

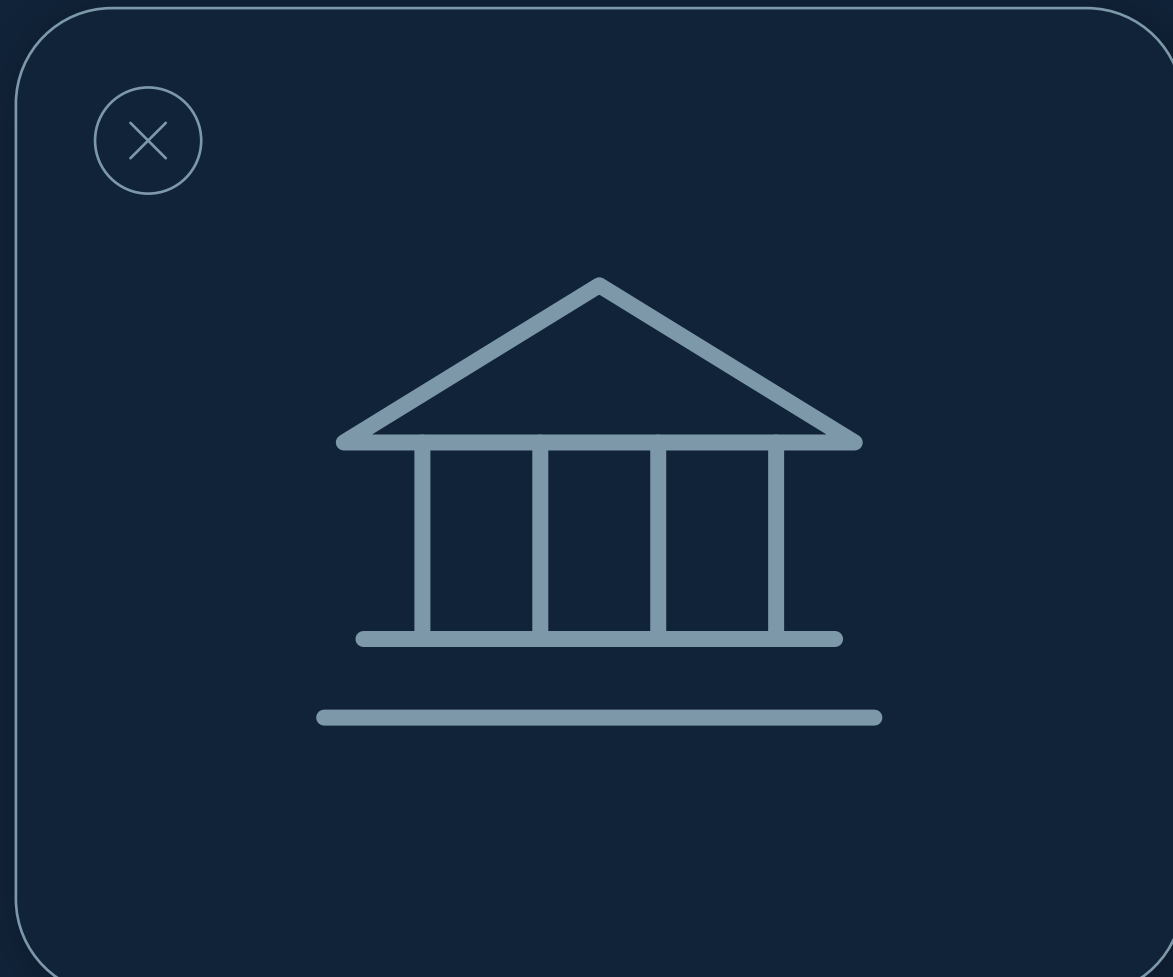
Before and After nCino

Commercial account opening is different. Unlike individuals, who often have very similar needs, every business is unique, with different shareholding, product needs, number of signers, and operational requirements.

