



# Experience-Led. Intelligence-Driven.

Candescent propels financial institutions into the era of Intelligent Banking—raising the standard of experience, trust, and service so businesses, families, and communities can grow stronger together.



30M end users  
on Candescent  
solutions



175+ fintech  
integrations



1300 clients  
in the US &  
Canada



Leader in the IDC  
MarketScape  
Digital Banking  
Assessment

## The Digital Banking Partner Powering What's Next

Candescent is redefining how banks and credit unions deliver digital experiences. Built on an API-first architecture, our extensible ecosystem enables institutions to adapt quickly, integrate easily, and unlock new opportunities for growth—turning every customer interaction into a moment of clarity, confidence, and connection.

### Unify

Unify experiences across digital, branch, and mobile with **Candescent Account Opening** solutions.

### Simplify

With Candescent **Digital Banking** solutions simplify the everyday banking experience.

### Amplify

Amplify connection of intelligent in-person experiences by tapping into the power of Candescent **Digital Branch** solutions.



Y-12 Credit Union, which runs on Candescent's digital banking platform, earned the highest Net Promoter Score (NPS) among all benchmarked credit unions in Q4 2024, according to Member Loyalty Group.

# The Candescents Difference

We're the only platform that connects digital, branch, and account opening into one continuous banking experience. Our platform combines AI, automation, and data with human-centered design to transform how financial institutions serve their customers and communities.



## Unique Experiences

Experience Groups, Push Notifications, Location Based



## Future Proof Platform

Multi-cloud native, open architecture



## Platform Extensibility

Open API, SDK, Professional Services, and Field Engineering



## Data Analytics

AI -powered and data fueled insights that drive action



## Employee Focused

Banker and admin experiences, Branch Teller Solutions



## Consumer, Gig, Business

A unified experience customized for each persona

## Accelerating Innovation for Developers

### Developer Portal

Our software as a service (SaaS) extensible technology lets developers plug and play with hundreds of features that help drive efficiency, increase engagement and stay at the forefront of innovation.

### Candescents Marketplace

The Candescents Marketplace is a centralized platform where financial institutions can easily find and connect with trusted partners and solutions. It simplifies the entire process — from sales to implementation to onboarding — making it fast and smoother for everyone involved.

## Momentum Fueled by Partnership

Our growth is powered by collaboration. Connecting 175+ fintech partners, 1,300 institutions, and 30 million users, we've created one of the largest banking networks in North America.

Recognized as a Top 2 Digital Banking and Account Opening Platform leader, Candescents is transforming how financial institutions deliver value by redefining what it means to deliver modern, intelligent banking.

## Candescents's Partners Help Grow Your Business



GREENLIGHT

MX

NINTH WAVE

autobooks

Kasisto

Livelihood

glia

savymoney

callsign

WAVECX//