



**nCino
DELIVERED
BY ACCENTURE**

**BANKING PERSPECTIVES |
REVOLUTIONIZING
COMMERCIAL BANKING**

accenture

VIDEO TRANSCRIPT

Why does the nCino platform resonate so well with clients?

ALAN MCINTYRE: It resonates because they've seen the results. Banks that choose nCino see faster time-to-credit decisions, market and revenue, tremendous process transparency with one source of the truth, greater efficiency, better regulatory compliance, and a very relevant and personalized customer experience that, from what we've seen, exceeds expectations.

PIERRE NAUDÉ: So, the culture of the company is, unless we transform banking, and actually help bankers to be more client-focused and more efficient, and be a great place to work again, we will not succeed on a global scale. So we are laser focused on making these banks successful. And get the level of adoption you want to see with a software. And that is resonating in the market, and that word is spreading from the small banks to the big banks. Now into Canada, as well as worldwide into the U.K., Australia, South Africa, etc.

AM: One of the reasons why we've built this practice at the speed that we have is because we have a whole set of very happy clients who are willing to tell the story on our behalf to the next bank whose considering nCino.

PN: They've seen the benefits this brings, they've seen the passion we have about customer satisfaction, as well as customer success.

How does Accenture's commercial credit expert team benefit those clients who choose to implement nCino?

PN: You know, the Accenture expertise is actually tremendous from a multitude of angles. The first one is the scope and size of these projects. They bring the depth and knowledge of banking, the credit knowledge, as well as the business process we're engineering. Because you have to understand, when you're putting scenery in, it's not about installing software.

AM: Accenture has about 3,000 dedicated commercial lending professionals providing services to more than 90 financial services institutions around the world.

PN: You have to realize that this process actually will clean out a lot of old IT legacy systems in your current infrastructure. And Accenture has proven that they know how to do that.

AM: It's actually about rethinking and reinventing many of the processes around commercial lending. So, what we bring to the table is not only our typical systems implementation capability, but

also our knowledge and experience on what makes a world-class commercial bank.

What are some of the top benefits of nCino delivered by Accenture for wholesale lenders?

PN: You know, the wholesale lending process is very complex. It's paper intensive. And in the end, it's herding cats. It's trying to get all of these different data elements together to make a credit decision. Accenture brings that breadth of experience to understand how to simplify those processes. If you then look at the nCino/Accenture combination, that lender, instead of chasing down paperwork and actually focusing on internal processes and upward reporting inside the bank, can now focus on the customer.

AM: I think the benefits of nCino come in multiple areas. One is clearly speed. We're seeing the speed to credit decision and the speed to close a loan drop by 30, 35 percent—and what that does is that allows the relationship managers to become more productive. So, in a client that sees a 30 percent improvement in the cycle time, those RMs are able to go and originate new business.

PN: So, for the first time, banking managers can run their processes like manufacturers. Where they

actually understand, at every point in the system, where are the efficiencies, where is the friction, and how are they going to prove it.

AM: Even in the very early stages of the solution rollout, clients can already expect to see a very rapid return in their investment.

How has the decision SunTrust made a few years back to use the nCino bank operation system impacted their commercial lending business?

AM: Sun Trust is a great example of faster, more efficient commercial lending. Their solution went live in July 2016 to about 3,000 employees across sales, credit and operations. Since they now have their entire wholesale banking segment on a common platform, they're

able to process their commercial loans and respond to client requests much faster than they did before. They have so much more flexibility to easily add new products or change processes to stay in sync with market, regulatory or business demands.

PN: And in the words of the head of commercial banking at SunTrust, it has changed the whole way they can organize the bank, they can manage the bank, and they can speak to their customers.

How do you see nCino when you envision the future of banking?

PN: You know, nCino has a vision that the whole bank will actually run on the force.com platform. Using nCino IP to automate the full bank, and become client centric, as opposed to business line- or process-driven, as it is today.

AM: Simply put, this is a great example of a digital-first play that is revolutionizing banking as we know it. As more and more banks migrate to a cloud, I think the appeal of a force.com-delivered set of banking applications is only going to increase. Pierre and the team have done a great job of keeping ahead of market demand and I believe the partnership with Accenture has also been critical to the success. So, we look forward to continuing to go to market together to help them make banking faster, better and cheaper for all of our clients.

PN: So, we envision that not only commercial and small business will be on the nCino platform, but actually all of deposits and retail lending. As well as eventually mortgage as well. So the whole bank will operate on a single platform. And that's why we call this the nCino bank operating system.