



Intelligent Banking

The era begins now.



The baseline has shifted



Something has shifted in financial services.
The institutions paying attention can feel it.

For years, banks and credit unions focused
on digitizing access. Automating processes.
Expanding channels. Increasing speed.

That work mattered.
Today, it is the baseline.

What differentiates now is not access.
It is how intelligently you serve.

The question is no longer:
How digital are you?

It is:
How intelligently do you serve the
people and businesses who trust
you with their financial lives?

Intelligent Banking is the model
that answers that question.



The era we just left

For more than a decade, becoming digital was the right priority for financial institutions.

Institutions expanded access.

Reduced friction.

Met customers and members wherever they were.

That investment mattered.
It defined the last era.

But it has reached its natural ceiling.

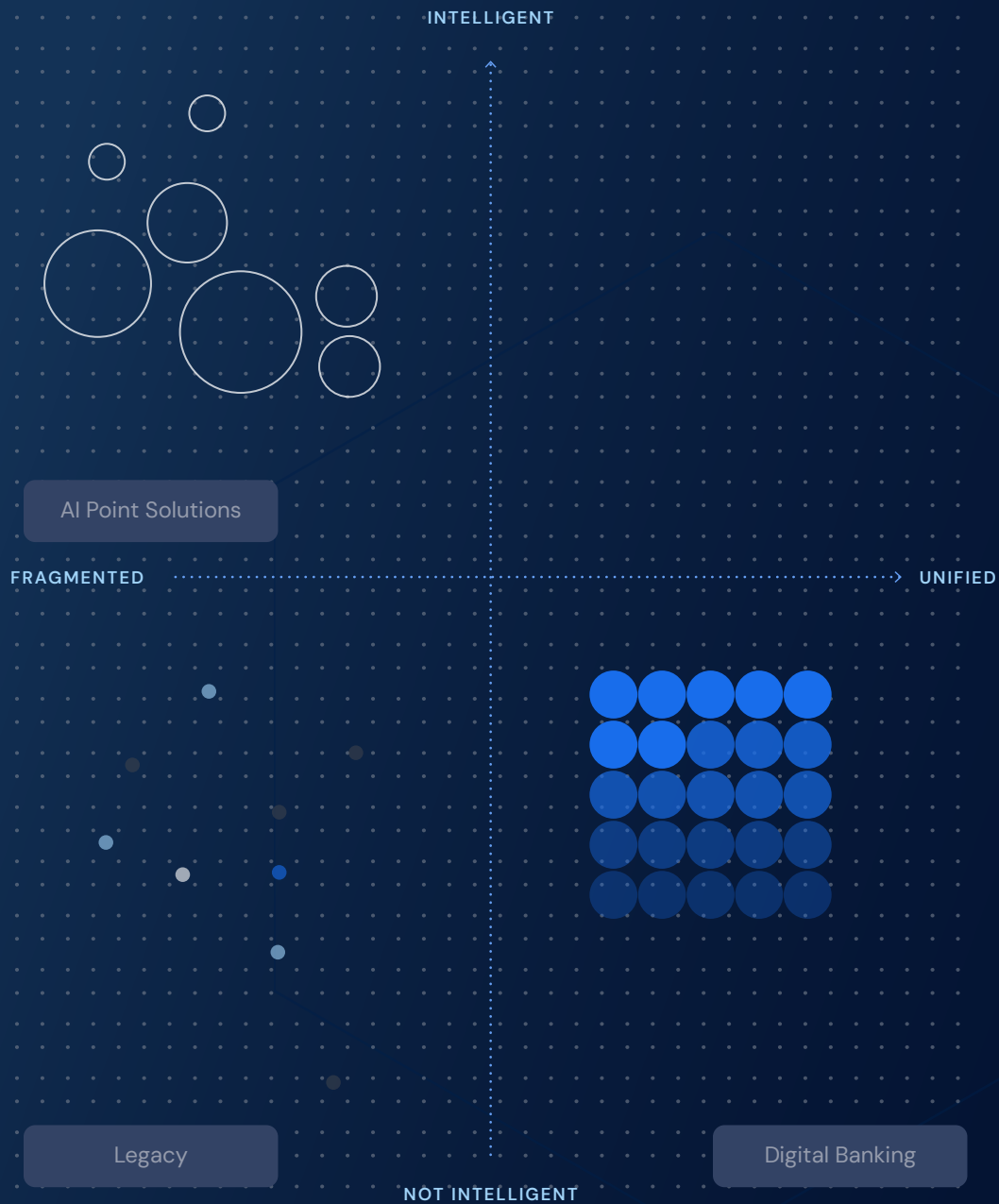


Most institutions now offer functionally similar experiences.

