



CASE STUDY

# Transforming Sales Efficiency and Optimising Customer Nurture Programmes



**London, UK**



**Founded 1861**

**Lombard (part of the NatWest Group) is the UK's leading provider of asset finance, lending £10bn of funding to UK businesses across vehicles, agriculture, marine, technology, renewable energy, aviation, machinery, and healthcare equipment.**

**Lombard has been a customer of nCino since 2012, when it licenced nCino for its 200 frontline relationship managers.**





nCino SmartBanker is the 'go-to' tool for our relationship managers. They take pride in using it to build and deepen their engagements with customers and prospects."

Paul Edwards, Managing Director, Lombard



## The Customer

Lombard, part of the NatWest Group, has been providing asset finance to UK businesses since 1861.

## The Challenge

To help its 200 RM combine their specialist knowledge with dynamic CLI intelligence to better nurture existing customer relationships and unlock new opportunities.

## The Solution

Combining Lombard's intimate customer knowledge and business know-how with the latest advances in data science through nCino's banking intelligence platform. SmartBanker has empowered relationship managers with dynamic market insights since 2021, whilst the 2024 ProBanker pilot demonstrated powerful with blended new CAIS and CATO intelligence capabilities now being rolled out across the business.

## The Benefits

Improved ability to target niche sectors. Advanced data and insight for proactive outreach. Positive customer sentiment.



# 2012

long-term partner of nCino

# +67

nCino NPS score

# 200+

upskilled frontline RM's

# 97%

user engagement rate

# The Lombard Story

Thanks to strong internal sponsorship and a bespoke training programme, Lombard's 200-strong team have achieved 97% user engagement on the SmartBanker platform.

In turn, this has ensured they consistently hit targets, and more importantly, helped their customers grow and become more sustainable.

"SmartBanker is the 'go-to' tool for our relationship managers every morning", says Paul. "They take pride in using it to build and deepen their engagements with customers and prospects."

Lombard users have given nCino an NPS score of +67 (compared to an industry average SaaS NPS score of +52).

## Win the Right Customers

Lombard sees nCino as a valuable partner, particularly in its ability to respond to new requirements with innovative solutions across the customer lifecycle.

For example, in 2020, a new Mortgages and Charges dataset helped Lombard to identify and target clients who might be able to get a better offering through Lombard.

Lombard was delighted with the chance to provide its relationship managers with the opportunity to search and filter prospects based on current mortgage and charges held with other banks. A vital extra layer of insight for first-mover advantage.

## Keep Customers for Life

In 2021, Lombard became an early adopter of SmartBanker, combining its intimate customer knowledge and business know-how with the platform configured to their unique requirements. This enabled Lombard to automate key aspects of their frontline processes to deliver market-leading asset finance customer experiences.

"We were delighted to be early adopters of this game-changing technology," says Paul. "When we were approached with the concept, it was music to my ears. We're already seeing the benefits in terms of our ability to provide market-leading efficient services to our customers."

"We're a relationship business, nCino SmartBanker offered the opportunity to put daily customer, sector and market news into the hands of our relationship managers. We invested in the vast potential of the platform to effectively and efficiently support them in nurturing relationships with existing customers, and unlocking opportunities to find and engage with new customers" says Paul.



“What excites me the most about nCino SmartBanker is the opportunity to combine our deep know-how with advanced data science to truly transform sales effectiveness, customer support and risk management across the whole client lifecycle.”

**Paul Edwards**

Managing Director, Lombard

## The Next Evolution: ProBanker

Building on the SmartBanker success, Lombard piloted nCino ProBanker in 2024 to enhance their relationship managers' capabilities with near real-time credit intelligence from CAIS and CATO data.

The pilot delivered impressive results. RMs spotted opportunities they would have previously missed—such as invoice finance referrals identified from payment pattern declines. They identified risk earlier, catching dwindling cash positions and late payment trends before they became critical. Crucially, RMs walked into meetings armed with comprehensive credit insights that genuinely impressed clients.

The pilot also revealed a potential £34 million income pipeline that could be generated annually when scaled across the full user base.

Based on these results, Lombard is launching ProBanker across their relationship management teams in early 2026, along with the rest of the NatWest Group. This combination of SmartBanker's engagement insights with ProBanker's credit intelligence will give Lombard's and The NatWest Group's RMs a complete 360-degree view of customer financial health—positioning them to deliver even more proactive, data-driven customer experiences.





The nCino Difference