

CELENT

REINVENTING SMALL BUSINESS CREDIT PART 2: DIGITAL ORIGINATION VENDORS

A CELENT SOLUTIONSCAPE

NCINO EXCERPT

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This is an authorized reprint of an excerpt from the above named Celent report. The report was not sponsored by nCino. This reprint was prepared specifically for nCino, but Celent retained full control of the content. For additional information please contact agrealish@celent.com.

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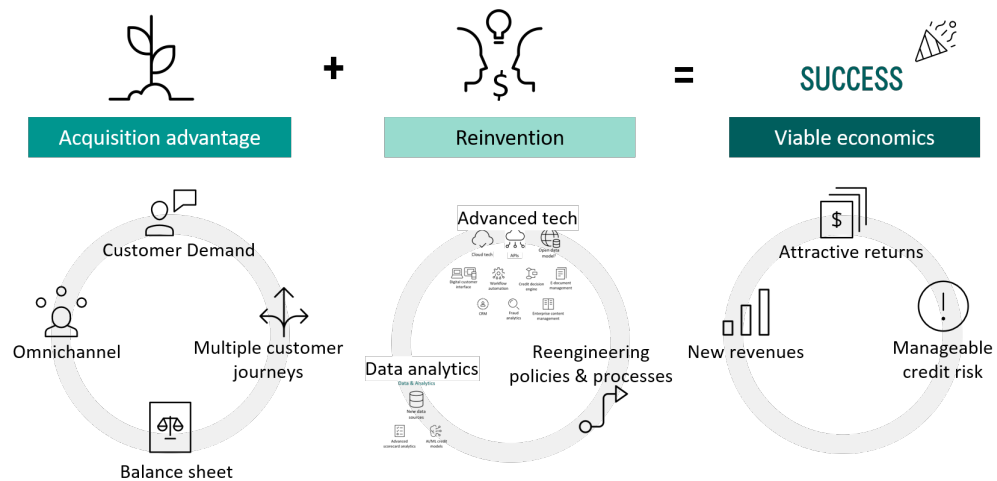
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EXECUTIVE SUMMARY

Over the past five years, a few banks have mastered the formula for success in small loan origination. They are leveraging their incumbent advantage and reinventing the business, operating, and tech models. As a result, they are differentiating their offering, earning attractive returns, and gaining market share. For those who aspire to follow suit, the build/buy decision looms. The buy option has become increasingly attractive thanks to configurable cloud-based solutions with scale advantage in data and analytics.

The formula for success boils down to the following: incumbent acquisition advantage *plus* reinvention *equals* viable economics (Figure 1). Banks bring a strong foundation for success that is often underestimated: customer demand, omnichannel, multiple customer journey capabilities, and a stable balance sheet. The factor they typically lack is digitalization across channels, products, and processes for both customers and employees. Without digitalization, the economics do not work.

Figure 1: Formula for Success



Source: Celent research, interviews, and analysis

Some banks are finding that partnering with a tech vendor is the swiftest and lowest-risk path to success. Partnering goes beyond technology and its implementation to include advice regarding business and operating model reinvention. Banks must not pave the cow paths, that is, digitize the way their small business credit is run today. Rather, they must reengineer policies and processes.

To provide guidance to banks and credit unions seeking a tech partner, Celent has compiled this Solutionscape. Each of the tech vendors in this report offers a stand-alone, end-to-end digital loan origination platform that makes small loans (<\$250,000) economically viable. They support multiple credit products and straight-through processing as well as underwritten loans. The tech criteria include SaaS; a robust, flexible rules engine enabling early knock-outs and application triaging; pre-integrations to key data sources; and configurable workflows and decision engines. Five vendors are included: Amount, Biz2Credit, ezbob, nCino, and Numerated. (Note: Amount acquired LinearFT, which is the combination of Foundation and ODX). Figure 2 provides a snapshot of each vendor, including target market. Four are in production in the US and one (ezbob) is developing a solution.

Figure 2: Snapshot of Vendors

Provider (Headquarters)	Product (\$B loans processed)	Ownership & Size ¹	Target market client examples
Amount (Chicago, IL) Acquired LinearFT ²	Amount Small Business (>\$1B since 2017)	Private, D \$234M 500 FTE (LinearFT 200)	U.S. top tier and regional banks Citizens, Fifth Third
Biz2Credit (NY, NY)	Biz2X (\$7 billion USD)	Private, B \$62M 393 FTE	N. America and Puerto Rico banks HSBC, Popular Bank APAC banks and non-bank finance co's.
Ezbob (London, UK)	Ezbob Express (>\$6B since inception) Ezbob Express 'Lite'	Private, C ~\$70M 66 FTE	Europe, top and mid-tier and neobanks & fintechs Santander, NatWest, Metro Bank, American Express UK, Cynergy US, credit unions
nCino (Wilmington, NC)	nCino Bank Operating System Small Business Banking Solution	Public, ~\$5B (mkt.cap.)	N. America, EMEA, APAC, Japan Fis of all sizes CIBC, Live Oak, Santander, Navy Fed
Numerated (Boston, MA)	Loan Origination System (\$50B since 2017; incl. PPP loans)	Private, B \$32M 145 FTE	U.S. community banks and credit unions Eastern Bank, Bremer Bank, People's United

