credit Unions

Implementing MuseCheckBoost can enhance member satisfaction and attract new members by improving financial wellness, increasing deposits, strengthening member engagement, and differentiating the credit union in a competitive market.

MUSETAX.COM

FILAB

[BACK TO TABLE OF CONTENTS](#)

Odynn



DEPOSIT GROWTH & REVENUE STREAMS

Solution Overview

Odynn is an AI-powered, fully modular platform that helps fintechs, banks, card issuers, and travel companies launch embedded travel, loyalty, and rewards programs. Its white-label solution and APIs drive cardholder engagement while unlocking new revenue streams. Think Shopify for loyalty and travel.

FI Partnerships

2 banks for almost 2 years now, as well as 6 fintechs.

In Support of Credit Unions

Odynn makes your members stickier and generates significant revenue in a way that makes them happy! Odynn increases retention and reduces churn, increases card spend, reduces CAC, provides diversified revenue, and ultimately increases member lifetime value.

ODYNN.COM

FiLAB

[BACK TO TABLE OF CONTENTS](#)

Parlay Finance



DEPOSIT GROWTH
& REVENUE STREAMS

Solution Overview

Parlay's AI-powered Loan Intelligence System transforms manual small business lending into a high-tech and high-touch member experience. It streamlines intake, enriches applications with third-party data, and delivers actionable insights. Credit unions deploy more capital while maintaining credit standards, expanding access for underserved members, growing share-of-wallet, and mitigating balance sheet risk compliantly.

FI Partnerships

4 live presently, more coming in the next few months. For over a year.

In Support of Credit Unions

Parlay enables credit unions to scale small-business lending without added staff. Its AI-native Loan Intelligence System automates intake, data enrichment, product recommendations, and compliance checks, streamlining workflows for lenders and members. By reducing friction and clarifying next steps, Parlay deploys more mission-aligned capital and strengthens credit union relationships.

PARLAY.FINANCE

FILAB

[BACK TO TABLE OF CONTENTS](#)

Reset

2026
FILAB
TEST



DEPOSIT GROWTH & REVENUE STREAMS

Solution Overview

Reset provides credit unions with embedded payment technology, starting first with a white-label Earned Wage Access solution.

By giving members daily access to earned wages, Reset addresses liquidity needs for members living paycheck-to-paycheck. Credit unions gain core deposit growth, higher interchange revenue, and a competitive edge—while fostering financial health and loyalty.

In Support of Credit Unions

Reset's Earned Wage Access drives account primacy by requiring direct deposit, boosting and retaining core deposits to fuel lending. It also increases interchange income, shifting spend from debit to credit for premium interchange. Credit unions under \$10B see up to 80% interchange lift; credit unions over \$10B in assets can realize up to 4× growth.

[GETRESET.CO](https://getreset.co)

FILAB

[BACK TO TABLE OF CONTENTS](#)

Scienaptic AI

SCIENAP^{AI}TIC

**DEPOSIT GROWTH
& REVENUE STREAMS**

Solution Overview

Scienaptic is an AI-powered credit decisioning platform that helps lenders make smarter underwriting and lifecycle decisions.

It uses advanced AI models, alternative data, LOS, and core data to assess risk, approve more loans faster and accurately—even for thin-file borrowers—while optimizing portfolio performance and ensuring compliance.

In Support of Credit Unions

Scienaptic helps credit unions approve more members—especially thin-file applicants—with AI-powered underwriting that's faster, fairer, and personalized. It automates workflows, detects fraud, reduces risk, and enhances member experience. The result: expanded credit access, stronger relationships, increased revenue, and greater efficiency across the lending lifecycle.

SCIENAPTIC.AI

FILAB

[BACK TO TABLE OF CONTENTS](#)

Credit Mountain



ENHANCED
MEMBER EXPERIENCE

Solution Overview

The Warm Decline allows Credit Unions to say “Not Yet” instead of “No” while enhancing the decline experience with reinvented adverse action notices, a personalized path to yes, and 24 coaching program.

FI Partnerships

30

In Support of Credit Unions

Helps Credit Unions not cause a rejection to result in a burned bridge, helps lenders say not yet instead of no, and automates and digitizes the process leading to cost savings.

