

FOR IMMEDIATE RELEASE

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ABE.AI AND LUMIN DIGITAL ANNOUNCE DIGITAL BANKING PARTNERSHIP

Multi-Year Agreement Gives Lumin Digital the Ability to Offer an Integrated Virtual Financial Assistant as Part of its Digital Banking Solutions

ORLANDO, FL - [Abe.ai](https://www.abe.ai) (an Envestnet | Yodlee solution), a leader in AI-powered virtual assistant products for financial institutions and [Lumin Digital](https://www.lumin.digital) (a PSCU company), a leading provider of online and mobile digital banking solutions, today announced a multi-year partnership that allows Lumin to offer Abe's fully-integrated Virtual Financial Assistant (VFA) to its clients.

Through this collaboration, Abe.ai's [VFA](#) will be integrated at Lumin's [digital banking](#) layer and be embedded into the authenticated, mobile and online banking channels. This will allow a customer of one of Lumin's financial institution clients to login to their mobile app or online banking platform to get answers to a wide range of questions, conduct an array of banking transactions and get insights to help their financial wellness using natural language within a user-friendly interface. It also allows for the option to speak to a live team member if that is the consumer's preference.

"Lumin Digital is proud to partner with Abe.ai to bring our clients the powerful capabilities of their Virtual Financial Assistant. Our clients will have the benefit of extending to their users the superior service and accessibility consumers expect," says Jeff Chambers, president of Lumin Digital.

As a cloud-based digital banking platform built using innovative technology, Lumin Digital provides members with a tightly integrated and customized experience that matches the offerings available from larger financial institutions. In creating a truly personalized journey, Lumin Digital helps credit unions and banks better engage with their members, increase value and deepen relationships. Lumin Digital continues to drive innovation in the digital banking space, differentiating itself through technology built for human connection. Lumin Digital's offering provides seamless integration to a wide array of PSCU and other platform tools and capabilities, including card services, rewards management and data analytics, to provide a member-centric experience.

Powered by AI, machine learning and natural language processing, Abe.ai's contextually aware and always learning VFA can be programmed to ask and answer questions in familiar, conversational language. This two-way interaction provides a more intuitive experience that lets customers and members get fast answers and guidance about their finances. As a solution for

[Envestnet | Yodlee](#) (NYSE: ENV), a leading data aggregation and analytics platform powering dynamic, cloud-based innovation for digital financial services, Abe.ai's VFA has the ability to leverage and integrate industry-leading insights solutions, personal financial management tools and more.

"We are excited to offer our Virtual Financial Assistant to Lumin Digital's growing customer base," states Rob Guilfoyle, Co-Founder of Abe.ai. "As we learned more about Lumin's digital banking solutions and discovered the ways that our VFA could be integrated into them, it became apparent that a partnership to help financial institutions simplify their customers' financial journeys was a natural fit."

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About Lumin Digital

Lumin Digital, a PSCU company headquartered in San Ramon, Calif., delivers digital banking solutions to financial institutions across the United States. Founded by financial technology experts, Lumin Digital is working to redefine digital banking with its proprietary user engagement platform, providing banks and credit unions with a solution that allows them to quickly and safely adjust to their users' needs. Through the use of Lumin Digital's user data and predictive analytics, organizations have the ability to implement custom experiences for users, creating a truly personalized journey that helps consumers thrive while building a connected relationship. For more information, visit LuminDigital.com.

About Envestnet

Envestnet, Inc. (NYSE: ENV) is transforming the way financial advice and wellness are delivered. Our mission is to empower advisors and financial service providers with innovative technology, solutions, and intelligence to make financial wellness a reality for everyone. Over 106,000 advisors and more than 5,100 companies including: 17 of the 20 largest U.S. banks, 47 of the 50 largest wealth management and brokerage firms, over 500 of the largest RIAs and hundreds of FinTech companies, leverage Envestnet technology and services that help drive better outcomes for enterprises, advisors and their clients.

For more information on Abe.ai, please visit our [web site](#) or follow us on [LinkedIn](#), [Twitter](#) and [Facebook](#).