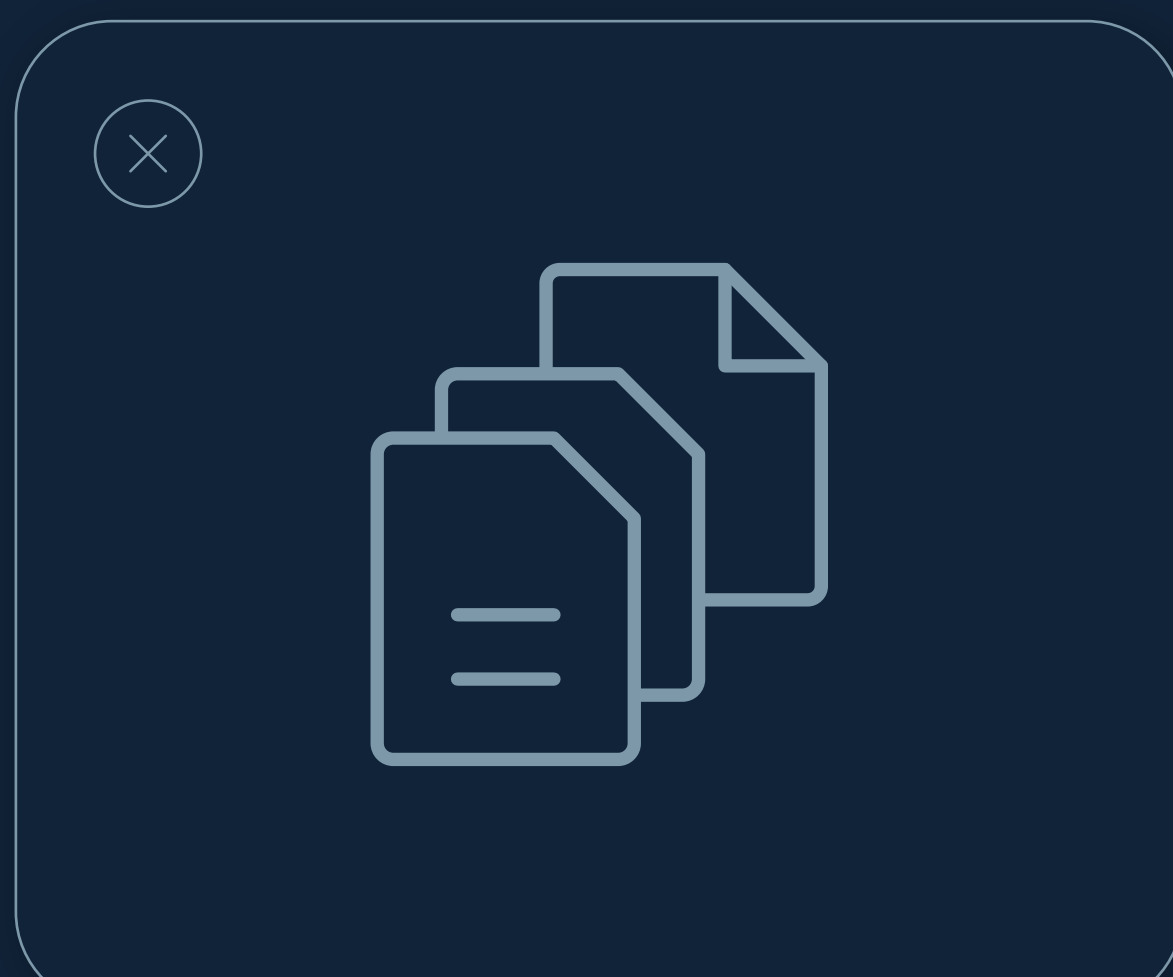
When a business is picking a bank as a partner, it's a big decision. These choices are largely relationship-driven, and require bankers to be out in their communities with a high level of personal touch. At the same time, opening a commercial account requires a lot of back-office work, with a multitude of forms, documents, and information that all need to be entered into a variety of systems.