CREDITMOUNTAIN.CO

FILAB

BACK TO TABLE OF CONTENTS

Cyder



Cyder.

**ENHANCED
MEMBER EXPERIENCE**

Solution Overview

Cyder is an end-to-end loyalty and data platform for credit unions and community banks. It powers white-label rewards linked to everyday actions—saving, shopping locally, referrals—integrated into digital and card channels. By rewarding members, Cyder boosts engagement, retention, and member value, helping credit unions compete effectively with big banks.

FI Partnerships

14 for 6 months

In Support of Credit Unions

Cyder helps credit unions grow, retain, and engage members with a white-label loyalty platform rewarding everyday behaviors like saving, spending, and referrals. Integrated into digital and card channels, it drives deposits, boosts wallet share, supports local businesses, attracts younger members, and delivers insights—empowering credit unions to compete effectively.

[GETCYDER.COM](https://getcyder.com)

FILAB

[BACK TO TABLE OF CONTENTS](#)

Finalytics.AI

FINALYTICS.AI

ENHANCED
MEMBER EXPERIENCE

Solution Overview

Our AI-powered platform personalizes credit union member engagement by analyzing behavioral, geographic, and transactional data in real time. Delivering tailored experiences, it boosts conversions, deepens relationships, and drives growth. Plug-and-play integration with existing systems enables optimized marketing, streamlined onboarding, and automated guidance to each member's next best product.

FI Partnerships

3 years

In Support of Credit Unions

Our AI-driven platform helps credit unions grow membership, deepen relationships, and improve ROI through personalized digital experiences. Using real-time data on location, behavior, and product usage, it tailors journeys across web and mobile. Seamless integration reduces friction, boosts conversions, and enables fast deployment—empowering credit unions to compete digitally.

FINALYTICS.AI

FILAB

[BACK TO TABLE OF CONTENTS](#)

Flourish Fi

flourish

ENHANCED
MEMBER EXPERIENCE

Solution Overview

Flourish Fi is a white-label engagement and financial wellness platform that uses gamification and behavioral design to drive meaningful financial actions. Our modular, data-driven solution helps financial institutions increase card usage, deposits, digital adoption, and repayment behaviors.

FI Partnerships

We are currently working with 10 financial institutions across the Americas, with our first partnership dating back to 2021.

In Support of Credit Unions

Flourish helps credit unions attract and retain members while supporting financial wellness. Through gamified missions and nudges, members are encouraged to build positive money habits, such as saving and paying on time. This deepens engagement, impacts ROI, and fosters long-term loyalty.

FLOURISHFI.COM

FILAB

BACK TO TABLE OF CONTENTS

Gabriel Money



ENHANCED
MEMBER EXPERIENCE

Solution Overview

Gabriel Money helps first-generation Latinos navigate a confusing financial system, make better decisions, and build healthy financial habits. Gabi is an AI Financial Guardian fluent in English, Spanish, and Portuguese. Gabi acts as a judgment-free confidante, giving personalized insights that adapt as users engage with features like Score Guardian and Budget Buddy.

FI Partnerships

1, for 2 years

In Support of Credit Unions

Gabriel Money's Co-branded solution, gives credit unions access to our AI financial guardian, credit building tools, and gamified financial education platform. This helps credit unions attract and retain younger, underserved members while providing a modern, tech-forward experience. It also enables data-driven insights and deeper member engagement, without the need to build in-house tech infrastructure.

GABRIEL.MONEY

FILAB

[BACK TO TABLE OF CONTENTS](#)

Investrio



ENHANCED MEMBER EXPERIENCE

Solution Overview

Investrio is an all-in-one finance platform designed for the 42 million solopreneurs driving the future of small businesses.

We combine bookkeeping, grant discovery, and tax reporting in one app, creating clear financial records that power funding access, credit readiness, and stronger relationships between credit unions and the next generation of SMB members.

FI Partnerships

We do not currently have any FI partnerships

In Support of Credit Unions

Investrio strengthens your connection with SMB members through a modern tech stack that drives engagement and loyalty. Our platform enables pre-qualification for loans using real-time financial data, delivers insights on member profitability and financial health, and reduces churn by offering embedded tools that help solopreneurs grow with your institution.

