



## Seacoast Bank Adopts nCino's Bank Operating System to Enhance Business Processes

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### Partnership with nCino is a crucial step in the bank's digitization journey

WILMINGTON, N.C., Oct. 17, 2019 /PRNewswire/ -- [nCino](#), the worldwide leader in cloud banking, today announced that \$6.8 billion-asset [Seacoast Bank](#) has implemented the nCino Bank Operating System to digitize its operations. Seacoast is using nCino to standardize its [Commercial](#), Small Business Administration, [Small Business](#) lending and [Treasury Management](#) sales processes.

Florida-based Seacoast Bank selected the [nCino Bank Operating System](#) for its workflow automation, decision engine and business intelligence capabilities with the goal of improving the customer experience. The enhancements brought by the nCino platform support Seacoast Bank's strategic digitization objectives by consolidating multiple point solutions onto a single, cloud-based platform. nCino is helping Seacoast improve efficiency, decrease loan cycle times and increase transparency across all internal departments as well as the Bank's external partners and customers.

"We try to think about digital transformation very pragmatically," said Jeff Bray, EVP of technology and operations at Seacoast Bank. "For our customers, digital enables them to access services and products through convenient channels so they can bank where, how and when they want. Digital tools connect our bankers with customer insights and opportunities that are driven by our own analytics. It enables workflow improvements that increase transparency and integration with customers, business partners and across business units. Finally, it reduces manual workload, enabling us to redeploy our associates to better serve our customers. nCino aides our digital transformation efforts for both our customers and our associates."

"We are, and will continue to be, differentiated by bankers who leverage data and customer insights to deliver personalized service and needs-based advice," said Charles K. Cross, Jr., EVP and commercial banking executive at Seacoast Bank. "While we will remain flexible to adapt rapidly to new technology trends, at our core we will focus on the broader themes that remain true for our customers: having their needs understood, connecting to our value proposition and accessing our services at a time and place convenient to them. Our partnership with nCino marks a critical milestone on our broader digital transformation roadmap."

"Seacoast Bank understands that the key to remaining competitive in today's market lies in offering their clients an end-to-end digital experience," said Paul Clarkson, EVP – community and regional banking at nCino. "We're thrilled that they've entrusted nCino to help lead them down the path toward digitization and further support their commitment to better serving their employees and customers."

### About nCino

nCino is the worldwide leader in cloud-banking. Its Bank Operating System improves employee efficiency while enhancing the customer experience for onboarding, loans and deposits across all lines of business. Transforming how financial institutions operate through innovation, reputation and speed, nCino works with more than 250 financial institutions globally whose assets range in size from \$200 million to \$2 trillion. A proven leader, nCino is part of the Forbes Cloud 100 and was named the #1 "Best Fintech to Work For" by American Banker. Follow [@nCino](#) or visit [www.ncino.com](#).

### About Seacoast Banking Corporation of Florida (NASDAQ: [SBCF](#))

Seacoast Banking Corporation of Florida is one of the largest community banks headquartered in Florida with approximately \$6.8 billion in assets and \$5.5 billion in deposits as of June 30, 2019. The company provides integrated financial services including commercial and retail banking, wealth management, and mortgage services to customers through advanced banking solutions, and 49 traditional branches of its locally branded, wholly owned subsidiary bank, Seacoast Bank. Offices stretch from Fort Lauderdale, Boca Raton and West Palm Beach north through the Daytona Beach area, into Orlando and Central Florida and the adjacent Tampa market, and west to Okeechobee and surrounding counties. More information about the company is available at [www.SeacoastBanking.com](#).

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