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### **PRESS RELEASE**

For Immediate Release:March 8, 2022
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**CreditUnions.com Announces 2022 Innovation Series Winners**

**Washington, DC –** Digital Onboarding, Zest AI, and Illuma are the winners of CreditUnions.com’s fifth-annual Innovation Series. The 2022 series explored innovations in three categories: digital, lending, and member experience.

The winners were selected by credit union executives during a live webinar where each of the 12 finalists – four in each of the three categories – had 10 minutes to present their solution and its impact on credit unions and their members.

Digital Onboarding was voted winner in the digital category, Zest AI won the lending category, and Illuma was declared champion of the member experience category.

Digital Onboarding impressed viewers with its engagement platform. The engagement platform was co-developed with DCU to turn account openers into fully engaged relationships. Email and texts link members to their personalized microsites. Self-service tools aim to simplify the process of adopting digital banking, enrolling in direct deposits, and updating default payment methods at merchants like Amazon and Venmo. The result is a platform that was purpose-built to help credit unions fortify their member relationships.

Zest’s AI-driven software automates all the work of building, validating, and deploying advanced AI lending models, simplifying the adoption process for credit unions. Zest’s software streamlines data ingestion, model preparation, and documentation, making AI adoption simple for users. The models are actively monitored and can make quick adjustments to adapt to the ever-changing market.

Illuma is integrating the Illuma Shield™ passive voice authentication solution with conversational AI IVR from POSH for deployment on the self-service side of credit union contact centers. In an effort to combat extensive wait times in credit union call centers brought on by a tight labor market, Illuma and Posh co-developed an integration between voice authentication and conversational AI IVR. This innovation was made specifically to target the needs of credit unions.

See more about each of the finalists and the winners on CreditUnions.com:

Innovations In Digital: <https://www.creditunions.com/articles/meet-the-digital-finalists-for-the-2022-innovation-series/>

Innovations In Lending: <https://www.creditunions.com/articles/meet-the-lending-finalists-for-the-2022-innovation-series/>

Innovations In Member Experience: <https://www.creditunions.com/articles/meet-the-member-experience-finalists-for-the-2022-innovation-series/>

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For more than 35 years, Callahan & Associates has helped credit unions thrive. More than 4,000 credit unions and industry suppliers rely on us for the latest data, actionable insights, and benchmarking tools to develop their unique competitive advantages and achieve their strategic goals. Our 35-year history has enabled us to build an unparalleled knowledge-transfer consortium which connects the industry’s best minds. To join Callahan’s network, please visit www.callahan.com.