INVESTRIO.IO

FILAB

[BACK TO TABLE OF CONTENTS](#)

Luci



ENHANCED MEMBER EXPERIENCE

Solution Overview

Luci is an AI-native “digital CFO” that turns small-business transaction data into actionable roadmaps, delivered via chat, text, audio, or video. It highlights risks, opportunities, and profit levers without spreadsheets or jargon. For credit unions and CDFIs, Luci scales financial-health support, strengthens post-loan outcomes, and enables proactive member intervention.

FI Partnerships

Final stages of launching our first pilot with a CDFI partner, introduced by a major national bank.

In Support of Credit Unions

Luci helps credit unions improve small business member outcomes post-loan as an AI-native digital CFO. It delivers targeted insights to strengthen financial health, reduce defaults, and build lending capacity. By automating coaching, Luci scales technical assistance, boosts engagement, supports financial literacy mandates, and delivers measurable impact without added overhead.

LUCIKNOWS.COM

moneyhabits



ENHANCED
MEMBER EXPERIENCE

Solution Overview

Provide Credit Unions on-demand behavioral science and financial literacy driving clients' engagement, loyalty and profitability.

Our B2B2C white-label solution does not require or host any Personal Identifiable Information on members. Our platform can also be used by front-office credit union staff to support financial planning advice meetings with clients.

In Support of Credit Unions

Support credit unions' mission to deliver financial education and wellness to members, within their own mobile experience, while identifying members' intent for new products and services. Leverage these insights to sharpen marketing strategies and guide product-development.

MONEYHABITS.APP

FILAB

[BACK TO TABLE OF CONTENTS](#)

Prizeout

Prizeout

ENHANCED
MEMBER EXPERIENCE

Solution Overview

Prizeout's CashBack+ is an integrated digital engagement and loyalty platform that enables credit unions to deepen relationships, activate and onboard members, and acquire new members in multiple ways within digital banking—Credit card rewards, action based rewards, relationship rewards, and merchant funded rewards.

In Support of Credit Unions

CashBack+ allows credit unions to engage and reward all members right within Online Banking. Providing a central loyalty hub to show the true value of Membership, CashBack+ allows you to create personalized programs to deepen relationships and increase member engagement.

PRIZEOUT.COM

FILAB

[BACK TO TABLE OF CONTENTS](#)

Remynt



ENHANCED
MEMBER EXPERIENCE

Solution Overview

Remynt is a debt recovery and credit-rebuilding company replacing fear-based collections with member-centric solutions. Through omnichannel outreach and self-cure tools, members manage repayment while accessing financial wellness resources. Our proof of concept compares against existing processes, aiming to boost recoveries while improving member satisfaction, credit rebuilding, and overall well-being.

FI Partnerships

2

In Support of Credit Unions

Our collections platform and process prioritize member dignity and provide a path to debt resolution and recovery. We aim to recapture members who have experienced late-stage collections by ensuring they are treated respectfully during a challenging time.

GETREMYNT.COM

SPENDiD



ENHANCED MEMBER EXPERIENCE

Solution Overview

Thrive is an embeddable financial wellness tool that gives members instant clarity on savings ability, spending patterns, and budget health. By combining career-earnings forecasts with local cost-of-living benchmarks, it delivers personalized, reality-based guidance. Thrive helps members explore life scenarios quickly—no downloads, sensitive data, or complex setup required.

In Support of Credit Unions

Thrive equips credit unions to guide members through career and life decisions with financial confidence. By linking earnings potential and cost-of-living insights to savings forecasts, it supports informed planning, deepens trust, and strengthens member engagement. Thrive also serves as a branded value-add that drives financial wellness and quality leads.

SPENDID.IO/THRIVE

Traduality



ENHANCED MEMBER EXPERIENCE

Solution Overview

Traduality is a secure, data-compliant, and AI-powered multi-cultural member experience platform fully personalized to each credit union using it. Its three components—Fire Lingo Face-to-Face, Contact Center, and Cloud—empower English-speaking employees to better serve non-English speaking members in person, at the contact center, and through marketing and legal, making it possible for credit unions to effectively market and serve diverse communities.

