

A synopsis of takeaways from nSight2022 sessions

June 2022

Unlocking the Digital Small Business Channel – A Case Study with Kiwibank

In today's fast-paced, digitally connected world, banks across the globe must be prepared to interact with anyone, anywhere, at any time. Kiwibank leveraged nCino to deliver a highly intelligent, straight-through-processing journey that can put money in a customer's hands in minutes.

Top 3 Takeaways:

1. Kiwibank used nCino to reduce the average time for new customer / new loan applications from 14 days to a few minutes. The full end-to-end process leverages nCino's powerful out-of-the-box functionality and integrations to auto-decisioning tools, and Kiwibank's enterprise platform.
2. Event-driven architecture allows decoupling of domains. A new approach for Kiwibank, it was key to getting the data right and consistent across all systems early on.
3. Success was enabled by close collaboration between business and technology stakeholders, who were able to make joint decisions quickly, fail fast and course correct when needed.

Speakers: Grant Abbott & Milad Rafiei (Kiwibank), Pierre W. Naude & Peter Barratt (nCino)

What's Next? Maximize Your nCino ROI Using Data and Analytics to Transform Your Customer and Employee Experiences

(Sponsored by Accenture)

You too can maximize the return on your nCino investment by bolting on net-new and improved data and analytics capabilities. Truist and US Bank have shown the way, transforming customer and employee experiences, seeing dramatic cost efficiencies, increasing top-line revenue and so much more!

Top 3 Takeaways:

1. Data can be empowering when done right. Banks can leverage the power of the nCino platform and then layer on data and analytics to provide insights to their people, who can then take them forward to their customers.
2. Data insights need to be meaningful for the end users and adoption should be an investment. Bankers need to understand the “why” behind the data and how it can be leveraged in their roles to support the bank’s customers.
3. Just pick somewhere and get started! Don’t over-engineer or aim to be perfect, trying too hard too soon. Data and analytics strategies are meant to grow and evolve.

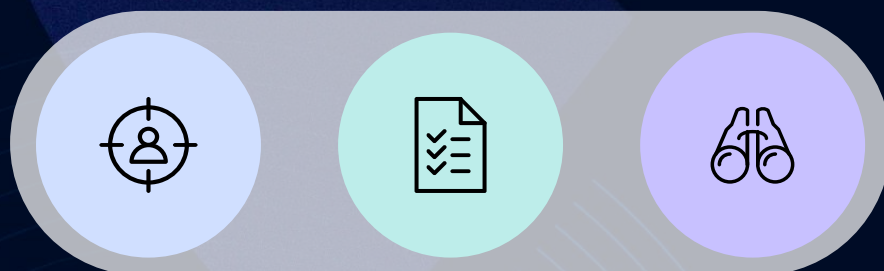
Speakers: Jared Rorrer & Darrin Williams (Accenture), Katie Hodges (Truist), Sal Maglietta (US Bank)



Maximize your nCino ROI using

Data & Analytics to Transform Customer & Employee Experiences

High Impact Use Cases



Marketing &
Sales

New Money
Underwriting

Portfolio
Management

How to Bring Them to Life



Data

Internal / external and traditional / non-traditional sources

Analytics

AI/ML models identify signals, insights

Insights to Action

Integration of data sources, model hosting, and nCino

Sample Outcomes



10-20%
increase in RM
& PM capacity



Up to 80%
reduction in
decisioning time



Up to 30%
reduction in
operating expenses



5-15%
increase in approval
& booking rates

For more information: www.accenture.com/ncino

Experience the Power of On-Platform Pricing (Live Demo)

Commercial pricing & profitability reduces the time it takes to structure and price a deal from hours to just minutes, allowing a lender to see profitability details with one click and enabling ease of use for cloning and creating multiple pricing scenarios in a single view. It also connects data and intelligence seamlessly to align strategy with execution.

Top 3 Takeaways:

1. On-platform pricing allows users to see the current profitability of the relationship directly from the loan without having to navigate away from the loan record — it's all on the same screen.
2. Users can also see, from the loan screen, what the deal's impact on profitability will be — and not just for that specific loan, but for the product package as a whole.
3. All model inputs are completely configurable to help bankers correlate strategic datapoints from nCino to drive powerful pricing for their customers.