So how do banks juggle this balance, between **maintaining close, up-front relationships with their business clients** while also **providing a smooth back-end process**?

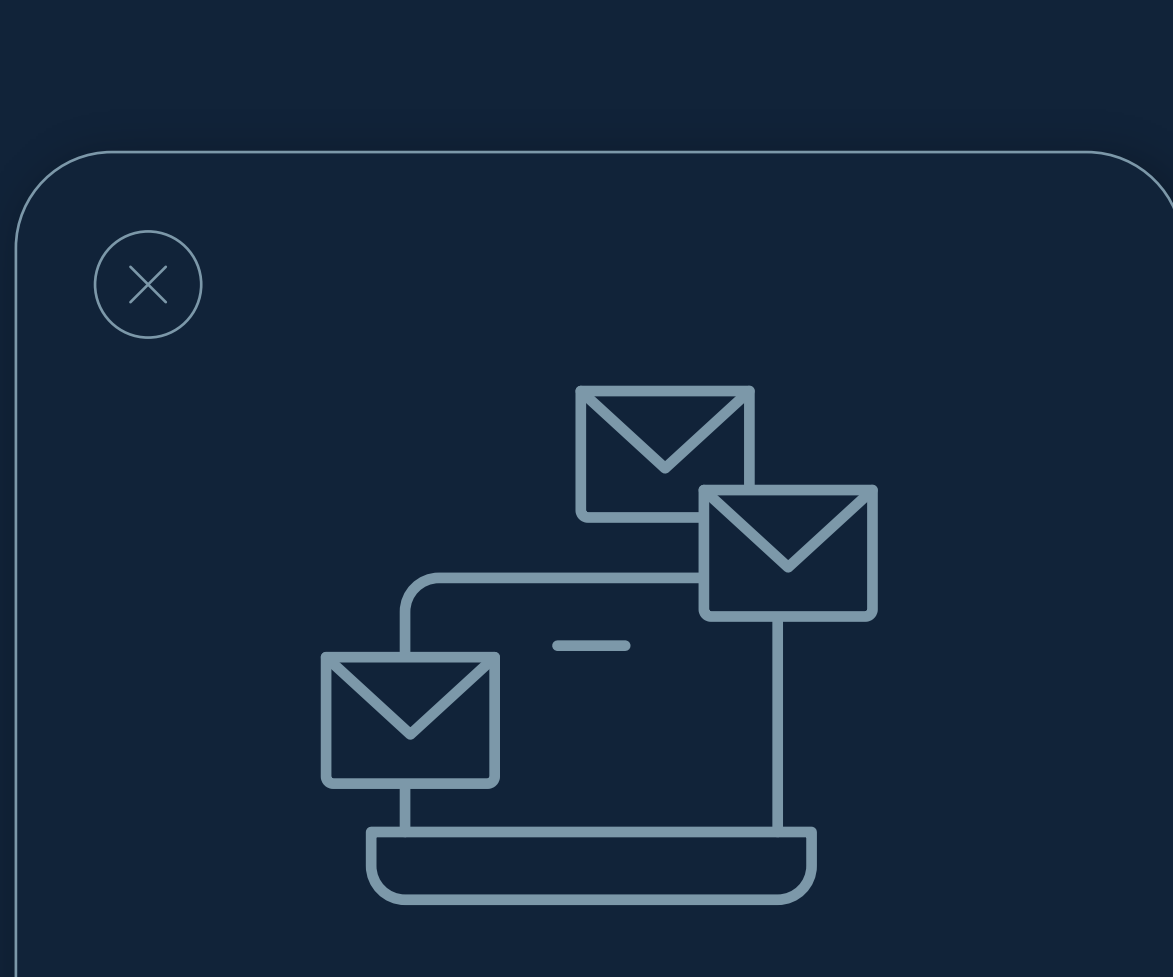
Before



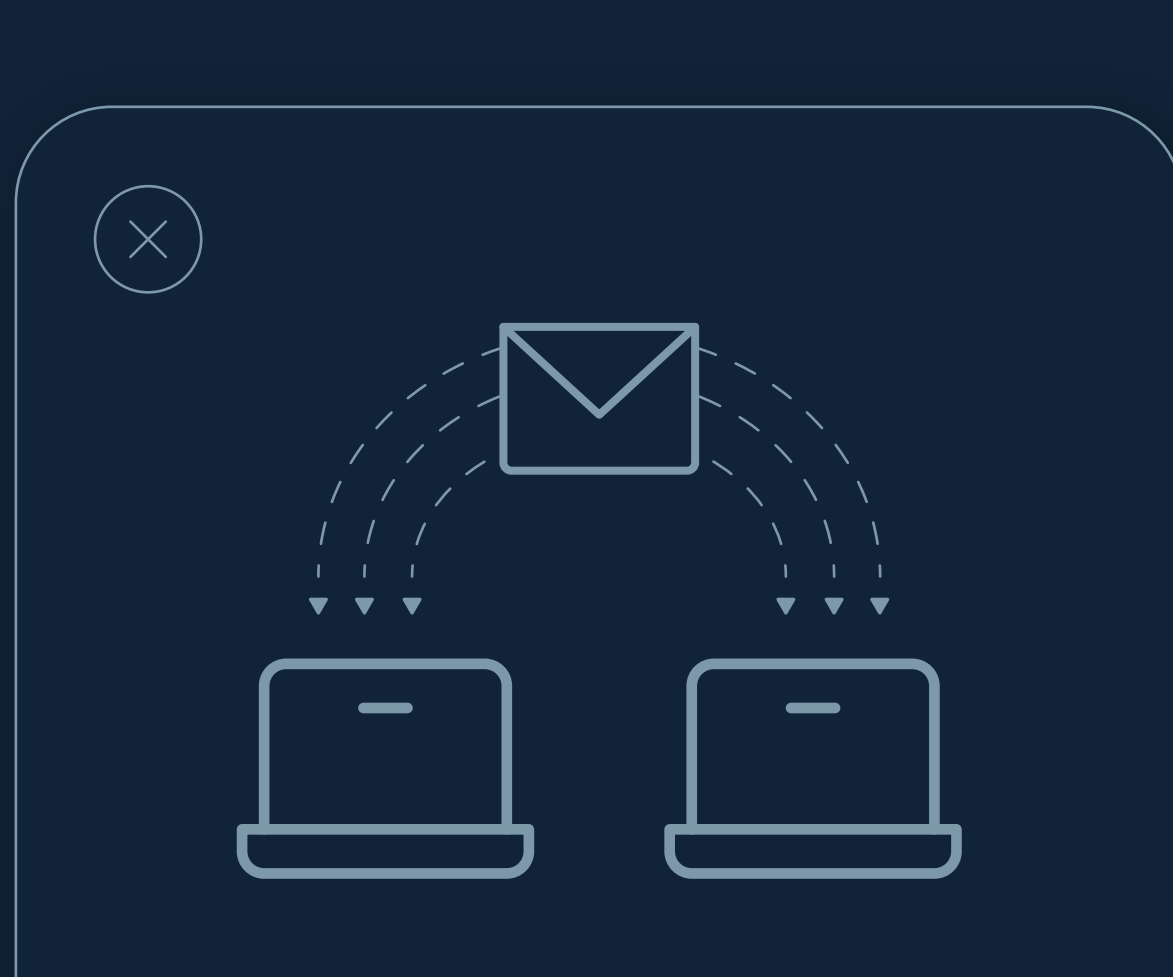
Commercial bankers meet potential customers, and the customers agree to open an account at the bank.