FI Partnerships

8 total, since Oct 2024

In Support of Credit Unions

We envision a credit union industry where speaking a different language or coming from a different culture isn't correlated with receiving an inferior member experience. We help credit unions serve and attract more non-English-speaking members across branches, contact centers, and back-office departments, creating member-facing content like marketing and legal.

[TRADUALITY.COM](https://traduality.com)

Uprise



ENHANCED
MEMBER EXPERIENCE

Solution Overview

Uprise helps small business owners manage taxes and finances in one place. Our platform combines expert tax filing, proactive planning, and dedicated advisor support—giving entrepreneurs clarity, confidence, and time to focus on growth. We partner with financial institutions to deliver trusted, modern financial guidance to every small business owner.

FI Partnerships

About 1,000 individuals, 9 pilot organizations

In Support of Credit Unions

Uprise enables credit unions to better serve their small business members with built-in tax and financial advising. This deepens member relationships, drives engagement, and helps business owners improve cash flow and long-term stability—advancing credit unions' mission to deliver affordable, people-first financial wellness for every member.

UPRISE.US

FILAB

[BACK TO TABLE OF CONTENTS](#)

Aequilibrium



IMPROVED
OPERATIONAL EFFICIENCIES

Solution Overview

Credit unions use Aequilibrium's Training Platform to upskill employees through immersive, measurable, and adaptive learning experiences. Each simulation blends generative AI and VR to recreate key scenarios like member interactions and cash handling to allow staff to safely practice hard and soft skills with real-time feedback and coaching.

FI Partnerships

For over 13 years, Aequilibrium has partnered with credit unions across North America to modernize member experiences. Now, we're transforming how employees learn to deliver them.

In Support of Credit Unions

Our platform helps credit unions reduce onboarding time, costs, and variability while elevating performance and member satisfaction. Tracking metrics like accuracy, tone sentiment, and completion time, making employee growth visible and measurable. From conflict resolution to sales, every simulation builds staff confidence, competence, and return on investment in staff development.

[AEQUILIBRIUM.CA](https://aequilibrium.ca)

FILAB

[BACK TO TABLE OF CONTENTS](#)

Agentic AI

2026
FILAB
TEST



IMPROVED
OPERATIONAL EFFICIENCIES

Solution Overview

Agentic AI systems are autonomous, context-aware assistants that interpret intent, make decisions, and take action across a variety of contexts. In financial services, they can manage inquiries, initiate follow-ups, surface insights, and automate service tasks. These use cases, among many others, are still being explored as we learn how to optimize the member experience while preserving transparency and human connection.

In Support of Credit Unions

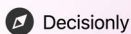
Credit unions face rising operational costs, leaner staffing, and increasing pressure to deliver 24/7, personalized service. Agentic AI helps bridge that gap by automating routine tasks and anticipating member needs, enabling credit unions to scale support, improve efficiency, and sustain meaningful member relationships in a rapidly digitizing financial landscape.

FILENE.ORG

FILAB

[BACK TO TABLE OF CONTENTS](#)

Decisionly



IMPROVED
OPERATIONAL EFFICIENCIES

Solution Overview

Decisionly automates card issuer disputes with AI, reducing costs, improving compliance, and enabling scale. Its API-first platform instantly evaluates evidence to execute correct actions, replacing manual workflows with efficient automation. Founded by the Chargehound team (acquired by PayPal), Decisionly brings proven expertise in dispute resolution to card operations.

In Support of Credit Unions

Decisionly reduces dispute operating costs by 60% while boosting compliance and performance, enabling more efficient, resilient card programs. Automation improves member experience with faster timelines, higher win rates, and real-time updates. Credit unions modernize card operations, cut costs, retain revenue, and deliver better outcomes—driving stronger engagement and loyalty.

[DECISIONLY.COM](https://decisionly.com)

FILAB

[BACK TO TABLE OF CONTENTS](#)

Delfi

2026
FILAB
TEST



IMPROVED
OPERATIONAL EFFICIENCIES

Solution Overview

Delfi, an AI-powered risk management platform, lets financial institutions model cash flows, simulate interest rate scenarios, and test balance sheet strategies in minutes. It is, guided by AI insights, optimizes decisions on loan participations and deposits. DelfiReciprocal, a lightweight swap alternative, offers flexible interest rate protection without ISDA complexity.

