

ACCENTURE AND nCINO
SURPASS
ING THE
LIMITS
IN COMMERCIAL
LENDING

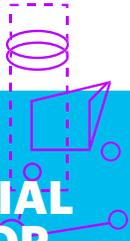


Banks intent on winning in the global digital economy recognize the need to offer a streamlined commercial lending experience—one that combines speed, simplicity, transparency and single-sourced data to originate more efficiently while minimizing risk to banks. Accenture and nCino are working together to help banks redesign their commercial lending business for fast, clear, hyper-relevant banking in the new digital economy.

KNOW-HOW TO APPLY DIGITAL- READY COMMERCIAL LENDING NOW.

In seeking credit to manage and grow their business, today's large and small companies want a quick decision so they can put their capital to work as soon as possible. Traditional commercial banks trying to compete with high-cost, manually-intensive, complex loan origination processes in the midst of the many alternative digital lending platforms, are finding it increasingly challenging to meet customer and stakeholder expectations. These banks have an opportunity to draw on technology innovation to create inside-out transparency throughout the loan process, shift to automated processing, and integrate across a multitude of different legacy systems for a seamless end-to-end experience.

To capture and capitalize on the opportunity, top-tier banks are choosing nCino delivered by Accenture. It offers them confidence in solution innovation, delivery capabilities and know-how that help them go live and be market relevant quickly and reliably.



NEW, FASTER, MORE EFFICIENT COMMERCIAL LENDING NOW AT A TOP 15 US LENDER

To advance its commercial lending capabilities, SunTrust Bank selected the nCino Bank Operating System as its new, single, cloud-based platform combined with delivery help from Accenture. The solution went live in November 2016 to some 3,000 SunTrust staff across sales, risk, and operations.

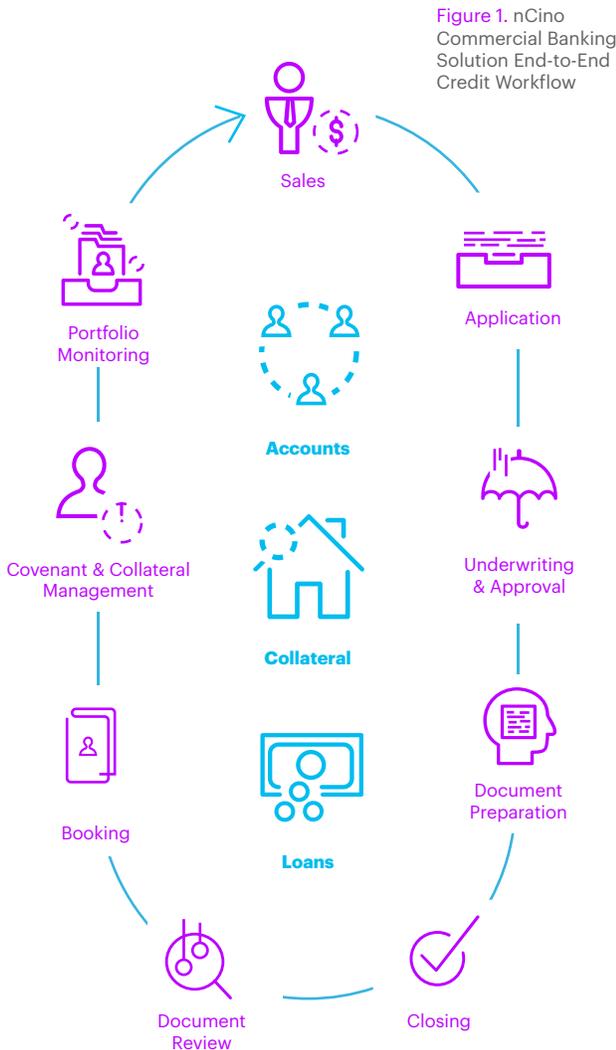
Now with its entire Wholesale Banking segment on a common platform, SunTrust processes commercial loans faster and provides quicker lending responses to clients. There is more mobility for employees to complete tasks on the go and greater flexibility to quickly add new products, modify product-specific workflow, or change processes to stay in sync with market, regulatory or business demands. The bank gained a clear end-to-end processing view of each loan that provides for new levels of efficiency, transparency, and collaboration. Owing to straight-through processing and real-time integration to industry-standard platforms, the solution retired 25 percent of the bank's legacy systems.

Speed, mobility, flexibility, transparency, and accountability with nCino and Accenture—it's how SunTrust is chiseling out an additional competitive edge for its commercial lending business.

"Accenture stood tall. nCino stood tall and the bank stood tall, and we [just] look at the future as being very, very bright." Pam Kilday, Senior Vice President, Head of Operations at SunTrust.

