

Business Banking & Money Movement

Empower business customers and members

An Intelligent Banking platform that
powers long-term business
efficiency, growth, and success.



Why it matters

Your business banking experience is about more than transactions. It's about creating **lasting value** for clients.

Unified money movement lets businesses manage accounts, initiate payments, and move money securely in one place—saving time, reducing risk, improving operational efficiency, and providing financial clarity.

For your institution, it drives stronger loyalty, higher revenue, and keeps money movement inside your ecosystem, positioning you as a trusted partner.

When money movement lives inside your platform, revenue, insight, and relevance follow.

Core outcomes



Stronger loyalty & retention by becoming the system of record—not just the account of record



Higher engagement as daily financial activity stays inside your institution



New revenue growth by monetizing money movement instead of subsidizing it



The Experience

One intelligent, secure platform that replaces fragmented tools with a single source of financial truth—so business clients act faster, with fewer errors and fewer workarounds.

Why this is different

Most business banking solutions rely on fragmented tools and manual processes, slowing onboarding and limiting scale.

Candescent unifies money movement across accounts and payments, reducing manual reviews and operational friction while increasing throughput.

33%

digital adoption
increase¹

Faster

delivery of new
capabilities and
updates¹

Improved

usability that inspires self-
service confidence¹

Value for the institution

- Keep businesses engaged with a unified experience
- Unlock new income streams from payments, transfers, and treasury-related services
- Gain richer transaction data to personalize and manage risk

Value for members & customers

- Manage accounts, payments, and transfers in one platform
- Real-time visibility for smarter liquidity decisions
- Transactions stay within your environment, reducing risk



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

Apple Bank Case Study

Redefine business banking. Lead with Candescent.

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

¹ Apple 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 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.