



Bank of Tennessee Selects nCino to Automate Business Processes and Enhance Customer Experience

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Bank chooses cloud-based solution as its new loan origination and customer engagement platform

WILMINGTON, N.C., Jan. 10, 2019 /PRNewswire/ -- nCino, the worldwide leader in cloud banking, today announced that Bank of Tennessee, a \$1.3 billion-asset bank headquartered in Kingsport, Tennessee, has selected the [nCino Bank Operating System](#) to automate and streamline its banking processes across the organization to enhance performance, support future growth and offer their clients the latest technology to meet their evolving needs.

On a mission to become the top performing independent financial institution in the state by 2020, Bank of Tennessee spent two years carefully vetting more than 20 vendors before deciding on nCino. By adopting nCino's Bank Operating System, Bank of Tennessee is gaining a single, end-to-end cloud-based solution, built on the Salesforce platform, that spans business lines, replaces point solutions and manual-based processes and digitally engages customers to deliver a true competitive advantage.

"We had already established a workflow that would support our future growth, so all we needed was an operating system that could accommodate our processes without requiring us to restructure them to fit into or match the software," explained Robert Bradley, EVP and chief risk officer at Bank of Tennessee. "nCino was the only solution we identified that was built to support our vision and not the other way around. As an added bonus, we have the opportunity with nCino to expand into other lines of business such as deposit account opening, something we're already putting on our roadmap for future implementation."

By replacing previous, paper-heavy point solutions with the nCino Bank Operating System, Bank of Tennessee will not only achieve greater transparency into its loan origination process and overall portfolio for its lenders and operational staff, but for its clients as well. With nCino's Customer Engagement Solution, an interactive digital engagement platform, customers can easily view where their loan is in the lifecycle, upload documents and communicate real time with Bank of Tennessee employees, from any device and at any time.

"Bank of Tennessee is a strong community bank with a clear vision for its future, and the dedication and drive to get there," said Paul Clarkson, SVP of community and regional financial institutions at nCino. "Likewise, the nCino Bank Operating System is a transformative solution that embraces the disruption caused by technology to promote efficiency in processes and enable innovation and speed to spread across a bank's business lines. We're excited that Bank of Tennessee recognized the unique capabilities of the nCino Bank Operating System and selected us to be the technology partner that carries their organization into the future."

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.

About Bank of Tennessee

Bank of Tennessee is a community bank with 300 employees and is headquartered in East Tennessee, including its divisions Carter County Bank and Mountain Community Bank. For more information, visit www.bankoftennessee.com or call (423) 378.9500. Member FDIC.

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