1. If private, includes funding round and total funding; funding excludes debt financing. FTE is based on LinkedIn.

2. Amount recently acquired LinearFT which is the merged Foundation and ODX (OnDeck's white label offering).

Source: Celent research, interviews, and analysis, crunchbase.com, LinkedIn

This report begins with a recap of the conclusions from *Reinventing Small Business Credit Part 1* and then delves into the formula for success. Next, it compares the five vendors along key dimensions and examines their value proposition. It concludes with an overview of the path financial institutions can take to grow their small loan business.

Celent's Reinventing Small Business Series

This report is the second in Celent's **Reinventing Small Business Credit** series that we are publishing during 2022. *Part 1* covered market and innovation trends.

The 2022 series builds upon the 2021 series, **Reinventing Small Business Banking**, which comprised *Part 1: Pacesetters in Embedded Finance* and *Part 2: Pacesetters in Artificial Intelligence*.

Small Business Credit - Report Scope

This report focuses on the most acutely underserved segment of small businesses: borrowers seeking short-term (<24 months) credit under \$250,000.

Short-term small credit is used to meet a variety of needs, such as:

- Buying inventory
- Paying for unexpected expenses (e.g., repairs)
- Adding employees
- Paying for new equipment
- Paying for marketing/advertising/website
- Providing offseason/gap financing

Some small businesses use short-term credit to cover operating expenses. Such use requires financial discipline to avoid a vicious cycle of debt paying off debt.

There are a variety of types of short-term credit:

- **Lines of credit** – A revolving loan with a spending or credit limit. In contrast to a credit card, lines of credit are set up so that the borrower can repay the loan in as short as six weeks as opposed to paying a minimum balance. Lines of credit typically function as a cash flow cushion.
- **Installment term loan** – A loan which charges an interest rate and has a fixed repayment period.
- **Cash advance** – The most common type of cash advance is the merchant cash advance (a cash advance on future card sales). The rise of fintechs brought new cash advance players targeting non-card accepting businesses (aka supplier or business-to-business).

A cash advance differs from a loan along several dimensions:

- A factor rate—instead of interest—is charged (typically referenced as 1.x the amount advanced).
- Repayment is usually more frequent (e.g., daily for a merchant cash advance) and is made either by withholdings from card payments or direct debit.
- Because fees are calculated upfront, there is no advantage in paying early unless the vendor offers a discount.
- **Invoice financing** – A cash advance on outstanding invoices (aka accounts receivable financing).
- **Supply chain financing** – Buyer-driven financing in which a buyer partners with a third party

FORMULA FOR SUCCESS

During 2022, Celent anticipates that an increasing number of banks, as well as credit unions, will pursue the formula for success in small loan origination. They will prove that they are not as disadvantaged as the disintermediation headlines claim. While they are playing catch-up along the key dimensions of customer experience and underwriting costs, they will accelerate improvements through partnerships and increasingly leverage their prospecting and omnichannel distribution strengths.



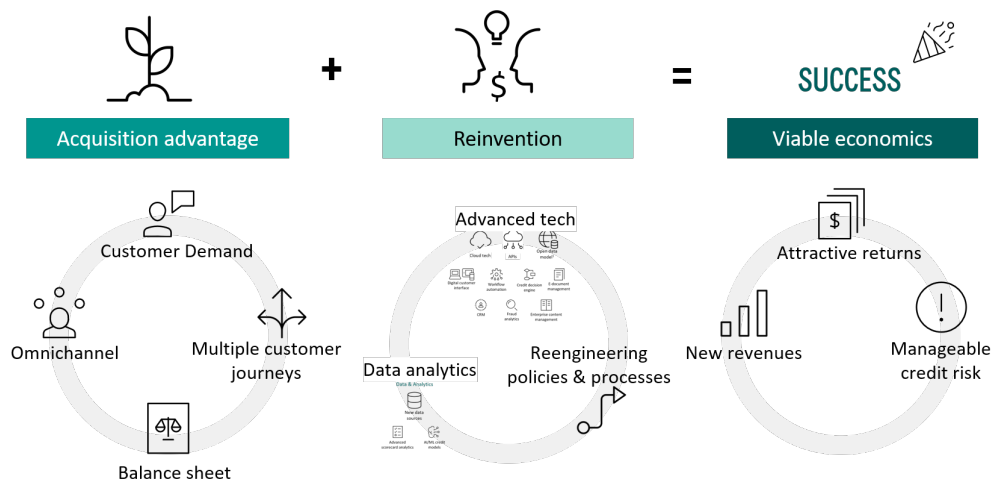
If a bank can't make the economics work on a \$50,000 line of credit, they aren't trying."