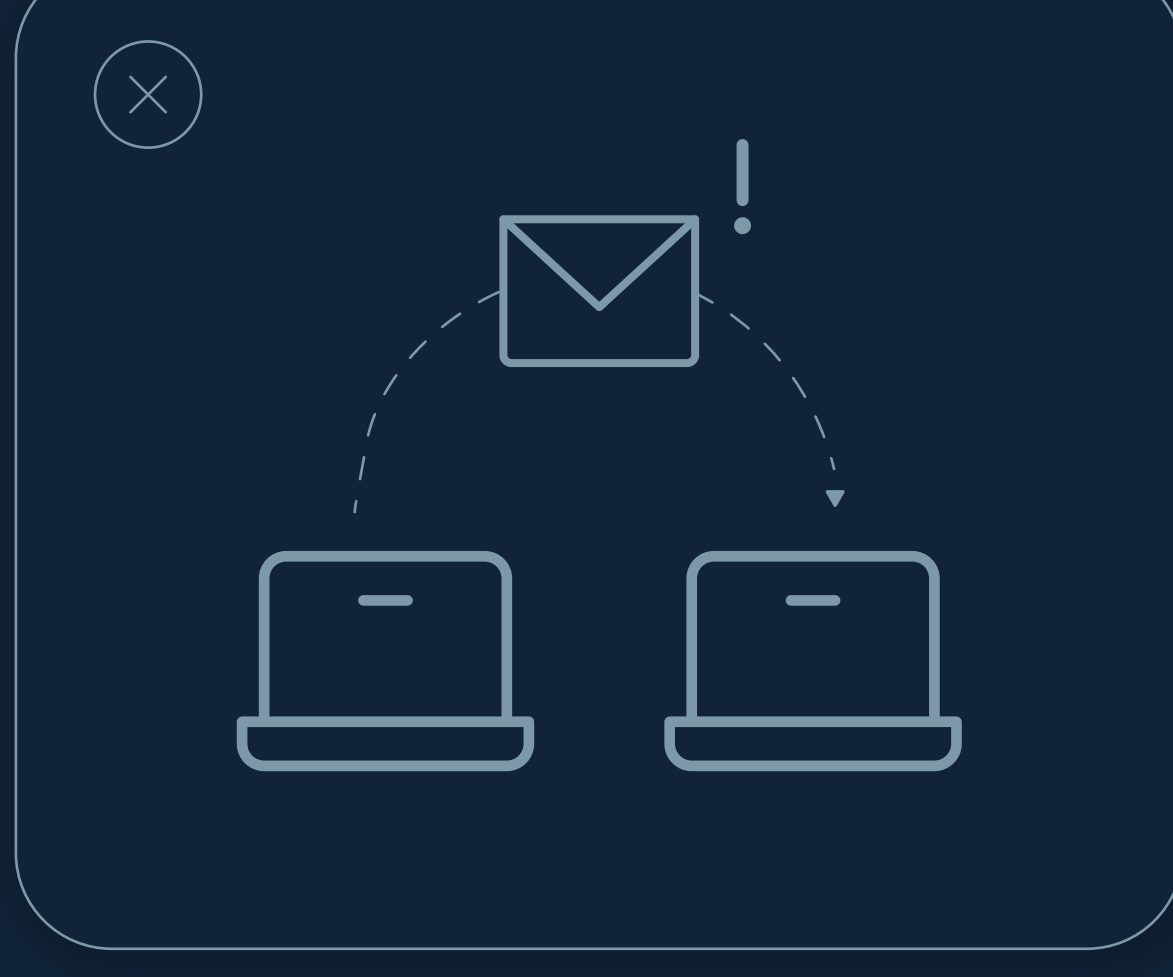
Bankers provide their new customers with a list of required documents.