Comparable features.

Equivalent access.

Digital parity is here.
It is no longer the
differentiator.



The first response was artificial intelligence.

As digital reached parity, the industry turned to artificial intelligence.

But it didn't arrive as a system. It arrived in fragments.

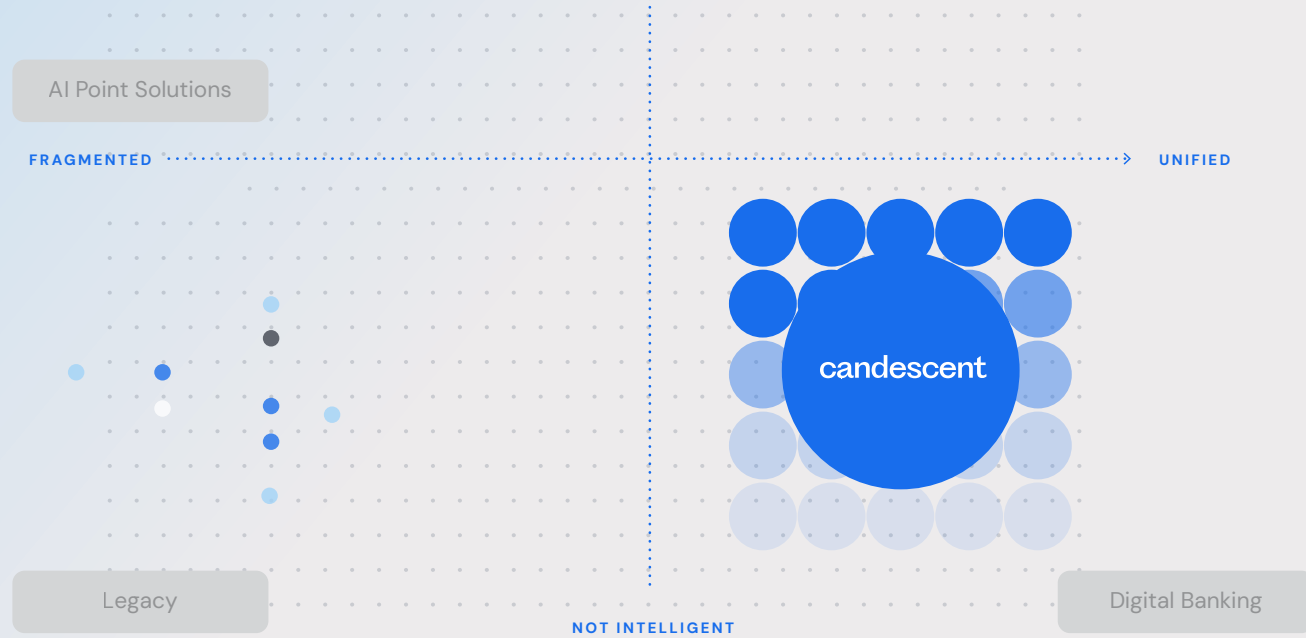
A chatbot here.
A fraud model there.
A personalization engine layered on top.

Each solving a specific problem.
Each operating in isolation.

Individually useful.
Collectively insufficient.

Disconnected intelligence is not intelligence. It is noise.

The industry is now stuck between two extremes:
Connected, but not intelligent.
Intelligent, but not connected.



The turning point

It helps to understand how we got here.

Digital banking gave institutions the ability to serve customers and members faster, in more places, across more channels.

Advances in design and connectivity made those experiences more intuitive and engaging.

Both of those layers still matter.

Neither is finished.

But a third layer has emerged.

Relevance through insight and intelligence.

Not more features.

Not better design.

The ability to understand context. To guide what happens next.

This is the turning point.

Intelligent Banking is a new idea. But not from a new place.

Candescent is building the next chapter of a story 30 years in the making.

Digital Insight helped pioneer online banking for credit unions.

D3 became the platform of choice for regional banks seeking modern, configurable digital experiences.