Small business credit tech expert

The Equation

Success boils down to a simple formula: incumbent acquisition advantage *plus* reinvention *equals* viable economics (outlined in Figure 3 and detailed in Figure 4). Incumbent FIs have the acquisition advantage, but the vast majority do not have the business model, operating model, and technology to make the economics of small loans viable. By transforming their models and implementing an end-to-end digital platform, the economics of small loans become not only viable but also very attractive.

Figure 3: Formula for Success



Source: Celent interviews, research, and analysis

Figure 4: Formula for Success Details

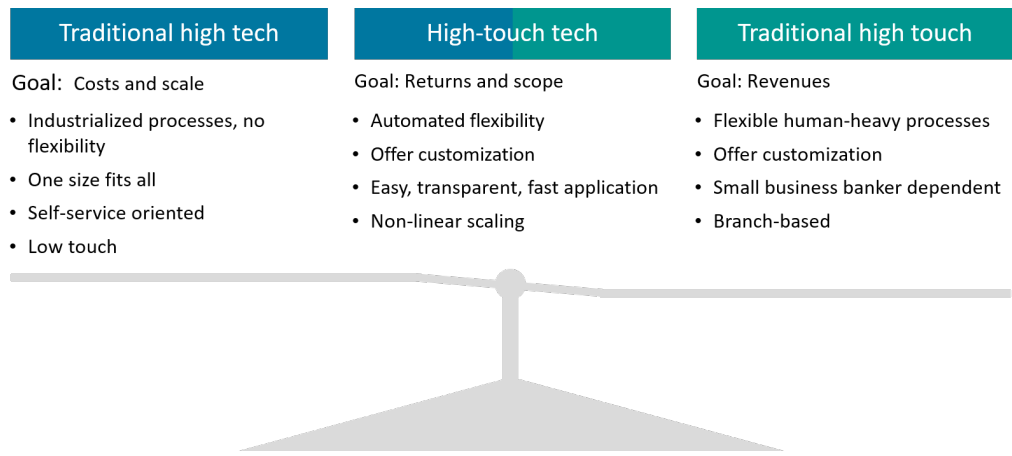
	Dimension	Description
Acquisition Advantage	Summary	Incumbent banks have multiple advantages they can leverage once they have reinvented their small business credit business.
	Demand	Banks have: <ul style="list-style-type: none"> • Highest share of applicants, 43% and 42% (small and large banks, respectively) • By far the highest share of low risk applicants at 48% and 45% respectively • Strong net satisfaction (Figure 3)
	Omnichannel/product	<ul style="list-style-type: none"> • Range of channels from self-serve to full service, including in-person • Full suite of credit products with the exception often being unsecured line of credit which they can readily add
	Multiple customer journeys	<ul style="list-style-type: none"> • Depth of talent from small business bankers and underwriters to back office fulfilment teams • Branch and call center channels to handle a variety of customer journeys
	Balance sheet	<ul style="list-style-type: none"> • Relatively stable deposit gathering operation • Sufficient capital
Reinvention	Summary	Reinvention equates to an end-to-end digital platform combined with data analytics and new policies and processes that makes small loan economics viable. Both customer and employee experiences are digitalized across journeys (STP, partially, and fully underwritten).
	Advanced tech	<ul style="list-style-type: none"> • Cloud-based, API-first, open data model • Configurable rules, workflows, decision engines • Automation that materially increases employee productivity and value-add
	Data analytics	<ul style="list-style-type: none"> • Advanced scorecard analytics • AI/ML models
	Reengineering policies & processes	<ul style="list-style-type: none"> • Streamlined filtering and credit policies that govern underwriting based on superior data analytics that dramatically reduce manual intervention
Success	Summary	Small loans are not only economically viable but generate new revenue streams.
	Attractive returns	<ul style="list-style-type: none"> • Above average ROE (e.g., 24.3% by Live Oak Bank, an early mover in digital origination compared to US average 12.2%, 2021) • Attractive spreads coupled with low cost origination (e.g., banks report up to 80% reduction in FTE as they move from a process that takes hours/days to minutes) • While preserving credit risk thresholds
	New revenues	<ul style="list-style-type: none"> • Ability to be more flexible without incurring greater cost • More “yes” without more risk

Source: Celent interviews, research, and analysis

The Balance of Success

Success means removing the trade-offs between industrializing, that is, going pure high tech, and being flexible and delivering high touch. It is not only about digitizing to achieve straight-through processing but also to achieve paperless partially and fully underwritten customer and employee journeys. As noted in the Underwriting sidebar, flexibility leads to more “yes,” especially for young companies. The end game is to leverage technology to deliver superior customer self-service, customer-banker engagement, banker automation, and back office automation. It is about turbo-charging high touch (Figure 5).

