

## Financial Wellbeing

# Turn insight into progress for every customer and member

An Intelligent Banking platform that helps people make better financial decisions, every day.



## Why it matters

People expect more than access. They expect help making sense of their money.

Static dashboards and generic tools do not change behavior. Clear, timely guidance does. Most financial wellbeing programs fail because they deliver information, not action, at the moment it's needed.

Candescent enables financial institutions to support financial wellbeing through trusted, pre-integrated solutions, with guidance embedded directly in the experience.

This is about better decisions in everyday moments

## Core outcomes



Stronger trust and long-term loyalty



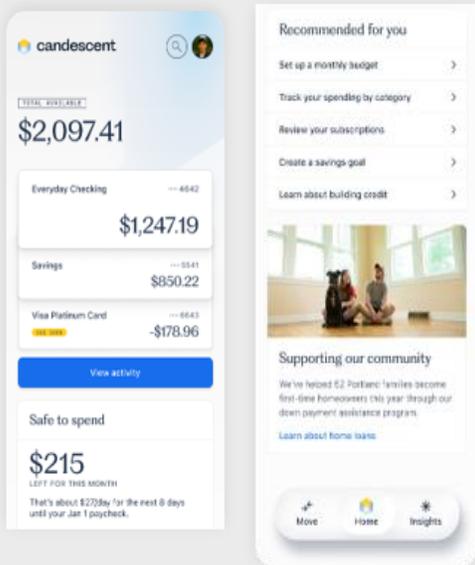
More opportunities to advise, personalize, and grow relationships



Higher engagement beyond basic transactions



Stronger primary financial relationships over time



## The Experience

Members and customers engage with simple, data-driven tools that help them understand their financial picture and take action. Guidance shows up in context, when it matters, without forcing them to leave the banking experience.

## Why this is different

Most financial wellbeing solutions stop at education, which is why adoption stalls and impact is hard to measure.

Candescent Financial Wellness solutions are embedded, contextual, and connected.

Financial wellbeing is not an add-on. It is a core capability that evolves with each person over time.

40%

faster integration  
than legacy  
platforms

3x

higher engagement  
due to AI-driven  
personalization

25%

increase in digital  
adoption within  
six months

100+

pre-integrated fintech  
partners trusted by  
leading institutions

## Value for the institution

- Increase deposits, expand engagement, and build lasting trust
- Deliver relevant guidance at scale
- Drive efficiency, reduce risk, and deliver predictable ROI

## Value for members & customers

- Offer insight into what's happening and what to do next
- Increase opportunities to progress across savings, credit, and long-term milestones
- Provide one integrated experience to manage, decide, and move forward



Candescent helped us move from tools to guidance. Engagement is up, and we are having better conversations with members every day.

**Digital Banking Leader,  
Credit Union**

**Redefine Financial Wellbeing. Lead with Candescents.**

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



**candescent**

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