

Lending & Credit

Transform customer loan and onboarding

An Intelligent Banking platform that helps you build a modern lending engine for today's customer expectations.



Why it matters

Most lending delays aren't caused by underwriters, but by slow, disconnected systems that create friction. Customers expect to apply and verify instantly; institutions that can't keep pace risk losing borrowers to faster fintechs.

Candescent unifies data and intelligent decisioning into one modern experience. Digitized lending workflows reduce manual effort, strengthen compliance, and accelerate decisions—enabling faster closings and higher conversion.

Today's winners aren't just offering loans but lending experiences that feel intuitive, transparent, and fast.

Core outcomes



Seamless digital applications lead to better experiences and boost satisfaction



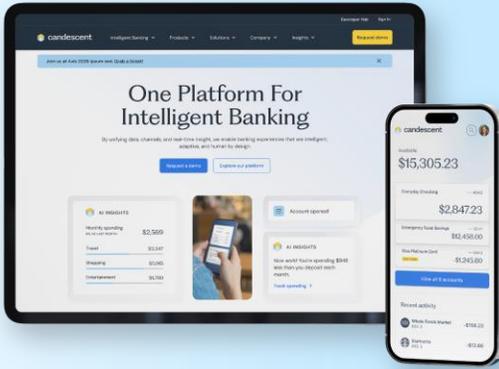
Faster lending as automation speeds up decisions and reduces manual work



Built-in checks reduce risk and errors resulting in **stronger compliance**



Easier processes **increase completed applications**



The Experience

Borrowers can apply in minutes on any device, submit documents digitally, and track progress in real time, without visiting a branch.

Staff work within consistent, data-driven workflows, enabling smoother digital lending from application through closing.

Why this is different

Automation and built-in checks streamline lending, reducing manual work while accelerating decisions, strengthening compliance, and increasing completion.

Minutes

application time,
reduced from 1hr¹

<30%

manual reviews,
down from >60%¹

Faster

decisions through
data and unified
workflows¹

Higher

staff efficiency
and reduced
fraud risk¹

Value for the institution

- Faster, lower-cost lending with automation.
- Higher loan growth thanks to easier applications.
- Stronger compliance thanks to built-in checks.
- Better customer loyalty with seamless digital borrowing.

Value for members & customers

- Accelerated approvals from quick, digital applications.
- Greater convenience when managing and tracking documents.
- More transparency with real-time updates.
- Seamless digital closings with loans completed fully online.

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In the past six years, this has been our most successful technology implementation.¹

Apple Bank Case Study

Accelerate and modernize lending. Lead with Candescend.

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

¹Apple Bank — “Account Opening in a New York Minute: How Apple Bank Modernized Account Opening”

<https://www.candescent.com/insights/account-opening-in-a-new-york-minute---how-apple-bank-modernized-account-opening>



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.candescent.com.