Figure 5: The Balance



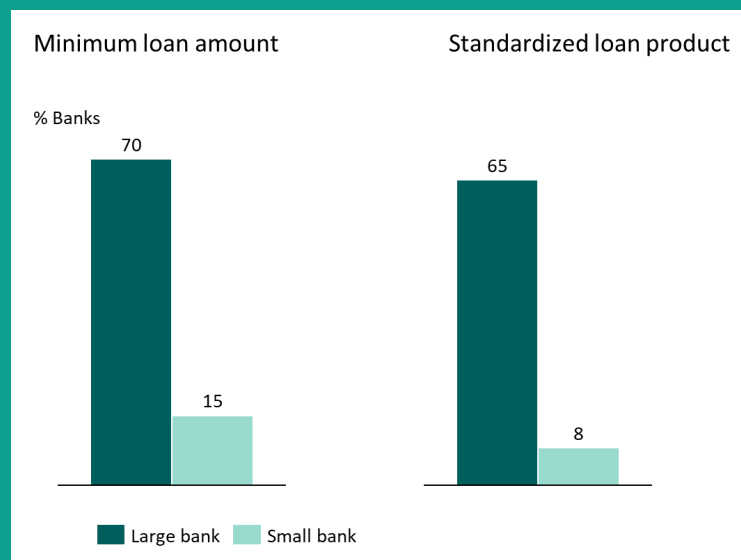
Source: Celent interviews, research, and analysis

Evidence that Underwriting Flexibility Matters

According to the Federal Reserve Small Business Credit Survey 2021, small banks (<\$10B in assets) approve 81% of applications, notably higher than large banks’ 69%. Both attract a similar share of low-risk applicants, 48% and 45%, respectively.

A reason for the approval disparity can be found in the FDIC’s *Small Business Lending Survey 2018* (most recent survey): Small

banks are more flexible in their underwriting requirements and loan terms. Their flexibility includes taking into consideration additional criteria (e.g., business plans and quality of management). This flexibility translates into a greater ability to say yes, especially to start-up businesses (i.e., less than three years old).



DIGITAL LOAN ORIGINATION TECH VENDORS

Banks' interest in partnering with tech vendors has been growing as they look to reinvent their small business credit business. In response, Celent profiles five tech vendors who deliver flexible solutions that make small loan economics attractive. The operative word is *flexible*. The ingoing assumption of most banks is that their situation is special and requires a customized solution. Many discover that they can readily tune a third party solution to fit their needs and retune it as the market and/or their ambition changes. Moreover, partnering enables them to go to market relatively fast.

Each tech vendor in this report— Amount, Biz2Credit, ezbob, nCino, and Numerated—offers a stand-alone, end-to-end digital loan origination platform (from self-service application to loan closing) that makes small loans (<\$250,000) economically viable. They support multiple credit products, straight-through processing, and underwritten loans. The tech criteria include SaaS; a robust, flexible rules engine enabling early knock-outs and application triaging; pre-integrations to key data sources; and configurable workflows and decision engines. In addition, they allow a bank to overcome specific choke points in their process. Those offering low-code tools provide FIs with limited IT resources the ability to change processes and models.

These vendors range from private companies with less than \$100 million in funding to a public company (Figure 6). Their global market coverage varies, with four having a US solution in production and one (ezbob) developing a US solution. Three have roots as digital-first lenders (Amount, Biz2Credit, and ezbob) who discovered that they could extend and scale their platform through bank partnerships. Amount and Biz2Credit continue to pursue a hybrid distribution model: direct-to-borrower and white label. As result, they can also offer banks a “second look” program for the loan applicants they reject. Two were built by bankers: nCino (Live Oak Bank) and Numerated (Eastern Bank).

Figure 6: Snapshot of Tech Vendors

Provider (Headquarters)	Product (\$B loans processed)	Ownership & Size ¹	Notable investors	Target market client examples	Other small bus. solutions
Amount (Chicago, IL) Acquired LinearFT, Fundation and ODX ²	Amount Small Business (>\$1B since 2017)	Private, D \$234M 500 FTE (LinearFT 200)	Goldman Sachs Barclays WestCap Hanaco QED	U.S. top tier and regional banks Citizens, Fifth Third	Account opening (in development)
Biz2Credit (NY, NY)	Biz2X (\$7 billion USD)	Private, B \$62M 393 FTE	WestBridge Capital Nexus Venture Partners	N. America and Puerto Rico banks HSBC, Popular Bank APAC banks and non- bank finance co's.	Account opening Loan origination partnership and referral program Accounting firm clearinghouse Credit risk analytics
Ezbob (London, UK)	Ezbob Express (>\$6B since inception) Ezbob Express 'Lite' ³	Private, C ~\$70M 66 FTE	Pollen Street Capital Oaktree Capital Management	Europe, top and mid- tier and neobanks & fintechs Santander, NatWest, Metro Bank, American Express UK, Cynergy US, credit unions	Account opening (currently as a PoC)
nCino (Wilmington, NC)	nCino Bank Operating System Small Business Banking Solution	Public, ~\$5B (mkt.cap.)	n.a.	N. America, EMEA, APAC, Japan FIs of all sizes CIBC, Live Oak, Santander, Navy Fed	Account Opening Treasury Services Loan Servicing
Numerated (Boston, MA)	Loan Origination System (\$50B since 2017; incl. PPP loans)	Private, B \$32M 145 FTE	FIS ⁴ Venrock Patriot Financial Partners	U.S. community banks and credit unions Eastern Bank, Bremer Bank, People's United	Digital Application Account Opening Financial Analysis