FI Partnerships

25+ clients and partners within last 12 months

In Support of Credit Unions

Delfi provides CAMELS-based balance sheet analysis, uncovering vulnerabilities like liquidity risks and asset-liability mismatches. Strategies from deposit pricing to M&A can be modeled in minutes. With DelfiReciprocal and Delfi Exchange, credit unions can manage interest rate risk, cut costs, boost net worth, protect income, and drive growth.

DELFI.CO

FILAB

BACK TO TABLE OF CONTENTS

HuLoop Automation



IMPROVED
OPERATIONAL EFFICIENCIES

Solution Overview

HuLoop offers an AI-Powered Work Intelligence Platform that allows organizations to optimize their workforce + transform how work is done. Our AI & automation solutions are radically fast, simple & affordable and are geared towards liberating employees from repetitive, mundane & error-prone tasks.

FI Partnerships

35+ steadily growing for last few years

In Support of Credit Unions

Our solution helps Credit Unions to modernize and optimize their operations through gaining insight into how work is being done, streamlining employee workflows and automating tasks that employees should not be doing, allowing teams to focus on more meaningful activities that bring value to members.

HULOOP.AI

FILAB

[BACK TO TABLE OF CONTENTS](#)

EDGE



IMPROVED
OPERATIONAL EFFICIENCIES

Solution Overview

EDGE turns transaction data into actionable insights for credit unions. Through integrations with Corelation, CU*Answers, Symitar, Sync1, and more, EDGE verifies income and analyzes risk for faster, smarter, and more inclusive decisions in marketing, lending, and collections.

FI Partnerships

Since 2023, EDGE has served a growing number of innovative credit unions including 1st Community FCU, Compass CU, Magnolia FCU, Meadow Grove FCU, LincOne FCU, Pyramid FCU, and Trius FCU

In Support of Credit Unions

EDGE helps credit unions modernize and improve member care with data they already have and external account connections. Through automated income verification and real-time cashflow insights, EDGE drives growth, efficiency, and inclusion with a more complete financial picture of creditworthy members overlooked by traditional credit data and scores.

EDGESCORE.COM

FILAB

[BACK TO TABLE OF CONTENTS](#)

FINNECT

Managed by Ignite FI



IMPROVED
OPERATIONAL EFFICIENCIES

Solution Overview

FINNECT is a neutral platform built for credit unions, born from a Filene i3 innovation project. It streamlines fintech selection with peer reviews, smart filters, and a collaborative community. Through annual membership, FINNECT empowers teams to discover and co-create solutions aligned with strategy and member needs, driving confident decisions.

FI Partnerships

Soft launch at end of Feb

In Support of Credit Unions

FINNECT helps credit unions save time, reduce risk, and make smarter fintech decisions. Built by credit unions and born from a Filene i3 innovation project, the platform offers trusted peer reviews, smart search filters, and a collaborative community space. It simplifies selection by providing unbiased, transparent insights-empowering teams to find solutions aligned with their tech stack, compliance needs, and member priorities.

[JOINFINNECT.COM](https://joinfinnect.com)

FILAB

[BACK TO TABLE OF CONTENTS](#)

Kato



IMPROVED
OPERATIONAL EFFICIENCIES

Solution Overview

Kato is a compliance-first voice AI agent for credit unions that automates routine calls, cutting servicing costs and boosting recoveries. Unlike others, Kato's agent is fully managed and guarantees no hallucinations + compliance at scale. Integrated with core systems, we handle workflows end-to-end, freeing up your team to focus on the work that matters.

In Support of Credit Unions

With no fatigue or bad days, Kato delivers a consistent, empathetic, and compliant experience to members on every call. In addition, Kato automates routine calls at 80% lower cost and drives up to 15x recovery ROI, boosting efficiency and freeing resources that credit unions can reinvest in members.

