



frictionless voice authentication
& fraud prevention

2025 CASE STUDY

EMPOWER FEDERAL CREDIT UNION LAUNCHES VOICE AUTHENTICATION, SECURING OVER 30,000 MEMBERS IN THE FIRST 6 MONTHS

OVERVIEW

Since 1939, Empower Federal Credit Union (Empower FCU) has provided exceptional financial services to its 290,000 members across Central New York. Recognizing the evolving landscape of fraud and the need for seamless member experiences, Empower FCU has implemented advanced security measures, including IllumaSHIELD™ voice authentication, to safeguard member information and streamline interactions.

THE CHALLENGE

Balancing Security with Member Convenience

In an era where fraud tactics are becoming increasingly sophisticated, Empower FCU identified the need to strengthen its authentication processes without compromising the ease of access for members. Traditional methods, such as passwords and security questions, were not only inefficient but also susceptible to breaches.

“VERIFYING MEMBER IDENTITY OVER THE PHONE HAS ALWAYS REQUIRED A THOUGHTFUL BALANCE BETWEEN SECURITY AND CONVENIENCE. WHILE OUR TRADITIONAL METHODS WERE EFFECTIVE, THEY SOMETIMES INTRODUCED EXTRA STEPS FOR BOTH MEMBERS AND OUR TEAM. WITH ILLUMASHIELD™ WE’VE BEEN ABLE TO STREAMLINE THE PROCESS, MAKING IT FASTER AND MORE SEAMLESS WITHOUT COMPROMISING OUR HIGH STANDARDS FOR SECURITY,”



JANIS LUNGER, VP MEMBER CONTACT CENTER

THE SOLUTION

IllumaSHIELD™ Frictionless Voice Authentication

To address these challenges, Empower FCU introduced IllumaSHIELD™ voice authentication. IllumaSHIELD™ leverages the unique vocal characteristics of each member, providing a frictionless, secure and efficient method for verifying identities during voice interactions. By adopting IllumaSHIELD™, Empower FCU has:

- **Enhanced security:** Voice authentication provides the primary layer of protection, blocking unauthorized individuals from accessing member accounts.
- **Improved member experience:** Members can enjoy quicker and more convenient access to their accounts without the need for memorizing passwords or answering security questions.
- **Increased operational efficiency:** Streamlining the authentication process reduces call handling times, allowing staff to assist more members.

“INNOVATION IS AN IMPORTANT PART OF OUR MISSION AS WE WORK TO CONTINUOUSLY IMPROVE AND ELEVATE THE MEMBER EXPERIENCE. BY EMBRACING NEW TECHNOLOGIES AND CREATIVE SOLUTIONS, WE ARE COMMITTED TO DRIVING PROGRESS AND DELIVERING EXCEPTIONAL VALUE TO OUR MEMBERS AND THE COMMUNITIES IN WHICH WE SERVE,”



JEN WOLFE, EVP/COO

IMPLEMENTATION

Designed for rapid deployment, IllumaSHIELD™ integrates effortlessly into existing contact center workflows, requiring minimal IT resources and offering a cloud-based solution that maintains stringent privacy standards.

“This was a very seamless implementation process. Our biggest success since implementing IllumaSHIELD™ has been the increased confidence within our team and the significant reduction in friction for our members. Additionally, we greatly value Illuma’s ongoing investment in their technology and dashboards, which provide us with seamless insights into our team’s performance.” said Janis Lunger. *“There’s virtually no additional maintenance or support that we need.”*

RESULTS

- **81% reduction in member verification time**
- **8 out of 10 EFCU members choose to enroll in IllumaSHIELD™ when offered**
- **Approaching 30,000 members protected in the first 6 months and growing**
- **19 departments are using IllumaSHIELD™**
- **0 Fraudsters have defeated IllumaSHIELD™**

Organization Wide Adoption

Empower FCU has implemented voice authentication in 19 departments. IllumaSHIELD™ has enhanced security, reduced fraud, and reduced verification times. Its seamless implementation and strong staff adoption reflect Empower FCU's commitment to innovation and delivering secure, efficient experiences across the organization.

"In addition to our member contact center, our collections team has demonstrated the strongest response to the tool. Currently, our lending, servicing, insurance, and investment teams also utilize the tool," said Janis Lunger.

Member-Centric Approach

The implementation of IllumaSHIELD™ voice authentication reflects Empower FCU's dedication to adopting technologies that prioritize both safety and user experience. As fraud techniques continue to evolve, Empower FCU remains steadfast in its mission to protect its members. By embracing advanced authentication methods like IllumaSHIELD™, the credit union ensures that it stays ahead of potential threats while maintaining the high level of service its members expect.

"This is an excellent example of the progress we've made across the organization over the past two years. It aligns well with the work outlined in our business plan and supports our broader growth strategy. By strengthening our foundation in people, processes, and technology, we are creating efficiencies that enable us to scale effectively and remain relevant for our members in the future," said Jen Wolfe, *"We're very appreciative of the Illuma partnership and I have nothing but good things to say about their team."*



About Empower Federal Credit Union

Empower Federal Credit Union is a member-owned financial institution serving Central and Western New York. With roots dating back to 1939, Empower FCU was built on the values of trust, service, and community. Today, it offers a full range of financial services to individuals, families, and businesses, including checking and savings accounts, loans, mortgages, and investment services. Empower FCU is committed to helping its members achieve their financial goals through personalized service and a strong community focus.

"ONE OF THE MOST POSITIVE OUTCOMES HAS BEEN THE IMPROVEMENT IN OVERALL MEMBER EXPERIENCE, ALONG WITH OUR ABILITY TO BECOME MORE INCLUSIVE WE'VE HEARD ENCOURAGING STORIES ABOUT MEMBERS WHO ARE VISUALLY IMPAIRED AND PERCEIVED IMPROVED EASE OF ACCESS FOR SOME OF OUR MORE LONG-STANDING MEMBERS. ILLUMASHIELD™ HAS CREATED OPPORTUNITIES TO VERIFY INDIVIDUALS WHO MIGHT NOT HAVE BEEN EASILY VERIFIED THROUGH TRADITIONAL METHODS, ENHANCING ACCESSIBILITY AND SERVICE FOR ALL MEMBERS,"



JEFFREY LAMB, FRAUD OPERATIONS MANAGER

INSPIRED BY EMPOWER'S JOURNEY?

Let's discuss how Illuma can support
your success story.

Contact Illuma Today!

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