Terafina transformed account opening from a manual, multi-hour branch process into a frictionless digital journey.

Together, these platforms helped define the digital banking era.

Serving more than 1,300 banks and credit unions and over 30 million registered users.

We helped define digital banking. Now we are defining what comes next.

That heritage is not nostalgic. It is infrastructure.

The data, relationships, and platform depth built over three decades make Intelligent Banking possible at scale.

Three forces driving that shift

This shift is already underway.
It is accelerating.



RISING EXPECTATIONS

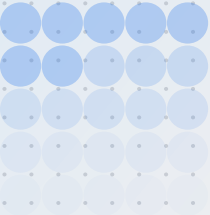


AI ADOPTION



COMPETITIVE PRESSURE

UNIFIED



People expect their financial institution to understand them and act in the moments that matter.

The bar is no longer set by other banks, but by every digital experience they have.

Modern, cloud-native foundations now make it possible to apply intelligence at scale.

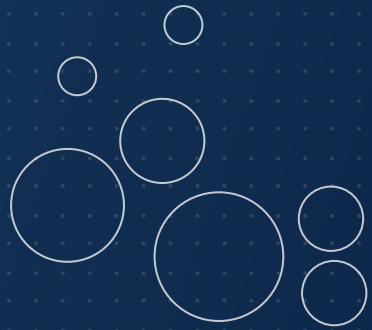
The question is no longer whether to adopt AI.

It is where it lives and how it compounds.

Neobanks have reset expectations for simplicity. Megabanks continue to scale.

Institutions are now competing on speed, experience, and relevance.

INTELLIGENT



AI Point Solutions



candescent

Intelligent
Banking

This is Intelligent Banking

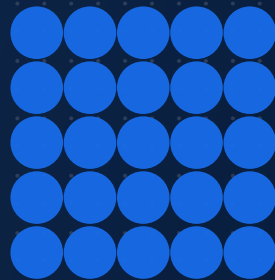
Where experience becomes relevant, not reactive.

Where growth compounds, not campaigns.

Where primacy is earned, not assumed.

FRAGMENTED

UNIFIED



Legacy

Digital Banking

NOT INTELLIGENT

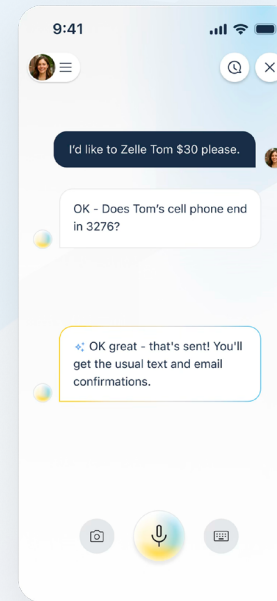
Intelligent Banking is no longer theoretical.

This is votiv

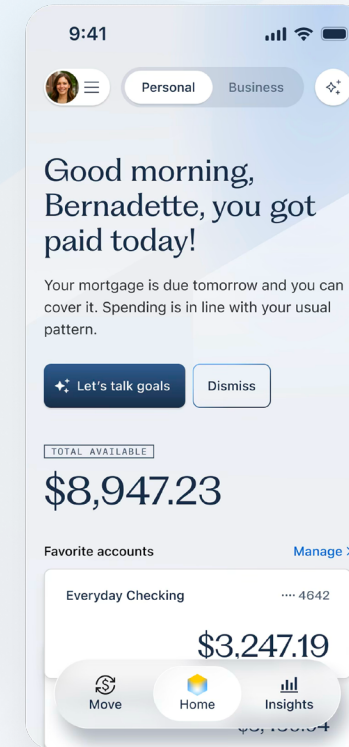
Built for Intelligent Banking.

Understand what matters.
Know what to do next.
Act when it counts.