[KATOHQ.COM](https://katohq.com)

FILAB

[BACK TO TABLE OF CONTENTS](#)

Multimodal



IMPROVED
OPERATIONAL EFFICIENCIES

Solution Overview

AgentFlow is an agentic AI platform that transforms institutional expertise into governed, audit-ready workflows. Business users build plain-language playbooks to coach AI agents for document review, data entry, and decision support. With layered security, finance modules, and no-code design, organizations launch production-grade agents securely, with logged, explainable AI actions.

FI Partnerships

12+ Partners (e.g., U.S. Bank, Citi, Forum Credit Union, etc.).
Between 3 months and two years.

In Support of Credit Unions

AgentFlow acts as a digital team member for credit unions, accelerating lending, onboarding, and fraud review without extra staff. Pre-configured modules align with regulations and cores, launching in weeks. With explainable AI decisions, it eases audits, codifies expertise, reduces rework, and typically cuts cycle times 50% while lowering costs.

MULTIMODAL.DEV

FILAB

[BACK TO TABLE OF CONTENTS](#)

ReSight



IMPROVED
OPERATIONAL EFFICIENCIES

Solution Overview

ReSight automates manual report creation, delivering pixel-perfect reports with precision and consistency. Its data audit features eliminate human error, while SaaS or on-premise deployment integrates seamlessly into workflows. Users simply drag and drop raw data, and ReSight instantly generates flawless, scalable PDF reports—transforming reporting into an effortless, reliable process.

In Support of Credit Unions

Credit unions rely on periodic compliance, financial, and board reports, yet many are still produced manually or with resource-heavy tools. ReSight automates these processes, reducing errors and freeing employees from tedious updates. By streamlining report creation, credit unions maintain accuracy and compliance while enabling staff to focus on higher-value work.

RESIGHT.COM

FILAB

[BACK TO TABLE OF CONTENTS](#)

Sei AI



IMPROVED
OPERATIONAL EFFICIENCIES

Solution Overview

Sei's AI voice agents handle inbound and outbound calls—sales, collections, fraud checks, FAQs, payments, and disputes—while taking compliant actions. Fully aligned with UDAAP and FDCA, they deploy in days, cutting call costs ~50% and boosting CSAT. Serving listed companies, banks, lenders, and servicers, Sei frees staff for complex account management.

FI Partnerships

3 months

In Support of Credit Unions

Sei's AI voice agents give credit unions a 24/7, compliant virtual contact center. They manage outbound collections, fraud alerts, and outreach, plus inbound FAQs, payments, and disputes—posting actions directly to cores or CRMs. Deployed in days, they cut costs ~50%, reduce wait times, boost satisfaction, and free staff for relationships.

SEIRIGHT.COM

FILAB

[BACK TO TABLE OF CONTENTS](#)

Senso AI

2025
FILAB
TEST



IMPROVED
OPERATIONAL EFFICIENCIES

Solution Overview

Senso helps credit unions unlock actionable insights from member interactions. Our AI platform analyzes call transcripts, chats, and member interactions in ChatGPT to surface accurate, compliant, and context-rich insights that improve service quality, staff training, and growth through LLM powered chatbots.

In Support of Credit Unions

Senso enables credit unions to understand every member conversation — not just a small sample. By turning unstructured data into clear insights, Senso helps identify member needs, reduce compliance risk, and improve consistency across all support channels.

SENSO.AI

FILAB

[BACK TO TABLE OF CONTENTS](#)

Thales

THALES

IMPROVED
OPERATIONAL EFFICIENCIES

Solution Overview

Thales PAY empowers Issuers—Traditional Banks, Credit Unions and Fintechs—with secure, scalable digital and physical issuing solutions—from physical card issuance to digital wallets—ensuring trusted member experiences across every payment channel.

FI Partnerships

3000+ FIs including 500+ Credit Unions

In Support of Credit Unions

Thales PAY helps Credit Unions deliver secure, seamless payment experiences through our D1 platform—enabling instant digital and physical card issuance, and along with a dozen supported use cases. Trusted by 3,000+ issuers, we simplify backend complexity while empowering members with real-time controls and convenience.

THALESGROUP.COM

FILAB

[BACK TO TABLE OF CONTENTS](#)

Veep



IMPROVED
OPERATIONAL EFFICIENCIES

Solution Overview

Veep gives Credit Unions the power to offer Early Wage Access with built-in risk intelligence—driving financial wellness and helping members avoid fees and short-term debt.

