



## nCino Announces Partnership with Mascoma Bank to Transform Retail Offerings

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### nCino will help drive a frictionless-experience throughout Mascoma to deliver a stronger customer experience

WILMINGTON, N.C., Oct. 17, 2018 /PRNewswire/ -- nCino, the worldwide leader in cloud banking, today announced that \$1.7 billion-asset Mascoma Bank has adopted the nCino [Bank Operating System](#) across its retail banking division. The partnership with nCino showcases the New Hampshire-based bank's commitment to creating a frictionless-digital experience by improving the deposit account opening, online loan application and auto decisioning capabilities to further drive customer engagement.

"Partnering with nCino has allowed us to fulfill our mission to serve the needs of our communities by transforming our retail offerings on a platform that helps drive efficiencies and positive change throughout the bank," said Raphael Reznik, Chief Information Officer at Mascoma Bank. "Our partnership with nCino is not just about a vendor installing a platform, but an inclusive, transformative strategy integrated throughout the bank to drive us forward. This new solution will help us deliver on our primary message at Mascoma Bank—customers always come first, through loyalty and transparency."

Mascoma Bank was looking to overhaul its current digital offerings with technology to drive a stronger customer experience, while also simplifying the process for bankers. By replacing disparate systems and processes to connect customer interactions with back office tasks, nCino's Retail Banking Solution has improved 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. Mascoma customers will soon be able to open deposit accounts and apply for retail loans anytime, anywhere and on any device, resulting in a true competitive advantage in today's banking landscape. This all reinforces Mascoma's commitment to create more transparency and communication between the bank and the customer.

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

"We are thrilled to be able to deliver our Retail Banking Solution to such a progressive bank in the Northeast," said Paul Clarkson, senior vice president of community and regional financial institutions at nCino. "nCino's Bank Operating System is more than a technology platform, it's a transformative solution to drive new processes and enable innovation and speed across a bank's business lines. Mascoma Bank is dedicated to creating a frictionless-experience for its customers, and nCino is helping to bring that vision to life."

### About Mascoma Bank

Headquartered in Lebanon, New Hampshire, Mascoma Savings Bank is a \$1.7 billion mutually owned bank established in 1899 with 25 branch locations in western New Hampshire and eastern Vermont, and two loan production offices in Burlington, Vermont and Portland, Maine. The Bank also offers investment services through Mascoma Wealth Management. In 2013 the Bank formed Mascoma Community Development, LLC to help raise capital, facilitate loans, and support community development throughout Northern New England. The Bank is a member of the Federal Deposit Insurance Corporation (FDIC)

### 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](http://www.ncino.com).

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