1. If private, includes funding round and total funding; funding excludes debt financing. FTE is based on LinkedIn.

2. Amount recently acquired LinearFT, which is the merged Fundation and ODX (OnDeck's white label offering).

3. Available for start-ups and scale-ups in proof-of-concept environment.

4. Numerated and FIS have a strategic distribution partnership (e.g., FIS was a reseller of Numerated's PPP solution during 2020). Numerated's first core integration was with FIS.

Source: Tech vendors, Celent research, interviews, and analysis, crunchbase.com, and LinkedIn

These vendors support a variety of loan types, as shown in Figure 7.

Figure 7: Tech Vendors’ Scope of Loan Types

Legend: ✓ = in production

Provider	Small Business Loan Types						Other
	Term Unsecured	Term Secured	SBA	Line of Credit	Cash Advance ¹	Credit cards ²	
Amount	✓	✓	✓	✓	-	✓	Point-of-sale financing Buy now pay later
Biz2X	✓	✓	✓	✓	✓	✓	Commercial real estate Trade finance (invoice financing, PO financing)
ezbob	✓	✓	N/A ³	In development	In development	-	Overdraft Asset finance
nCino	✓	✓	✓	✓	✓	✓	Commercial Real Estate
Numerated	✓	✓	✓	✓	-	✓	Commercial real estate Equipment financing Business auto Deposit Account Opening

1. Merchant cash advance based on future card sales.
 2. Underwriting; excludes issuance.
 3. Ezbob platform supported origination of the UK’s Bounce Back Loan Scheme (BBLS).
 Source: Tech vendors, Celent research, interviews, and analysis

Figure 8 highlights the vendor’s specific capabilities across the value chain from marketing/prospecting and data collection to workflow and decisioning tools, data analytics, and closing.

Figure 8: Tech Vendors' Capabilities Across the Value Chain

Legend: ✓ = in production

Provider	Marketing/ prospecting ¹	Data Collection		KYC/ Fraud detection	Workflow & Decisioning Tools	
		3 rd party data sources (via APIs)	Non-bank data available ²		Auto- decisioning (STP)	Low/no code tools
Amount Small Business	-	32 sources	Amount Defense™ (AI-based fraud detection solution)	✓	✓	Credit Policy Editor Workflow Editor Pricing Grids 3 rd Party Data Vendors User Management Role Management
Biz2X	✓	>15 pre- integrated Integration with bank choice	Via Biz2Credit Virtual CFO integration: payroll provider, accounting, and insurance premium data	✓	✓	Credit scorecards Underwriting rules
ezbob	-	> 40 sources	VAT & other tax data e-Commerce (e.g., Amazon, eBay) Accounting data OCR for non-API sources	✓	✓	Onboarding workflows Automated decisioning Business rules engine
nCino	✓ (via CRM integration) ³	> 20 third-party sources	Accounting data via Validis and Codat	✓	✓	nCino BOS is a low- code/no-code platform
Numerated	✓	14 sources	Secretary of State Financial Statements Accounting data	✓	✓	N/A (Numerated team executes changes requested by client)

(Cont'd.)

Provider	Data Analytics			E-signatures	E-documents (closing) ⁴	
	Mathematical and Statistical models	AI/ML applied to:	Proprietary credit scoring			Additional tools
Amount Small Business	Proprietary credit model	Detect fraud (Amount Defense)	✓	Proprietary Bank Statement Analysis tool	✓	✓
Biz2Credit	Configurable credit decisioning models	Categorize financial transactions and produce financial statements and key lending metrics (NLP)	✓	Virtual CFO platform provides insights to small business customers	✓	✓
ezbob	Proprietary model for prediction of events and calculation of limits and credit amounts	Ensure optimal methods applied (use of languages and libraries)	✓	Python, R, SAS, SQL and proprietary business rules engine processing data items	✓	✓
nCino	Extensible base data model Record-based configuration allows for integration with 3rd-party statistical models and AI/ML capabilities	Via nCino IQ (nIQ), deliver data-driven insights and intelligent automation, including spreading, pricing, and profitability metrics	-	See AI/ML	✓	✓
Numerated	-	Match bank core customers to external data sources Determine industry Provide spreading and financial analysis	-	See AI/ML	✓	✓