In Support of Credit Unions

Veep helps Credit Unions close critical digital gaps with modern, risk-managed EWA solutions. Our platform drives deposit growth, strengthens member relationships, and delivers a fintech-grade experience—helping Credit Unions stay relevant, grow with younger members, and compete effectively in today.

VEEPSOFTWARE.IO

FILAB

[BACK TO TABLE OF CONTENTS](#)

Vertice AI

2026
FILAB
TEST



VERTICE AI
COMPOSE

IMPROVED
OPERATIONAL EFFICIENCIES

Solution Overview

Vertice COMPOSE is an AI-powered content platform for credit unions that automates compliant, personalized marketing.

It generates on-brand campaign copy across channels and segments in one step, reducing manual effort and accelerating production. With built-in NCUA compliance, brand controls, and personalization tools, COMPOSE streamlines marketing while ensuring accuracy and impact.

FI Partnerships

30 credit unions now after 3 years since inception.

In Support of Credit Unions

Vertice COMPOSE helps credit unions streamline marketing operations and scale personalized communications without adding staff. Teams can respond faster to campaign needs, explore new member segments, and maintain compliance with reduced oversight. Credit unions boost engagement, increase campaign volume, and shorten time-to-market for key initiatives with efficient, on-brand content generation.

VERTICEANALYTICS.AI

FILAB

[BACK TO TABLE OF CONTENTS](#)

Aries Fraud Solutions



DECREASING
RISK & FRAUD

Solution Overview

Aries Fraud Solutions' patented Obscurity Card carries two PANs on one card—one for online, one for in-person purchases—automatically restricting fraud at the source. Fully compatible with existing systems, it requires no new hardware or behavior changes and stops card-not-present fraud before it happens while preserving the member experience.

FI Partnerships

Five credit unions and two banks in implementation, partnerships with the DCUC, three card manufacturers, one EFT data processor, and participation in RevTech Labs Class 23

In Support of Credit Unions

The Obscurity Card puts two PANs on one card to render stolen data useless. Online and in-person transactions stay separate, stopping card-not-present fraud before it starts. Credit unions can deploy protection quickly without new vendors or costly integrations—members stay secure, operations stay simple, and fraud costs drop dramatically.

ARIESFRAUDSOLUTIONS.COM

FILAB

[BACK TO TABLE OF CONTENTS](#)

Arva AI



DECREASING
RISK & FRAUD

Solution Overview

Screening AI, reduces false positives in AML screening and transaction monitoring for credit unions. It processes alerts from providers like LexisNexis and uses AI to discount irrelevant hits. Screening AI cuts ~91% of alerts across sanctions (eg OFAC), PEPs, Adverse Media and Transaction Monitoring-freeing up compliance teams to focus on real risks.

FI Partnerships

2 (6 months)

In Support of Credit Unions

Screening AI helps credit unions with limited budgets and small compliance teams by drastically reducing false positives in AML screening. It processes alerts from providers like LexisNexis and uses AI to discount irrelevant Adverse Media, PEPs, and Sanctions hits-reducing alert volumes by ~91%. This saves time, lowers costs, and allows teams to focus on real risks, not noise.

ARVA.AI

FILAB

[BACK TO TABLE OF CONTENTS](#)

Crosswise



DECREASING
RISK & FRAUD

Solution Overview

Crosswise is the AI for Risk & Compliance that delivers both automation and agility. With an adaptive knowledge base, instant workflow automation, and a natural language interface, we eliminate the tradeoff between efficiency and flexibility—providing immediate value without migration, reprogramming, or extensive training.

FI Partnerships

3 institutions for 3-6 months

In Support of Credit Unions

Crosswise keeps credit unions current with weekly regulatory updates, automates compliance workflows in minutes, and empowers teams through simple natural language commands. The result: reduced manual work, faster compliance, and the agility to adapt as requirements change—so credit unions can focus more on serving members, not managing spreadsheets.