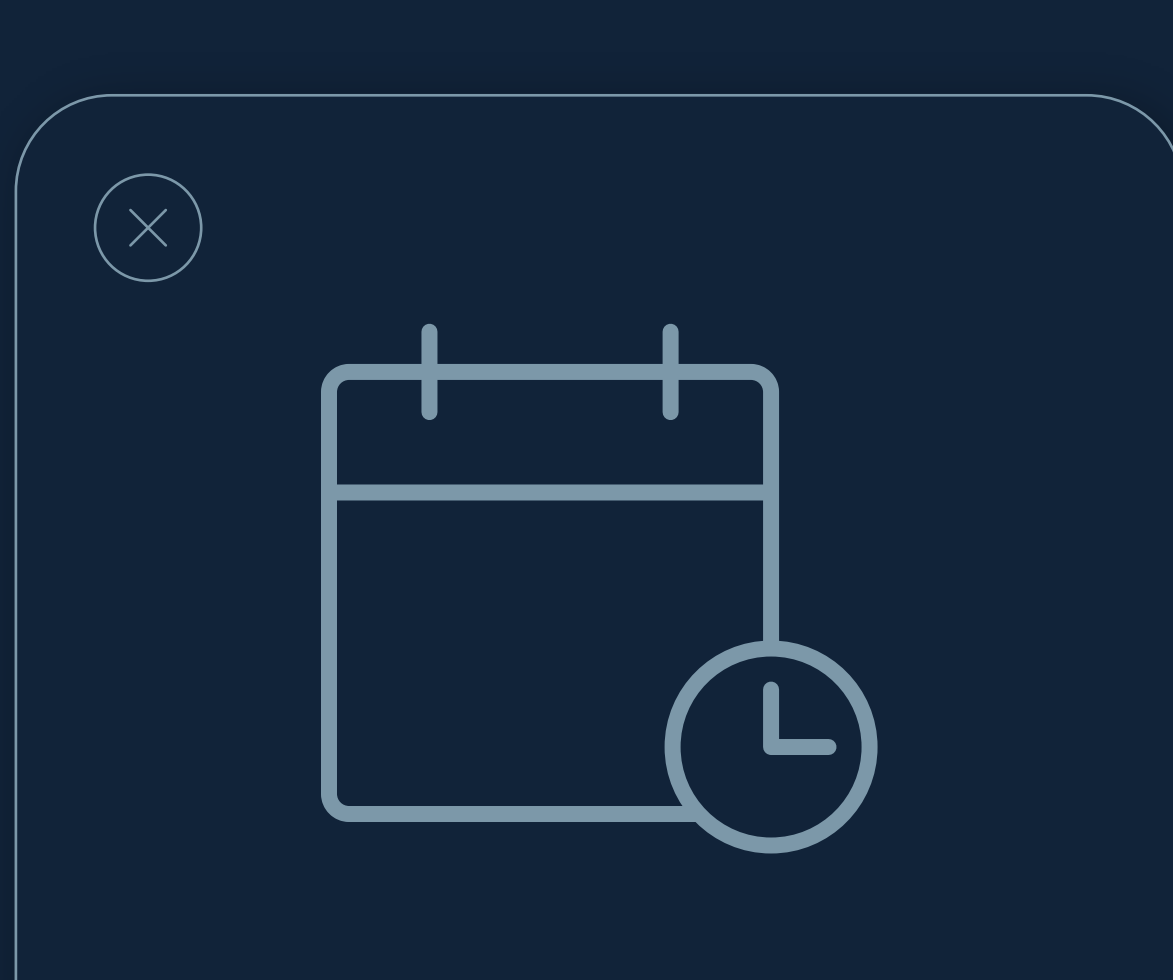
Customers send the documents to the banker over email.



Bankers review the documents and hope everything is included. A back-and-forth email chain begins between the banker and customer as the banker realizes documents are missing or not properly executed.



Bankers forward the documents to their back-office staff, who realize other documents are missing or incorrect.