MARKET-LEADING COMMERCIAL BANKING SOLUTION

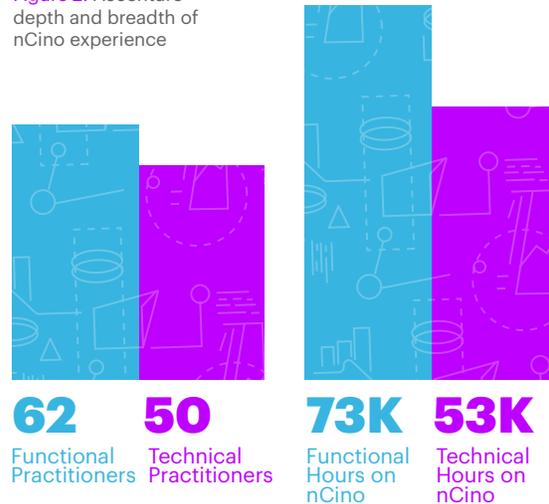
Built by bankers for bankers on the Salesforce platform, the nCino market-leading, cloud-based Bank Operating System can replace a bank's disparate systems with a single digital-enabled solution. It digitally upgrades front- and middle-office loan functions—from sales and onboarding to portfolio monitoring, all on one platform with a single point of access (Figure 1). nCino has a proven track record at more than 100 financial institutions where it has demonstrated its ability to use the right technology to help banks deliver the personalized experience customers and employees demand.



THE LEADER IN INTEGRATING AND DELIVERING nCINO

With the largest and most skilled nCino practice (Figure 2), Accenture is currently delivering and supporting five implementations at top 30 US banks—more than any other systems integrator. We drew on our experience to create a set of nCino-specific accelerators and tools (estimates, methodology, requirements, system designs, and so forth) that simplify complex implementations, and bring speed and certainty to project delivery. They are proven and battle-tested, having been built and continuously refined as needed through live nCino engagements. It affords banks more predictable outcomes—from planning through design and deployment. As a systems integrator, investor, and an end user of nCino, we are deeply vested in the success of the platform and are committed to ongoing skills and asset development.

Figure 2. Accenture depth and breadth of nCino experience



We can also tap into the unmatched global reach of the Accenture Delivery Center Network, the largest and most diversified group of strategy, consulting, digital, technology, and operations professionals in the world. Its state-of-the-art facilities offer access to top talent and the latest technologies, intelligent tools, and industry assets—delivering breakthrough productivity, performance, quality gains, and predictable results.

INDUSTRY'S TOP AND LARGEST SALESFORCE CLOUD TEAM

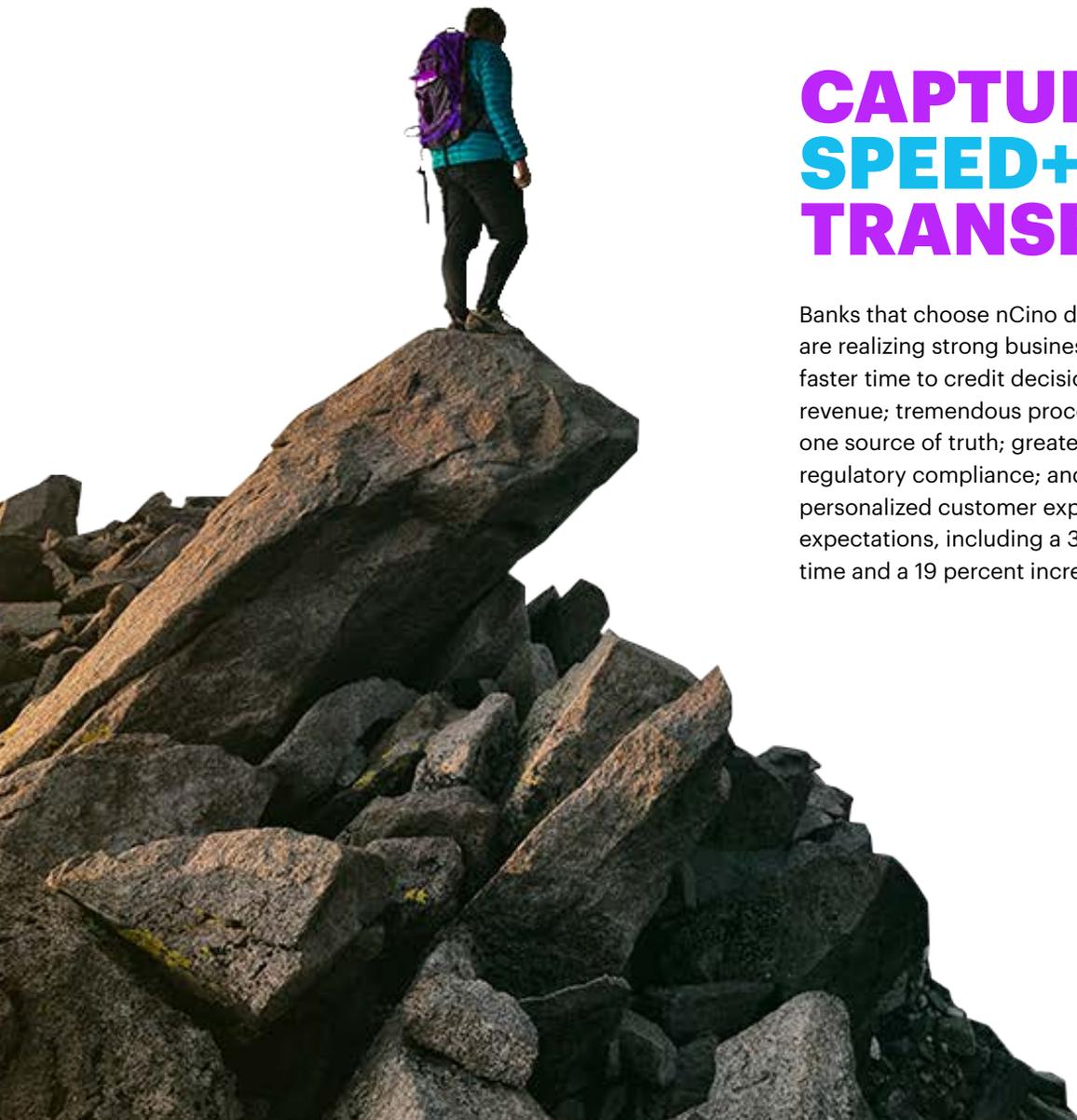
From our delivery of more than 1,200 Salesforce projects, Accenture now holds the world's largest Salesforce practice of more than 7,600 professionals with three times more certified professionals than any other systems integrator. We know what works and what does not in designing and implementing innovative commercial and retail banking solutions. We know when to configure versus code, how to avoid Salesforce limitations, how to design the integration architecture, and what is required to train end users. We know, because we have done it.