CROSSWISE.IO

FILAB

[BACK TO TABLE OF CONTENTS](#)

myFloc



DECREASING
RISK & FRAUD

Solution Overview

myFloc™ is an expense management and collaboration platform that is purpose-built to take the financial friction out of caring for family members and loved ones. myFloc has distinct roles, permissions and controls that empower older adults and families to protect each other. myFloc enables earlier and easier conversations about finances.

FI Partnerships

Working with DCU via Mass Challenge Fintech Cohort 2025

In Support of Credit Unions

myFloc helps credit unions strengthen relationships with members and families and attracts new deposits. myFloc empowers older adults and solves a critical need for the 63+ million next generation family caregivers by giving them the tools necessary to be the Humans in the Loop to help prevent fraud and scams.

MYFLOC.COM

FILAB

BACK TO TABLE OF CONTENTS

Pendulum Intel



DECREASING
RISK & FRAUD

Solution Overview

Pendulum Intelligence is an AI-powered risk and reputation monitoring platform that analyzes public narratives across video content (TikTok, YouTube, IG, etc), audio content (podcasts/video podcasts), social media platforms, and news media. Its proprietary technology detects emerging threats, misinformation, and shifts in sentiment in real time, enabling organizations to anticipate risks and respond quickly with data-backed insights.

In Support of Credit Unions

Pendulum helps financial institutions protect reputation and manage brand risk by detecting harmful narratives and misinformation early. Monitoring online conversations and sentiment, it delivers warning signals that guide communications, engagement, and brand protection. These financial institutions build trust, stay ahead of emerging risks, and align with their brand messaging proactively and effectively.

PENDULUMINTEL.COM

FILAB

BACK TO TABLE OF CONTENTS

RiskScout



DECREASING
RISK & FRAUD

Solution Overview

RiskScout is a complete BSA/AML/Fraud solution for financial institutions, combining transaction monitoring, risk scoring, SAR/CTR filing, and advanced check fraud tools. It integrates third-party data, enables real-time customer communication, and supports higher-risk programs like BaaS, MSB, and cannabis. RiskScout streamlines compliance while enhancing fraud prevention for banks and credit unions.

FI Partnerships

6 years

In Support of Credit Unions

RiskScout, built by former examiners, BSA professionals, and fintech developers, helps financial institutions grow profitably while reducing compliance costs. Backed by leading investors and accelerators, it delivers a full BSA/AML and fraud suite that unlocks new deposits, automates workflows, and prevents fraud—combining deep expertise with white-glove service and satisfaction.

[RISKSCOUT.COM](https://www.riskscout.com)

FILAB

[BACK TO TABLE OF CONTENTS](#)

Sawport (1 of 2)

SAWPORT 

DECREASING
RISK & FRAUD

Solution Overview

Our AI-powered document forensics platform is designed to detect and prevent document fraud. It analyzes documents in seconds, detecting fraud and ensuring authenticity with industry-leading accuracy and security.

FI Partnerships

3

In Support of Credit Unions

Our solution helps credit unions detect fraudulent documents during the loan approval process by using AI-driven verification tools. It analyzes submitted documents for inconsistencies, tampering, and authenticity in real time, reducing the risk of fraud and manual errors. This enhances trust, speeds up processing, and ensures regulatory compliance, ultimately improving member experience and operational efficiency.

SAWPORT.COM

FILAB

[BACK TO TABLE OF CONTENTS](#)

Sawport (2 of 2)



DECREASING
RISK & FRAUD

Solution Overview

Sawport is an AI-powered virtual branch platform that enables secure, face-to-face banking remotely. Combining video, chat, co-browsing, e-signature, and AI identity verification with document forensics, it detects fraud and forgery while replicating the in-branch experience. Sawport helps credit unions serve members anywhere, maintaining compliance, trust, and seamless engagement.

In Support of Credit Unions

Sawport helps credit unions expand access, reduce fraud, and modernize service with AI identity verification and document forensics. Authenticating documents in account opening and lending minimizes risk, while its virtual branch—video, chat, co-browsing, and e-signature—delivers convenience and security. Credit unions cut overhead, meet members anywhere, and enhance engagement.

[SAWPORT.COM](https://sawport.com)

FILAB

[BACK TO TABLE OF CONTENTS](#)