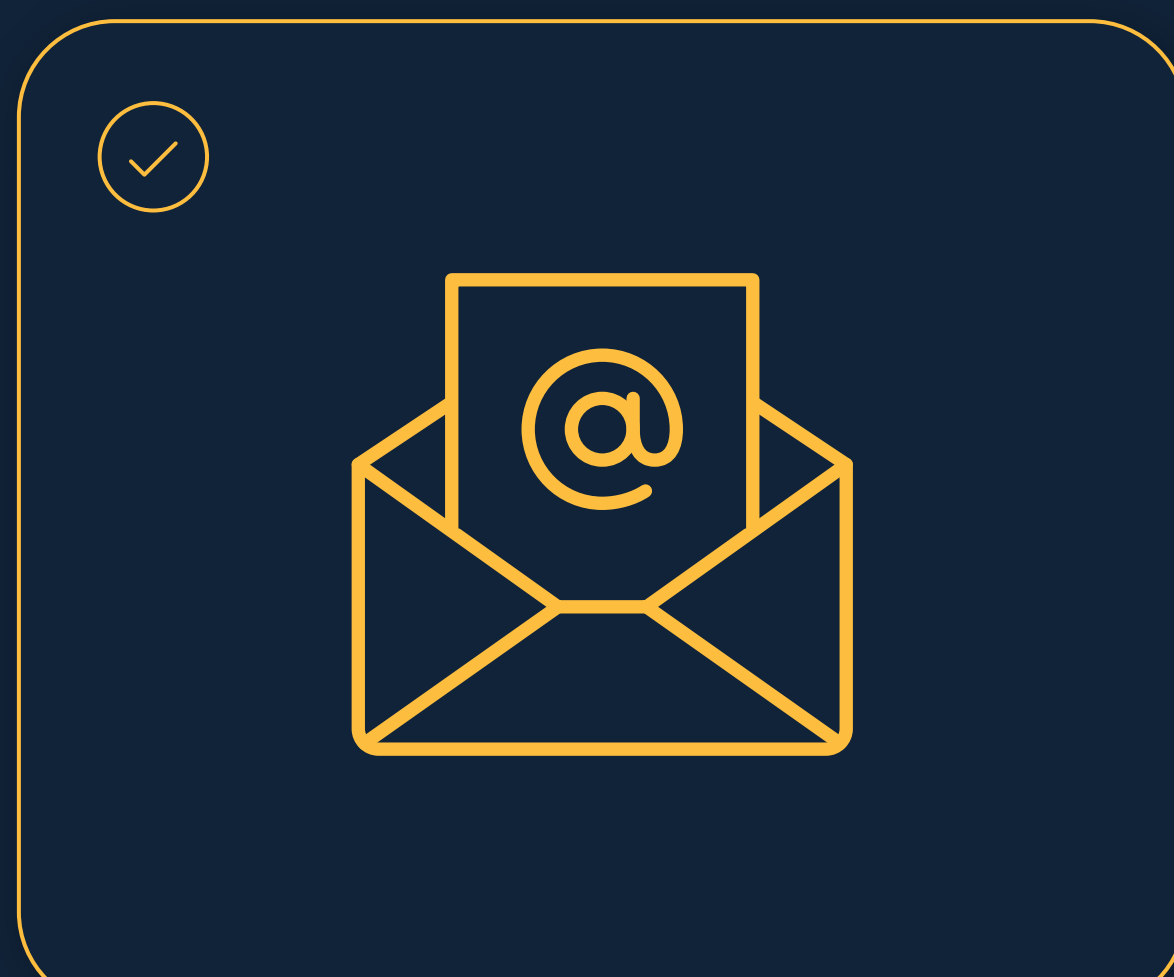


The customer takes several days or weeks to hunt down the missing or incorrect documents, get signatures from all the required stakeholders, and send them to banker. **Time to Account Opening: Weeks, if not Months.**

