

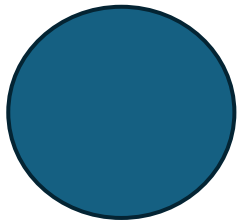
Seamless Openings, Exceptional Experiences.

Faster onboarding, leading UX, stronger ROI

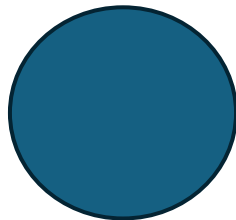
See Terafina in Action

Stop losing applicants to outdated systems – modernize account opening today.

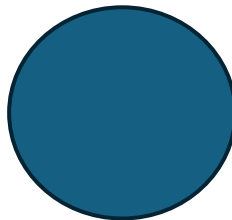
Designed with deep integrations, no-code flexibility, and a modern UX, Candescent Terafina helps you acquire more customers, lower costs, and reduce friction—driving measurable ROI through faster onboarding, stronger conversion, and higher product adoption without compromising fraud protection.



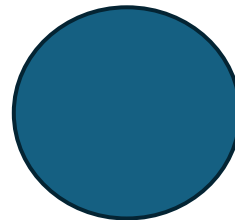
192-225%
Digital
Deposit
Growth



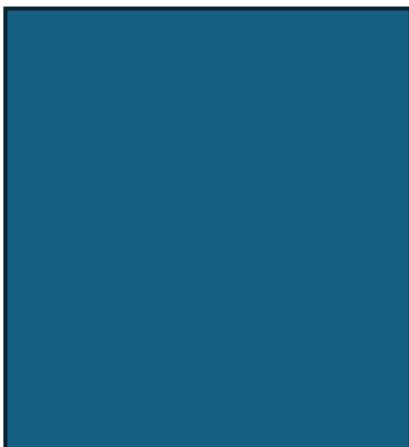
50-60% Lower
Implementation
Cost



Works with
any core for a
50% quicker
go live



100+
prebuilt
connectors



Candescent Terafina empowers financial institutions to transform fast without compromising security. Its mobile-first, no-code platform blends enterprise-grade compliance with flexible APIs to accelerate adoption and completion rates.

By reducing manual work, streamlining workflows, and improving SLA performance, Terafina enables institutions to scale growth, cut costs, and deliver measurable ROI across every channel.

Key Benefits at a Glance

- ✓ **Omni-channel by Design** ➡ One platform across digital, branch, and call center for seamless onboarding
- ✓ **Fast, Cost-Efficient Deployment** ➡ Go live in weeks at up to 60% lower implementation cost than legacy vendors
- ✓ **Modern UX that Converts** ➡ Mobile-first design reduces abandonment and drives higher completion rates
- ✓ **Proven ROI** ➡ 192%-225% digital deposit growth and 75% faster branch account openings



Account Opening in a New York Minute:
How Apple Bank modernized account opening, reduced manual reviews and gave their bankers time back with Terafina. <Link>

Ready to see the difference? Candescent Terafina helps you leave behind legacy constraints and unlock scalable growth.

REQUEST A DEMO