

## Engagement & Growth

# Deliver seamless, human-centered engagement

Intelligent engagement capabilities that strengthen relationships across the customer journey, accelerate digital adoption, and drive long-term loyalty and growth.



## Why it matters

Engagement & Growth solutions transform digital banking from transactions into a connected, personalized relationship.

Too often, engagement is treated as a set of tools rather than a strategic lever—leaving institutions active, but not truly connected, across the moments that matter most.

By unifying secure messaging, video banking, accessibility, loyalty rewards, and omnichannel communication, institutions deliver experiences that feel human.

When engagement is fragmented, customers disengage quietly. When it's unified and intentional, loyalty compounds over time.

## Core outcomes



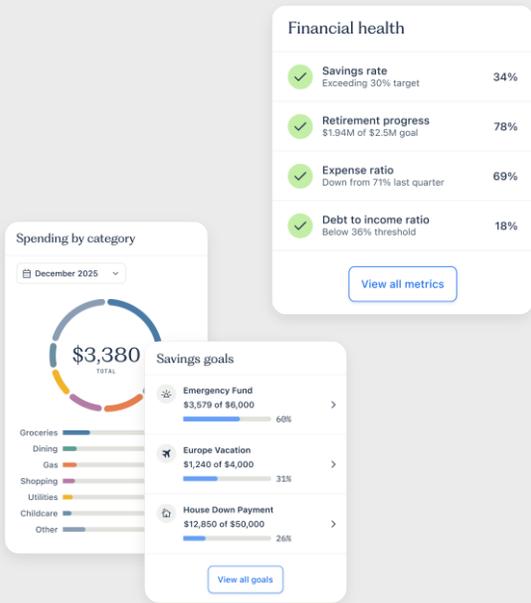
Deeper client relationships



Higher digital adoption and engagement



Competitive advantage through meaningful interactions



## The Experience

Intelligent, experience-driven digital banking feels personal, connected, and effortless.

Clients experience seamless, inclusive interactions across digital and human channels, with personalized offers, rewards, and content.

## Why this is different

Designed to move beyond engagement to measurable outcomes. Candescend helps institutions turn digital interactions into sustained adoption and growth.

# 33%

increase in digital adoption<sup>1</sup>

# Faster

delivery of new capabilities<sup>1</sup>

# Improved

app usability<sup>1</sup>

## Value for the institution

- Greater efficiency and reduced service load.
- Improved marketing performance.
- Strong differentiation.

## Value for members & customers

- Personalized, relevant digital experiences.
- Seamless support across all channels.
- Rewards and guidance that reinforce trust.

### Mini Case Snapshot

## Horizon Credit Union<sup>1</sup>

*Modernized member experience with intuitive, connected design.*

- Unified and consistent mobile + web experience
- Modern, task-focused UI that reduces friction
- Stronger digital engagement following UX modernization
- Smoother rollout with minimal member confusion

**Deliver personalized, human experiences. Lead with Candescend.**

For more information, visit us at [candescend.com](https://www.candescend.com) or contact your digital strategy manager.

<sup>1</sup>Horizon Credit Union Case Study — Candescend

[https://info.candescend.com/2\\_Horizon\\_CU\\_Case\\_Study\\_260106.html](https://info.candescend.com/2_Horizon_CU_Case_Study_260106.html)



Atlanta, Ga.-based Candescend is the largest independent digital banking platform in the United States. With a comprehensive, digital-first product suite, Candescend drives success for its financial institution clients by delivering a seamless experience that elevates and connects digital and physical banking channels. Candescend currently serves more than 1,300 banks and credit unions representing nearly 30 million registered users. For more information, visit [www.candescend.com](https://www.candescend.com).