After



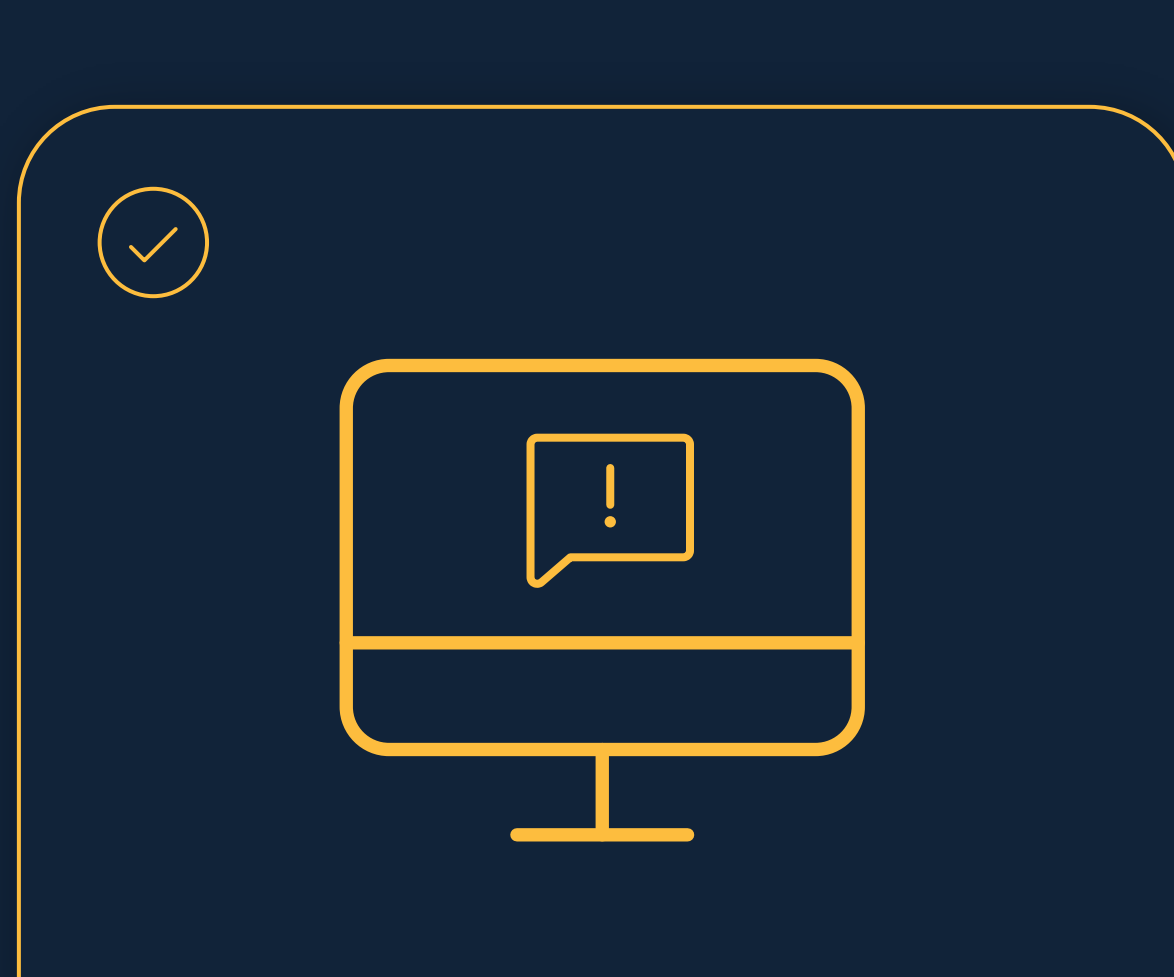
Commercial bankers meet potential customers, and the customers agree to open an account at the bank.



Bankers email their customers a link to their branded portal, powered by nCino to begin their application.



Customers upload all necessary documents into the portal, which immediately verifies them for accuracy and completion.



If any documents are missing or incorrect, nCino immediately alerts both the customer and banker to the issue.



After submitting information for all required stakeholders, they are emailed directly with instructions for signatures and other requirements.



Time to Account Opening: Days, if not Minutes

When it comes to commercial account opening, everyone wants one thing: **to get to business.** With nCino's Commercial Onboarding and Account Opening, businesses can access their accounts quickly and easily, and bankers can build their relationships on a solid foundation of a **seamless and smooth account opening experience.**