

Intelligence & Connectivity

Harness intelligence in a secure, superior ecosystem

An Intelligent Banking platform that powers smarter, more confident decisions.



Why it matters

Too often, intelligence remains trapped in disconnected systems. Insights exist, but action lags. Meanwhile, customers expect fast, intuitive, and personalized digital banking.

Candescent's Intelligence & Connectivity capabilities unify financial data and apply AI to create secure, revenue-driving experiences.

They enable permissioned data sharing across financial institutions, third-party apps, and experiential tools, creating a single, secure ecosystem where workflows are automated and insights drive action.

Core outcomes



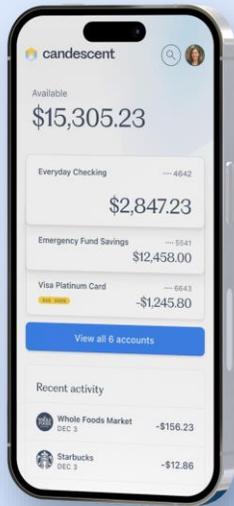
Unified, secure financial data that creates a **governed**, trusted ecosystem



AI-driven, predictive experiences that deliver personalized insights and real-time support



Automated, efficient operations that reduce manual work, errors, and friction



The Experience

These apps create seamless digital banking experiences by securely moving data, surfacing proactive insights, and embedding AI-driven guidance directly into the journey, replacing passive dashboards with real-time action.

Customers can easily control permissions and connect their financial information, while AI delivers personalized guidance that builds confidence. Employees gain faster access to accurate data with fewer manual steps.

Why this is different

Candescent replaces fragmented lending handoffs with a single, intelligent system that connects data, decisions, and action.

~10%

uptake on personalized cross-sell offers¹

15%

decrease in member attrition YOY¹

AI

and insight-driven engagement¹

Real-time

personalized offers across the journey¹

Value for the institution

- Unified, high-quality data for clearer, more accurate decisions.
- Automated workflows for lower cost-to-serve and faster fulfillment.
- Personalized, predictive experiences that build loyalty.
- Secure, compliant data sharing that supports open-finance readiness.
- Higher staff productivity through automation.

Value for members & customers

- Faster, more intuitive digital experiences.
- Smarter financial decisions based on personalized insights.
- Greater control and confidence through secure and accurate information sharing.



“Working with Candescent, we can provide a more adaptable, future-ready banking experience.”²

Jim Slocum
Chief Information Officer
OneUnited Bank

Turn data into decisions. Lead with Candescent.

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

¹Meriwest Credit Union Turns AI Insights into Member Loyalty.”
Candescent Customer Story.

<https://www.candescent.com/insights/meriwest-credit-union-turns-ai-insights-into-member-loyalty>

²“How OneUnited Bank Grew Digital Adoption by 33% with Candescent.”
Candescent Customer Story.

<https://info.candescent.com/OneUnited-Case-Study.html>



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