EXTENSIVE COMMERCIAL CREDIT EXPERIENCE

With more than 3,000 dedicated credit professionals, Accenture provides commercial lending strategy, consulting, digital, technology, and operations services to more than 90 financial services clients around the globe. Some 1,300 practitioners in our full-service commercial credit business process outsourcing unit serve 10 commercial lending clients. It is also an nCino customer with more than 400 users in live production every day. By tapping into our extensive credit knowledge and capabilities, we can configure nCino rapidly, thoroughly and with vision so that our clients get the most out of their implementation.

CAPTURE SPEED+ TRANSPARENCY

Banks that choose nCino delivered by Accenture are realizing strong business outcomes. They see faster time to credit decisions, market, and revenue; tremendous process transparency with one source of truth; greater efficiency; better regulatory compliance; and a relevant, personalized customer experience that exceeds expectations, including a 34 percent loan closing time and a 19 percent increase in loan volume.



PURSUING SUCH RESULTS THROUGH AN ACCENTURE IMPLEMENTATION STRATEGICALLY POSITIONS LENDERS TO USE SOFTWARE IN A WAY THAT DRIVES BUSINESS VALUE:

- Maximized system implementation that goes beyond a software install to creating a more innovative, well-integrated, digital commercial lending process with up to 25 percent fewer number of technology applications across origination, fulfillment, and portfolio management.
- Consolidated data with better data lineage and best-in-class granular data validation and control for a holistic, 360-degree view of the customer.
- Faster time to go-live and market entry.
- Top-quality delivery with high rates of user adoption, drawn from unique, firsthand insight as an nCino user.
- Rapid return on investment, even in early stages of solution rollout.
- Accelerated digital transformation of the bank.



ON AVERAGE, BANKS USING nCINO SHOW IMPRESSIVE RESULTS :



19%

increase in loan volume.



34%

faster loan closing time.



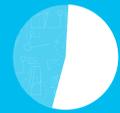
22%

greater staff efficiency.



17%

lower operating costs.



54%

reduction in policy exceptions.

Source: nCino

TURN COMMERCIAL LENDING INTO AN ENGINE FOR GROWTH. WE ARE DOING IT NOW.

Traditional lenders have a narrowing window of opportunity to compete with digital newcomers and turn their commercial business into an engine for growth, profitability and customer-centered competitiveness. The combination of nCino and Accenture is already helping lenders embrace technology to reshape their business toward this aim, and respond rapidly to shifts in customer needs, regulation and bank strategy. We bring the right and customized solutions to help today's banks optimize their lending process, customer relationships and digital banking opportunities.

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ABOUT ACCENTURE

Accenture is a leading global professional services company, providing a broad range of services and solutions in strategy, consulting, digital, technology and operations. Combining unmatched experience and specialized skills across more than 40 industries and all business functions – underpinned by the world's largest delivery network – Accenture works at the intersection of business and technology to help clients improve their performance and create sustainable value for their stakeholders. With approximately 401,000 people serving clients in more than 120 countries, Accenture drives innovation to improve the way the world works and lives. Visit us at www.accenture.com.

ABOUT nCINO

nCino is the worldwide leader in cloud banking. Through its Bank Operating System, built on the Salesforce platform, nCino delivers a complete banking solution. Dedicated to transforming financial services through innovation, reputation and speed, nCino's technology enables financial institutions of all sizes to expand market share, adapt to meet regulatory compliance, drive profitability and optimize operational transparency. Founded in 2012, nCino is headquartered in Wilmington, N.C. For more information, visit www.ncino.com and follow us on Twitter: @nCino.

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