



How OneUnited Bank Grew Digital Adoption by 33% with Candescent

The Customer

Bank or technology company? For OneUnited Bank, the answer is both.

Serving over 100,000 customers nationwide, OneUnited is a multi-year award-winning Community Development Financial Institution (CDFI) founded in 1968 as a community bank in Boston, Massachusetts. OneUnited is committed to a bold purpose: to close the wealth gap by promoting financial literacy and providing affordable banking services to all.

More than fifty years later, OneUnited's mission remains the same, although its tools have changed. With five branches in Boston, Los Angeles, and Miami, OneUnited launched its first digital banking service in 2005 and has been adding new features ever since. The \$700 million institution now sees most of its customers banking digitally through its mobile app and online presence, proving purpose-driven banking thrives when it is also technology-driven.



The Opportunity

As a digital-first bank, OneUnited recognized it wasn't just competing with local community institutions anymore, but with fintech challengers and a dizzying array of financial apps now available for download at the touch of a finger. Consumers aren't just comparing banks—they're comparing digital experiences.

OneUnited saw the opportunity to stand out and differentiate its competitive stance by creating a mobile app that could act as a financial wellness companion, delivering personalized insights, education, and trust-building experiences to help customers (re) build credit, save, and thrive financially.

To execute on this vision, OneUnited needed to deliver these capabilities on a leading-edge digital platform that would provide the flexibility, scalability and adaptability to innovate at fintech speed, enabling the delivery of high-quality customer experiences while meeting developer needs and compliance requirements.



The Solution

To bring this vision to life, OneUnited turned to Candescent.

Candescent's extensible digital banking platform gave OneUnited the flexibility, scalability, and speed of a fintech, without sacrificing the compliance, control, and consistency required of a regulated institution. Its API-first design, developer tools, UI-extension frameworks, and marketplace of pre-integrated fintech solutions gave OneUnited the ability to:

- Customize digital banking experiences with hundreds of integrated features.
- Scale operations seamlessly as customer demand grows.
- Personalize interactions using data-driven insights.
- Integrate third-party fintech solutions quickly and effectively.

The key is extensibility—the ability to expand and adapt a platform without rebuilding from scratch. Extensibility enables OneUnited to introduce new features in weeks instead of months, while maintaining the control, compliance and consistency expected of regulated institutions.

This flexibility has enabled OneUnited to continuously evolve its mobile app into more than a banking tool—it is now a financial wellness hub. Customers benefit from resources that help improve financial literacy, open accounts digitally, and even access same-day card issuance.

“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 not just delivering on our digital banking strategy, 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 at OneUnited Bank

The Impact

The results speak volumes. Since launching on Candescent's extensible platform, OneUnited has:

- Achieved a 33% increase in adoption of digital banking features
- Accelerated the delivery of new capabilities and product updates
- Improved app usability, delivering a more seamless, intuitive user experience

By embracing technology innovation while keeping its mission at the center, OneUnited continues to grow its asset base while earning industry accolades for its customer-centric approach. With Candescent's extensible platform, the bank is positioned not just to keep pace—but to lead—in shaping the future of financial wellness for its community.



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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.

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