



nCino Expands its Bank Operating System with Retail Sales and Service Solution

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Digital retail banking solution empowers financial institutions to be more efficient and compliant while improving the customer experience

WILMINGTON, N.C. and LONDON, May 17, 2018 /PRNewswire/ -- [nCino](#), the worldwide leader in cloud banking, announced a significant addition to its Bank Operating System through the launch of its [Retail Sales and Service Solution](#).

As consumer expectations for seamless digital experiences grow, the emphasis on a single platform to help deliver fast, convenient and personalized services is even more pronounced. Built by bankers for bankers, the nCino Retail Sales and Service Solution extends the Bank Operating System to deliver a state-of-the-art digital and retail solution for financial institutions and their customers. By replacing disparate systems and processes to connect customer interactions with back office tasks, the solution will improve how banks are able to interact with their customers by speeding up onboarding and simplifying the retail lending and account opening processes, while also decreasing risk and increasing win rates. nCino empowers the customer to open deposit accounts and apply for retail loans anytime, anywhere and on any device, resulting in a true competitive advantage for financial institutions in today's banking landscape.

"In order to succeed in today's digitally-forward consumer environment, financial institutions need the best technology to meet and exceed customer expectations, while also remaining compliant with various regulations. The nCino Retail Sales and Service Solution provides a true 360-degree view of the customer portfolio, allowing bankers to interact in a personalized manner with their customers, which leads to stronger relationships and increased wallet share," said Trisha Price, EVP product development and engineering at nCino. "The expansion of the nCino platform into retail and consumer banking underscores our commitment to transforming financial services through innovation, reputation and speed and providing a true end-to-end solution on a single platform."

nCino's Bank Operating System leverages the power and flexibility of the Salesforce Platform to combine CRM, enterprise account opening, loan origination, workflow, enterprise content management, digital engagement and instant, real-time reporting in a single cloud-based platform. As part of the expansion of the Bank Operating System, the Retail Sales and Service Solution provides:

- A redefined omnichannel experience that puts institutions and their customers on the same flexible and scalable digital platform;
- Modernized, digital customer onboarding and real-time reporting with a 360° view of the customer to effectively streamline the entire retail operating process;
- Automated workflow that is configurable to the institution's business processes and branding;
- Fully integrated underwriting tools;
- Smart recommendations that are automatically generated and provide multiple offers based on the requested loan type and credit policy requirements;
- Increased transparency throughout the relationship and loan life cycle by digitizing document collection and account maintenance through a customer's personalized dashboard;
- Tools with built-in CIP collection and KYC compliance and integrations for financial institutions to help fulfill regulatory compliance policies as well as global, state and federal regulations;
- An automated loan decision solution that uses customer, business and third-party data to provide pre-qualified loan decisions; and
- Integration to Salesforce Financial Services Cloud to extend functionality and compatibility across all lines of business within a bank.

"nCino's Retail Sales and Service Solution will change the landscape from a consumer banking perspective," says Elizabeth Magennis, EVP and Chief Lending Officer of ConnectOne Bank. "Given that we're a technology-forward bank, we continue to look for digital solutions to support the client experience. nCino will help us deliver an enhanced banking experience to all our clients, while allowing us to scale our service model as we grow."

ConnectOne Bank has been focused on increased speed and collaboration across multiple areas of the institution – including client management, the lending process, portfolio management and account opening. ConnectOne Bank's implementation of the Retail Sales and Service Solution further showcases its commitment to the nCino platform and their efforts to seamlessly tie together all aspects of the banking experience on a single platform in order to best serve clients.

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About nCino

nCino is the worldwide leader in cloud banking. With its Bank Operating System, built on the Salesforce platform, financial institutions can deliver the speed and digital experience that customers expect, backed by the quality and transparency that bankers need. Follow [@nCino](#) or visit www.ncino.com.

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