

## Identity & Business Security

# Protect every interaction with trusted, modern security

A stealth, 24/7 Intelligent Banking platform that safeguards identities and money — protection customers and members can feel but never see.



## Why it matters

Modern fraud evolves in real time. Legacy, bolted-on security tools can't keep up — slowing customers down while leaving gaps that attackers exploit.

Identity & Business Security must be **built into the experience**, not layered on top.

Candescent delivers **unified identity, fraud, and risk intelligence** that blocks threats without introducing friction — giving your customers a seamless experience and giving your institution safety, control, and compliance.

When security is embedded rather than reactive, trust grows quietly—and losses are prevented before they occur.

## Core outcomes



Prevent fraud and financial losses



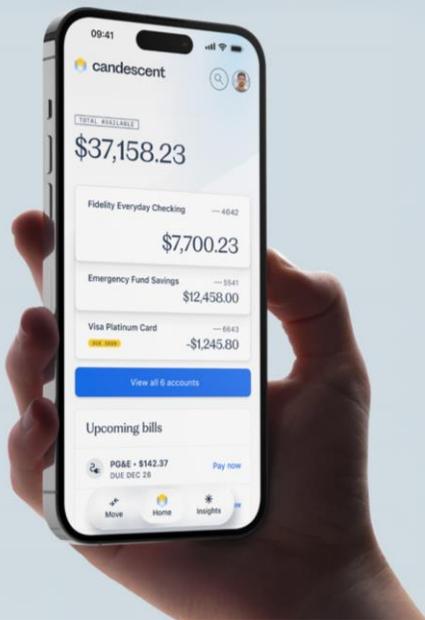
Protect customer identities across all channels



Reduce operational and compliance risk



Strengthen trust with a frictionless digital experience



## The Experience

Security should be **invisible to users** and **impenetrable to attackers**. Customers experience smooth authentication, secure access, and fast money movement, with unobtrusive step-ups only when needed.

Candescent analyzes risk signals to stop threats before they become losses.

## Why this is different

When protection is unified and built in, adoption and confidence increase naturally.

# 33%

digital adoption  
increase<sup>1</sup>

# Faster

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

# Improved

usability that inspires self-  
service confidence<sup>1</sup>

## Value for the institution

- Reduce fraud losses with continuous, real-time threat detection
- Improve compliance readiness with built-in controls
- Increase trust and digital adoption
- Reduce operational burden from manual reviews and false positives

## Value for members & customers

- 24/7 protection of identities, accounts, and transactions
- Seamless, interruption-free access
- Quick resolution and fewer disruptions
- Confidence that their financial life is safeguarded

“

Working with Candescent, we can provide a more adaptable, future-ready banking experience. We're able to build and integrate features that align with our customers' needs... we're gaining the speed and flexibility of a fintech—without sacrificing control, compliance, or consistency in the customer experience.

**Jim Slocum**  
Chief Information Officer  
OneUnited Bank

Protect every interaction—without slowing customers down. Lead with Candescent.

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

<sup>1</sup>OneUnited Bank — “How OneUnited Bank Grew Digital Adoption by 33% with Candescent”  
<https://www.candescent.com/insights/how-one-united-bank-grew-digital-adoption-by-33-with-candescent>



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](https://www.candescent.com).