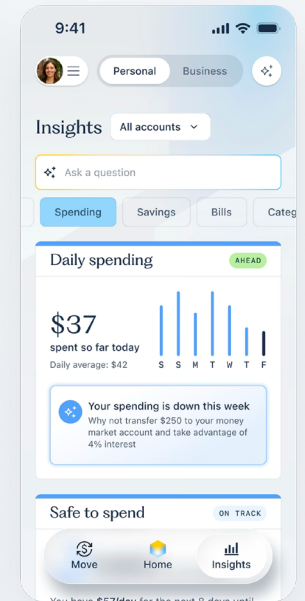
Proactive Intelligence

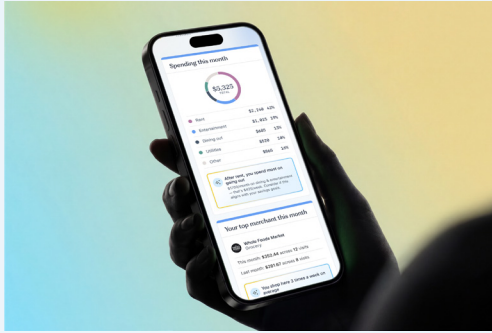


Contextual summaries



Actionable insights





More than a better app. A different model.

You can see it.
And feel it.
Digital shows you what happened.

Intelligent Banking helps you act on it.

CONTEXT

Income deposited.
Cash flow trending positive.

Monthly summary

AHEAD

Income: \$4,247
Spending: \$3,176

You earned more than you typically do this month.

Want to save more or add \$2,500 to your vacation goal?

GUIDANCE

ACTION

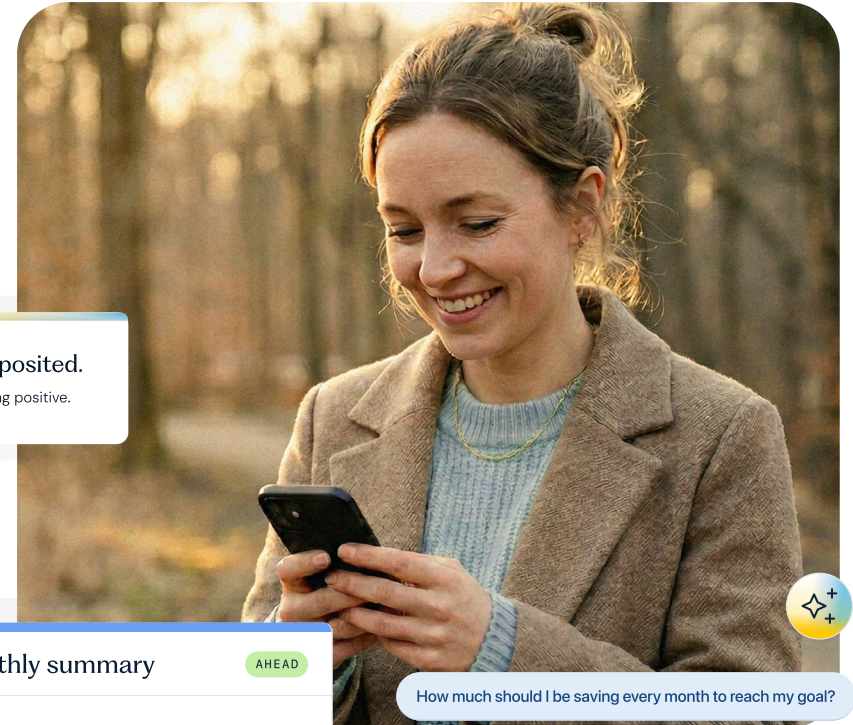
Transfer to Savings from
Checking Account • 4642
\$2,500.00 →

Congratulations! You saved \$2,500 today.
You're on track to finish in 5 months

How much should I be saving every month to reach my goal?

How much to budget for travel without dipping into savings?

Ask anything about this...



The foundation for Intelligent Banking

Intelligent Banking requires a unified foundation. Five pillars make it possible.

Secure and scalable

Built for reliability, compliance, and resilience so innovation is safe and sustainable.

AI-powered and data fueled

Turn data, analytics, and human insight into smarter decisions, better service, and stronger growth.

Experience-Led

Design intuitive, consistent journeys across every channel. The platform serves the relationship.

Flexible, open and cloud-native

Scale with modern infrastructure and integrate seamlessly with cores, fintechs, and partners.

Omnichannel at scale

Connect every channel and moment across web, mobile, branch, and contact center.



Member spotlight

I started investing with just \$50/month five years ago. Now I have \$15,000 saved for retirement." – Maria S.