Speaker: Brian Leatherman (nCino)

Loan Portfolio Risk Management Strategies & Best Practices

Minimizing risk and maximizing opportunity within your loan portfolio is critical to your success. With nCino, banks and credit unions can establish baseline performance metrics across applications, deposits and loans, and set goals to achieve the desired growth and compliance.

Top 3 Takeaways:

1. Active portfolio management analytics allows the bank to access data more quickly, have relevant data available constantly, and take action based on current data faster.
2. Support more efficient management with centralized oversight and process in credit, which promotes consistency in credit decisions.
3. Review mitigation of loan-level risk attributes, such as credit score, risk rating and LTV, from the onset of origination and over specific periods of time. This will allow the bank to apply trended views to understand how the customer arrived at their current portfolio state.

Speakers: Rob Craig & Cassidy Burrows (nCino), Executive at a North American bank

Smart Insights – Improve Sales Performance and Client Satisfaction

(Sponsored by Accenture)

You too can use artificial intelligence/machine learning models and signal extraction as a catalyst to change the way relationship managers operate and action personalized recommendations for clients—Accenture can help!

Top 3 Takeaways:

1. Relationship managers (RMs) are still the face of the bank, yet most now work in a hybrid model and need strategic support to relate to and best support their customers.
2. Accenture brings a differentiated capability of world-class data services combined with leading data providers and enhanced by advanced analytics capabilities. Our approach involves coupling our data foundation with bank data to generate intelligent insights that will empower RMs to action personalized recommendations.
3. Analytics won't do a bank any good unless they are adopted. Change management should be considered throughout the process, not just once the analytics are available.

Speakers: Rishi Chawla & Ashish Garg (Accenture)

The Face of the Bank

Relationship managers are now working in a hybrid model, in what used to be an intensely in-person job. They need strategic support to relate to and support their customers



Build trust and credibility in the market



Facilitate frictionless onboarding and fulfillment of the customer's needs



Create the right solutions to serve their customers' needs



Service the customer with knowledge, personalization, and confidence



Support and collaborate in the underwriting and adjudication process to meet the needs of both the customer and the bank



Be there for the customer – acting as a trusted advisor helping customers navigate their business through the current crisis and beyond

The RM is more important than ever

Accenture research suggests the vast majority of SME customers **would not give up their RM for a digital-only offering**, even if offered at a cheaper price

RMs will remain a **vital channel** for banks to **sustain and deepen relationships** with their customers, **if leveraged correctly...**

Our Differentiated Capability

Accenture brings a differentiated capability: our world-class data services coupled with leading data providers and enhanced by our advanced analytics

Accenture B2B 360 Data

Our ability to link together 3rd party data/signals hosted on our platform provides unique information on commercial customers

- **Business Performance Point-of-View**
PPP/EIDL financial support, tech spend, etc.
- **Customer Point-of-View**
Customer ratings/sentiments, footfall, news, etc.
- **Industry Point-of-View**
Supply chain issues, Covid cases, unemployment rate, etc.
- **Business Needs**
Online search behavior
- **Business Risk Profiling**
Website/social media presence, external credit risk scores, etc.
- **Competition**
UCC filings, etc.



Greenwich Associates Data

Our key data partner **Greenwich** provides enriched business-related insights via its Focus / Explorer Data



Survey data

- Tens of thousands of companies
- Dozens of different survey metrics (i.e., product holdings, dissatisfaction with processes, likelihood to bank with another banking partner)
- ~18 unique products
- ~400 unique lead banks (share of wallet, risk of attrition, product balances)



Accenture Analytics

Our advanced analytics capabilities leverages **AI/ML models** and **signal extraction** and generates actionable insights

Optimization model to prescribe “the best action”



Machine learning

- Sales Identification & Prioritization
- Transaction Mining Propensity Modeling
- Segmentation & Lookalike Creation
- Attrition

Hot



Warm



Cold



Signal extraction



Feature Engineering



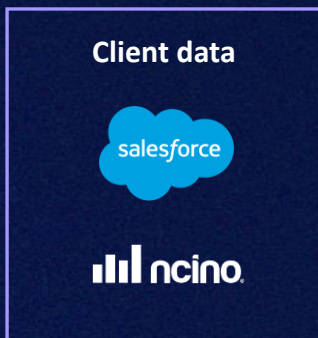
Web Crawler

How We Approach the Work

Accenture's approach involves coupling our data foundation with bank data to generate intelligent insights that empower RMs to action personalized recommendations