1. Marketing and prospecting to bank’s current clients and/or prospects as defined by the bank.
 2. Non-bank data includes, e.g., accounting data, online reviews, Google Maps.
 3. CRM integration provides automatic access to business intelligence and a full range of reports with customer and loan data in one place.
 4. Automation of digital, execution-ready doc packages and data exports to the core.
- Source: Tech vendors, Celent research, interviews, and analysis

nCino

nCino has been in the vanguard of digitalization of credit origination and account onboarding for the past decade (see History sidebar). The company launched its Bank Operating System (BOS) in 2011 with a focus on digitizing fully underwritten commercial credit. It launched small business lending functionality in 2012 and added deposit account opening and online application in 2016, which are key features of the nCino Small Business Banking solution. nCino stands out on multiple fronts. First, BOS allows customers, branch bankers/relationship managers/loan officers, service team members, and other stakeholders to be literally on the same page in real time across channels (in-branch and online across various devices). Second, the front-to-back platform supports all types of customer journeys from straight-through processing to partial underwriting to full underwriting. Third, nCino enables a bank to run a single application process for multiple products. One nCino Small Business client with \$35 billion in assets saw a 95% reduction in loan processing time, down from 90 minutes to 5 minutes. The same institution eliminated 17 spreadsheets used for manual processing. An institution with \$15

billion in assets experienced a 95% decrease in cycle time, down from 2 days to 10 minutes, using nCino’s Loan Auto Decision.

Given that nCino's customers operate on a single code base, and that its software is relatively easy to configure, the company has been able to serve a wide range of FIs with assets from \$30 million to more than \$2 trillion. nCino’s success is evidenced by its more than 280 banks in production with the BOS, including U.S. Bank, Key Bank, CIBC, Navy Federal Credit Union, Santander UK, and Judo Bank (Australia).

Table 1: nCino Small Business Banking

Year originally released	2012
Current release and date	Fall 2021 (multi-release/year model)
Target market	Global community banks +
Installed base	1,500+ customers globally (nCino overall)
Deployment options	SaaS Cloud options: Public
Cloud partners	Salesforce AWS (nCino IQ)
Fintech/data partners	Salesforce (tech and implementation partner) Over 20 integrations, including Validis, Glia, IDology, OneSpan Sign, DocuSign, LexisNexis, Wolters Kluwer, Compliance Systems, Experian, Equifax, and TransUnion

Sources: nCino, Celent research, interviews, and analysis

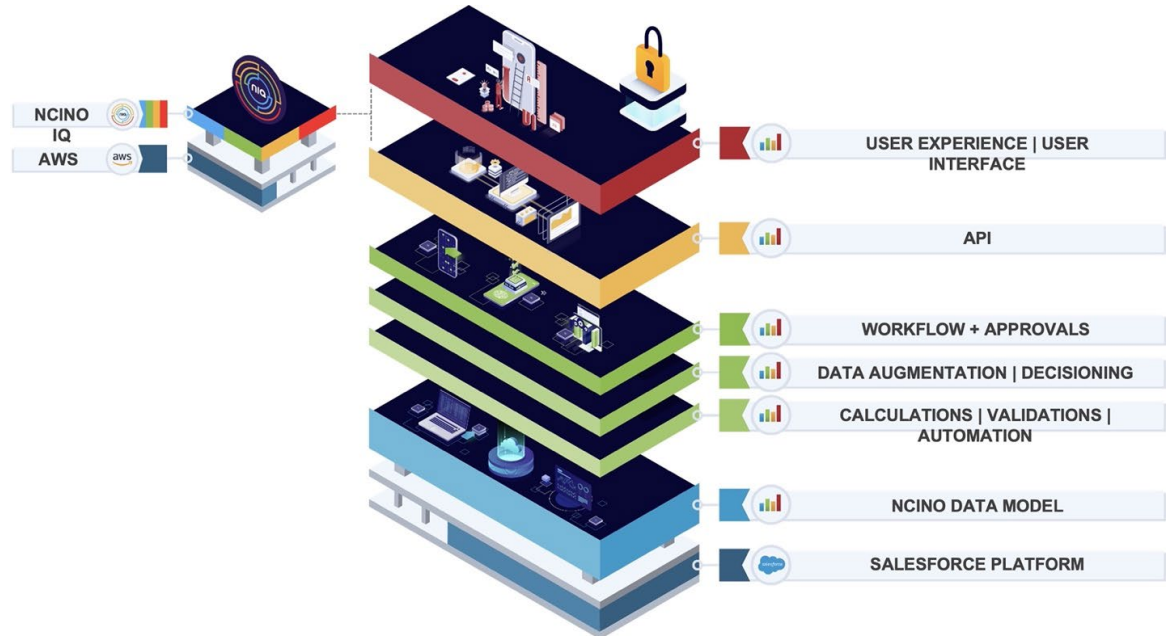
nCino History

nCino’s Bank Operating System (BOS) was originally developed in house by the bank executives of Live Oak Bank, an innovative small business lender. nCino was spun off in 2011 to become a leader in cloud banking. nCino began as a vision to get rid of all the paper involved in onboarding and underwriting commercial credit customers. While this effort began

