



Columbia Bank Transforms its Operations in the Cloud via nCino

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Community bank goes live on the nCino Bank Operating System, enhances the banking experience for its customers and employees

WILMINGTON, N.C., July 30, 2019 /PRNewswire/ -- nCino, the worldwide leader in cloud banking, today announced that [Columbia Bank](#) is live on the [nCino Bank Operating System](#). Columbia's move to the cloud and utilization of nCino's market-leading banking platform is providing its employees and customers with a new generation of technology that delivers the right information and digital channels to enable a consistent and convenient banking experience.

Thomas J. Kemly, President and CEO of Columbia Bank said, "We are in an industry where your competition is no longer just the bank down the street, but rather technology and analytic-driven entities. Partnerships with the right technology providers that deliver not only an improved customer experience, but access to the data required to make confident and timely decisions are increasingly important. For Columbia Bank, nCino was the obvious and clear choice."

Based in New Jersey with approximately \$7 billion in assets, Columbia Bank selected nCino to accelerate its digital transformation across its commercial line of business. The implementation of nCino is providing Columbia Bank opportunities to efficiently extract and leverage relevant insights to make smarter, faster decisions and ultimately, more effectively meet customers' needs. Through a hybrid approach to digital experience and human interactions, Columbia Bank's customers are benefiting from increased access to services through new online channels, and experiencing faster decisions and a reduction in wait times due to comprehensive and transparent status tracking.

Nearly 90 percent of financial institutions believe that digital banking will fundamentally change the industry's economic landscape. Yet, less than half have a business strategy that balances digital speed and convenience with thoughtful human interactions at crucial moments along their customers' journeys¹. Columbia Bank is challenging this status quo head-on by delivering enhanced capabilities via nCino and resourcefully balancing human touch points to foster customer comfort and trust. By leveraging a unified platform to drive better execution of workflows and banking processes, the Bank's leadership can track measurable outcomes via reports and dashboards and make more informed decisions on customer needs.

"We are proud that Columbia Bank made the choice to partner with nCino and are very excited to see their success now that they are live on the Bank Operating System. As their employees become empowered with end-to-end processes and agile back-end capabilities that will help them deliver even more exceptional customer service, we look forward to our continuous work together," said Paul Clarkson, Senior Vice President of Community and Regional Financial Institutions at nCino. "The innovative nature of the nCino Bank Operating System – one that allows for rapid iteration and the deployment of new features – will allow Columbia Bank to quickly respond to changing market developments and customer needs while simultaneously providing them with a long-term competitive advantage."

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 Columbia Bank

Headquartered in Fair Lawn, NJ Columbia Bank has an asset base of nearly \$7 billion and operates 51 full-service offices throughout New Jersey. Columbia Bank offers a wide range of consumer and commercial products, including online and mobile banking, localized lending centers as well as title, investment and wealth management services. For more information about Columbia Bank's full line of products and services, visit their website at ColumbiaBankOnline.com.

¹ Four Pillars of Digital Transformation in Banking, March 27, 2018, Financial Brand

SOURCE nCino