Data

Data foundation creates signals universe (partner with EDO C360 work underway)



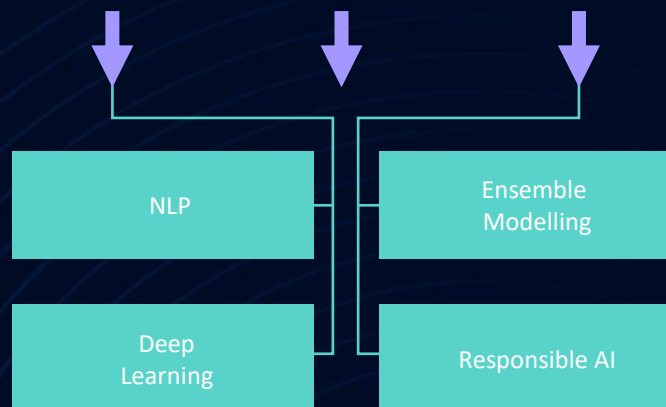
B2B 360



Client 360

Insights

AI/ML models drive decisioning
(Requires investment in insights platform)



Adoption

Ensures focus on RM value & adoption
(requires launching adoption workstream)



New Insights and Adoption Support



Relationship Managers

Good Afternoon, Murtha, Sean G.! Here is an overview of your clients today.



Lead Recommendation for New Prospects

PRODUCTS-Asset Loan

View all

14437398_NAME

construction

HIGH 93.44%

Propensity Group

> Recommendation

12765033_NAME

construction

HIGH 90.01%

Propensity Group

> Recommendation

11271869_NAME

construction

HIGH 83.05%

Propensity Group

> Recommendation

857349_NAME

construction

HIGH 82.95%

Propensity Group

> Recommendation

14539860_NAME

construction

MEDIUM 66.78%

Propensity Group

> Recommendation

14189350_NAME

construction

MEDIUM 66.27%

Propensity Group

> Recommendation

Actions

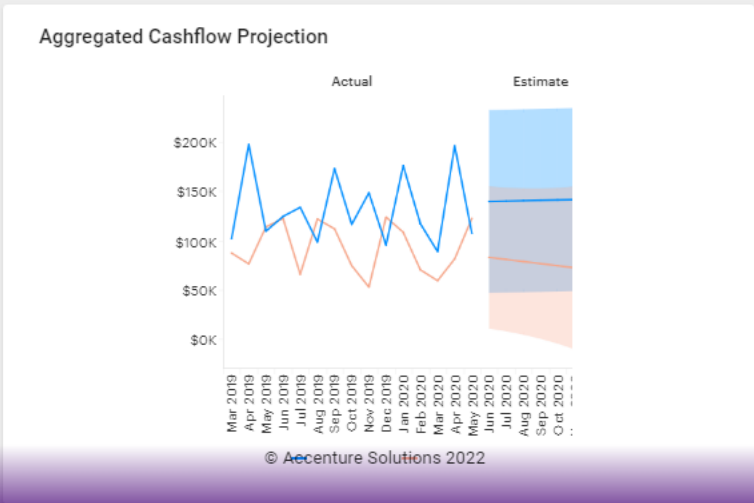
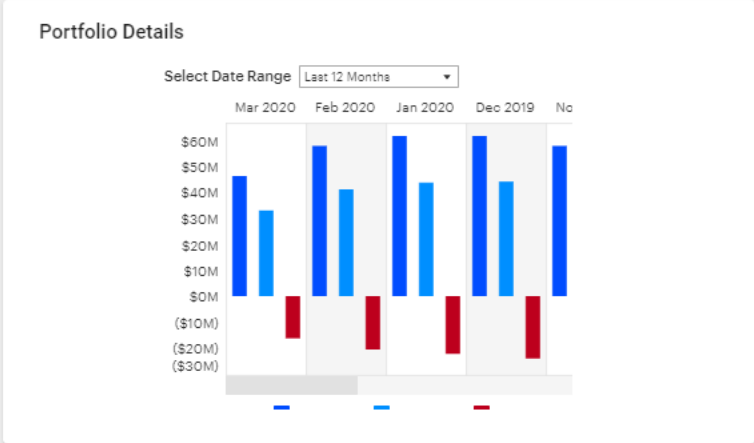
Existing Clients