with a back office efficiency target, it ended up with a collaborative automated platform that improves the user experience for not only the customer but also banks’ internal teams and other stakeholders. The tech stack was avant-garde at the time, built to run natively on Salesforce CRM and 100% in the cloud.

Figure 9 outlines nCino’s BOS architecture, beginning with the Salesforce platform and nCino’s data model to workflows and data APIs to customer- and banker-facing UX and UI.

Figure 9: nCino BOS Architecture

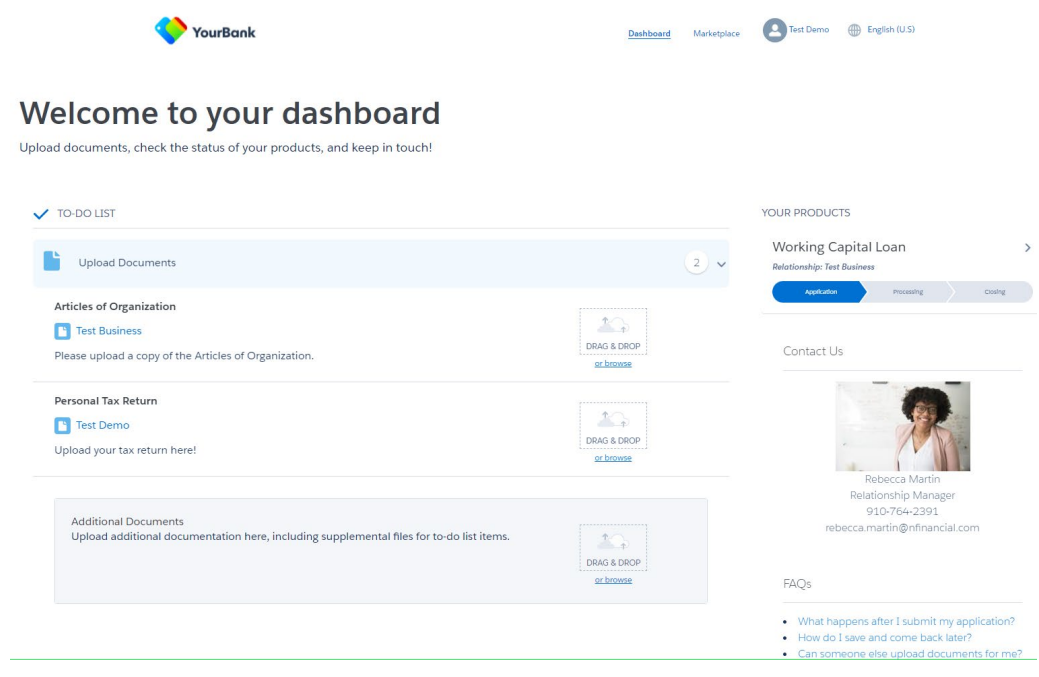


Sources: nCino

nCino stands out for enabling a bank to run a single application process for multiple products. For example, when a customer applies for a loan, she could be offered “recommended products” (a function of bank-determined rules), such as a deposit account, and could add the product to her application. Within the application, the nCino Questionnaire feature captures information that indicates what products the customer needs/wants. An FI can configure Questionnaire templates to inquire about specific financial needs when a customer opens an account. Using this information, a small business banker can reach out to the customer regarding products that could be useful.

nCino has been building its customer-facing UIs to enable straight-through processing. An example is the clean, user-friendly “Your Dashboard” (Figure 10). The dashboard displays the borrower’s to-do list and status of each product for which she is applying and enables her to act on the list (e.g., upload a document).

Figure 10: Your Dashboard



Sources: nCino

Celent’s perspective is summarized in Table 2.