[Read more success stories >](#)

Savings

AHEAD

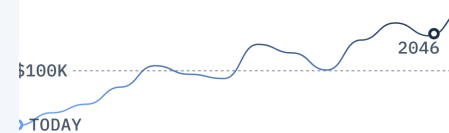
\$185

saved this month
3% more than this time last month



Your wealth potential

\$340

 /monthly surplus


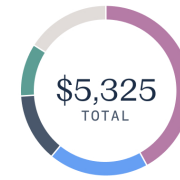
In a Roth IRA invested in a diversified index fund, you could expect:

5 years	\$24,500
10 years	\$58,900
20 years	\$176,000

(assuming 7% average annual return)

[Review detailed projections](#)

Groceries are usually your biggest expense after housing costs.



Housing	\$2,240	42%
Groceries	\$1,015	19%
Transportation	\$685	13%
Entertainment & Dining	\$520	10%
Other	\$865	16%

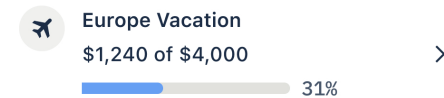
Credit score

FAIR



You're so close! 🎉 Just 28 points to unlock a Good credit score.

Savings goals



3 insights

Optimize your budget. You've saved \$4,000. [Move](#)

Dining out costs you more than you think. [Review](#)

Your credit score is fair. Build it up. [See](#)

Safe to

\$21,000 LEFT FOR YOUR RETIREMENT. That's about 10 years until your goal.

Spend within budget

Prepare

Over budget

\$34,000

The opportunity

Intelligent Banking favors institutions that know their customers and members best.

Banks and credit unions can match megabank capabilities with greater agility.

They combine deep relationships with modern digital experiences.

Megabanks have scale.
Neobanks have simplicity.

Banks and credit unions have something neither can replicate: **trusted relationships.**

Intelligent Banking extends that advantage.

Combining personal context with real-time responsiveness.

Not to match larger competitors. **To outperform them where it matters most.**

What it delivers

EXPERIENCE

Connected, intuitive journeys that feel effortless.

GROWTH

Relevance drives retention.
Retention drives growth.

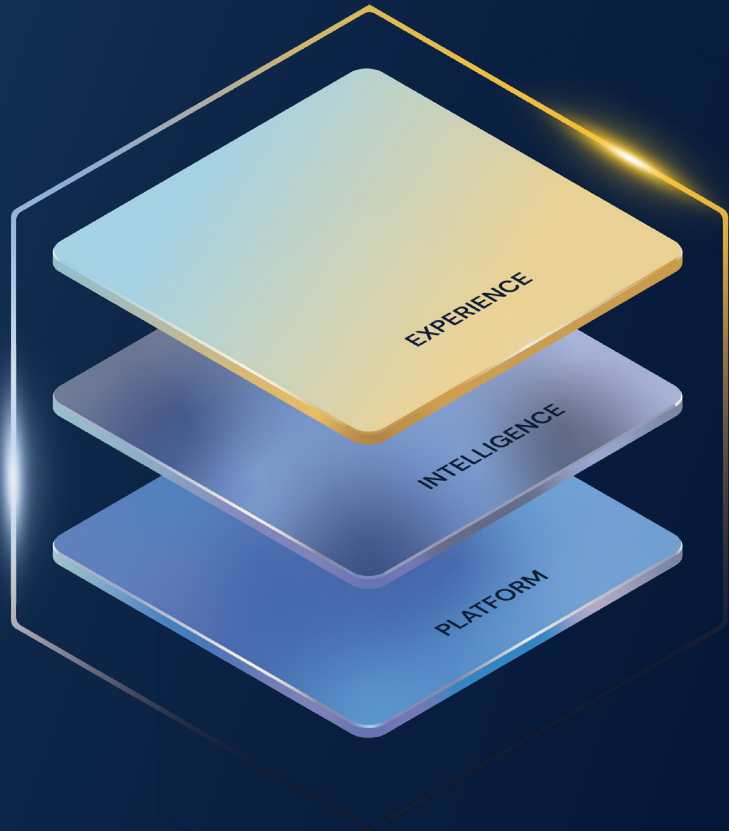
PRIMACY

Understanding the full financial picture earns you the primary relationship.

TRUST

Built through transparency, consistency, and intelligence that respects the relationship.





The Candescence belief

Banking should understand you.
Not just serve you.

It should guide you.
Not just respond.

It should act when it matters.
Not just wait to be asked.

This is Intelligent Banking.