Working capital loan discussion

New Clients

Call up New Client Mr. Oliver James

View All



Industry Overview

Lead Recommendation for Existing Clients

Client	Type	Recommendation
CVS Health Corporation	Product	Suggest Asset and e
CVS Health Corporation	Product	Suggest Back to Ban
Berkshire Hathaway	Product	Suggest Business de
CVS Health Corporation	Product	Suggest club deal a
CVS Health Corporation	Product	Suggest commercia
Berkshire Hathaway	Services	Suggest Eacrow Sen
Berkshire Hathaway	Product	Suggest financial gu
Berkshire Hathaway	Services	Suggest liquidity ma
CVS Health Corporation	Product	Suggest overdraft fa
Berkshire Hathaway	Services	Suggest supplier as

View All

Home

Prospects - Products Insights

Leads Insights 02

Portfolio Summary

Regional Segmentation

Client Insights

Loan Default Prediction

Behavioural Analytics

Client Summary

Risk and Industry Analysis

Portfolio Analysis

Cashflow Analysis

Covid Impact

Market Data Analysis

Cashflow Forecaster

ha, Sean G.! Here is an overview of your clients today.

Average time to onboard client

4

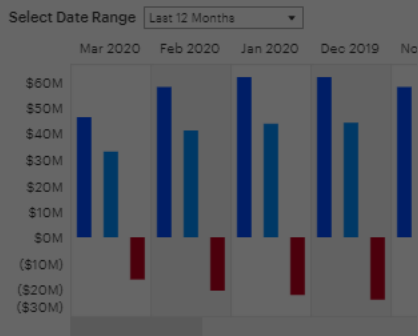
Avg. Deposit Balance per Customer

\$300M

Customer Asset Value

\$408M

Portfolio Details



Aggregated Cashflow Projection



Industry Overview



Lead Recommendation for Existing Clients

Client	Type	Recommendation
CVS Health Corporation	Product	Suggest Asset and e
CVS Health Corporation	Product	Suggest Back to Bar
Berkshire Hathaway	Product	Suggest Business de
CVS Health Corporation	Product	Suggest club deal as
CVS Health Corporation	Product	Suggest commercia
Berkshire Hathaway	Services	Suggest Escrow Sen
Berkshire Hathaway	Product	Suggest financial gu
Berkshire Hathaway	Services	Suggest liquidity ma
CVS Health Corporation	Product	Suggest overdraft fa
Berkshire Hathaway	Services	Suggest supplier as

View All

Actions

Existing Clients

- Working capital loan discussion

New Clients

- Call up New Client Mr. Oliver James

View All

We're Going Live! The Power of a Center of Excellence for Post-Go-Live Success

The adoption and execution of a center of excellence (CoE) is one of most critical steps for post-go-live success on the nCino Bank Operating System. A CoE represents a paradigm shift in how to best support and take full advantage of a technology application from positioning, expectations, innovations, staffing and more.

Top 3 Takeaways:

1. It's not too late to get started. Take the first step to getting a CoE in place and don't let a quest for perfection stand in the way of progress. Start small and work through finding the right fit for your financial institution's needs.
2. Through much experience, nCino has proven methods and models to help financial institutions set up a successful CoE. nCino is there to help!
3. It is key to not view the CoE as solely an IT function—business involvement and support should make up around 50% of your CoE.

Speakers: Tim Allen & Krit Daigle (nCino)

Change Management – The Human Factor in Digital Transformation

Successful adoption happens when the technology is ready for your people and your people are ready for the technology. Focusing on key areas during your digital transformation journey will help your institution ensure higher adoption, deliver a successful experience and keep your people excited, engaged and ready to take on the next challenge.

Top 3 Takeaways:

1. Adoption is difficult and can take a long time, yet it is uniquely human and can be accelerated.
2. Balance your equation: Installation + Adoption = Results; Adoption is the lever that drives the results
3. Key focus areas include a purpose statement, definition of success, leadership alignment, resistance management, process optimization, communication plan, testing strategy, training strategy and maintenance success.

Speakers: Greg Thompson & Dan Pack (nCino)

Strategy to Execution – Empowering the Front Line

The role of the front line at financial institutions is central to growing client relationships, but many organizations face challenges that hamper front line productivity. Empowering the front line means creating a strategic advisor who can increase productivity through automated processes and understand the client in more meaningful ways—to better grow the relationship.