Table 2: Celent Perspective Summary

Strengths	Opportunities
<ul style="list-style-type: none"> • Common OS powering omnichannel and multiple product origination and onboarding, particularly valuable for banks which plan on beginning with one product and then extending to others • Multiple customer journeys supported from STP to fully underwritten • Extension of loan user journey to shopping cart experience in which applicant, if accepted, is offered other bank products 	<ul style="list-style-type: none"> • Expansion of data analytics tools • Expansion of AI/ML support in compliance, fraud detection, and credit decisioning

Source: Celent interviews, product demonstration, and Celent analysis

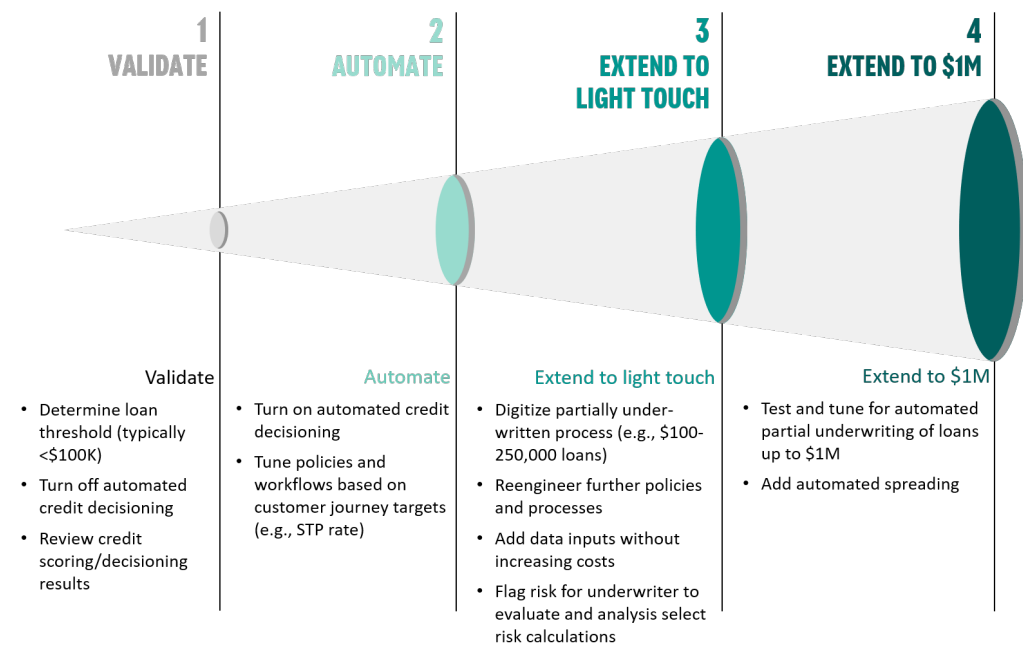
During 2022, nCino will continue to invest in R&D and growth across the current product offering to serve customers across the globe.

PATH FORWARD

The path forward has been paved by pacesetters, ranging from community banks and credit unions to top tier banks. They have not only implemented digital origination platforms but, equally important, they have reengineered their policies and processes. As a result, they have made small loan origination economically viable.

Based on interviews with lenders and credit tech vendors, Celent has summarized the best practice path forward (Figure 11). The path begins with the validation step of implementation: experts validating the new policies and processes for a specific loan threshold. Once validated, the next step is turning on credit decisioning automation. Next, the platform can be extended to loans that require partial underwriting, or light touch—typically loans up to \$250,000. Once an FI is comfortable with light touch underwriting, the fourth step is testing larger loan amount thresholds. In the US, the current threshold tends to be \$1 million. Nordic banks, however, are pushing the ceiling to the equivalent of \$3 million. Celent expects the ceiling to be raised steadily.

Figure 11: Path Forward



Source: Celent interviews and analysis

The success formula for small loan origination is within reach of most FIs. Those that bundle a broader value proposition, following the playbook of the platform players, will gain market share that will be hard to dislodge. They will bundle a deposit account, easy-to-use payment and billing services (including cross-border/foreign exchange, and merchant services if relevant) as well as and financial management tools. They will spin the virtuous circle by having more data on their small business customers and leveraging those data to improve their services. Ultimately, they will be the next generation of disrupters.

LEVERAGING CELENT'S EXPERTISE

If you found this report valuable, you might consider engaging with Celent for custom analysis and research. Our collective experience and the knowledge we gained while working on this report can help you streamline the creation, refinement, or execution of your strategies.

Support for Financial Institutions

Typical projects we support include:

Vendor short listing and selection. We perform discovery specific to you and your business to better understand your unique needs. We then create and administer a custom RFI to selected vendors to assist you in making rapid and accurate vendor choices.

Business practice evaluations. We spend time evaluating your business processes and requirements. Based on our knowledge of the market, we identify potential process or technology constraints and provide clear insights that will help you implement industry best practices.

IT and business strategy creation. We collect perspectives from your executive team, your front-line business and IT staff, and your customers. We then analyze your current position, institutional capabilities, and technology against your goals. If necessary, we help you reformulate your technology and business plans to address short-term and long-term needs.

Support for Vendors

We provide services that help you refine your product and service offerings. Examples include:

Product and service strategy evaluation. We help you assess your market position in terms of functionality, technology, and services. Our strategy workshops will help you target the right customers and map your offerings to their needs.

Market messaging and collateral review. Based on our extensive experience with your potential clients, we assess your marketing and sales materials—including your website and any collateral.

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November 2018

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