Top 3 Takeaways:

1. Attract and retain talent by delivering digital experiences and giving employees the right digital tools to do their jobs well.
2. Provide meaningful work through automated and streamlined processes so that employees can focus on what's important and not get bogged down in tedious workarounds or manual steps.
3. Establish a support structure to help front-line staff understand the benefits of adopting technology.

Speakers: Britney Pope & Kathryn McKoy (nCino)

The Next Decade of Digital Transformation – Emerging Technologies

Digital evolution has been transforming the financial services industry for many years, but with the recent pace of innovation, emerging technologies are creating disruption in the industry faster than ever before. Justin Norwood, VP Product Management, shared his point of view on emerging technologies and the impact on financial services, including how they can be applied to generate previously unimageable speed, convenience and personalization for specific uses cases.

Top 3 Emerging Trends:

1. AI & machine learning uses cases: Explainable credit risk insights at origination and throughout the loan lifecycle, intelligent pricing and profitability recommendations to the relationship manager (RM), and unlocking RM productivity through latent sales and marketing data.
2. Blockchain trends: Increasing regulations, emergence of central bank digital currencies (CBDCs), cross-border and real-time domestic payment use cases, smart contracts and import / export trade finance.
3. Quantum computing trends: Mainstream availability of quantum cloud capabilities, impact on the current generation of cryptography, emerging quantum-secure standards, mass production at scale, and financial advocacy, experiences and pricing.

Speaker: Justin Norwood (nCino)

Matrix Manager – Complex Decisions Made Easy in the nCino Bank Operating System

Matrix Manager facilitates the creation, population, execution and administration of decision matrices on the nCino Bank Operating System. A decision matrix can help resolve a complex decision that depends on specific factors and criteria within an existing nCino feature. Leverage Matrix Manager to create, view and modify decision criteria and outcomes.

Top 3 Takeaways:

1. Matrix Manager is a decision grid that can be leveraged to make big, complex decisions quickly based on criteria set by the bank.
2. Instead of needing to maintain a complex decision flow, Matrix Manager makes it easy to make changes using an intuitive table structure that is comparable to Excel.
3. Top use cases include commercial pricing and profitability, auto-applied advance rules and the automatic application of fees.

Speakers: Jon Perry & Muthu Udaiyappan (nCino)

Unlocking Intelligence – How a Data Strategy Can Transform Your Institution

Data modernization is more than just the technical implementation of tools, reports and dashboards. It is about delivering key insights to the right stakeholders at the right time to facilitate efficient and valuable customer interactions. As institutions embrace the Agile Enterprise, they are primed to take the next step and use data to drive their institutions forward. Prioritize data as a vital part of your strategy for modernizing your institution and reaching your customers to drive profitability while responsibly managing risk.

Top 3 Takeaways:

1. Benefits of data modernization: Sharpen your competitive edge in the market, and gain the ability to exceed customer expectations, increase profitability and improve employee retention rates.
2. Common challenges: Disorganized cloud infrastructure, lack of clear metrics for success, and partnership across internal channels or with external parties.
3. Strategies for modernizing: Persona-based implementation in line with organizational strategy, organization and standardization of available data, and third-party partnerships that fill gaps in the journey and bring their best to help you be better.

Speakers: Blake Fortier & Jonathan Ferrer (nCino)

Dress (Rehearsal) for Success – Practice Makes Perfect for Smoother Deployments

Due to their complexity, deployments to Salesforce Production orgs can be stressful. Without proper planning, the deployment weekend can turn into a disaster full of errors, delays and last-minute, late-night heroics. Here are some helpful strategies for smoother deployments, and why a series of practice deployments with multiple test runs and detailed documentation is the key to success.

Top 3 Takeaways:

1. Create consistent, reliable sandboxes that represent your production environment, using a dependable tool with source control.
2. Use best practices — Practice, learn, document, repeat.
3. Make a detailed checklist that includes everything. When in doubt, put it on! Follow the plan; no last-minute changes.

Speaker: Aaron King (nCino)



**Jared
Rorrer**

Managing Director – Global
Commercial Banking Lead



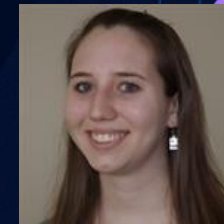
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