



POINT OF VIEW

Artificial Intelligence Isn't a Moment.  
**It's the Future.**





Transforming  
Financial Services  
through **Innovation,**  
**Reputation and Speed**

## A Technology Revolution

Over the past few decades, we've witnessed the transformative power of technology, including groundbreaking advancements such as the inception of the personal computer, the explosion of the World Wide Web, the rise of smartphones, and the breakthrough of cloud technologies.

Now, with the current wave of artificial intelligence (AI), we will once again see, firsthand, how a new technology can continue to transform all industries.

Like its predecessors, AI isn't a fleeting trend, but a powerful technology that will transform the future. AI's ability to analyze enormous volumes of data is already paving the way for new value streams across all industries, while revolutionizing business at warp speed.

The financial services industry stands at an unprecedented inflection point with the emergence of AI. As per [McKinsey's analysis](#), AI signifies an opportunity worth over a trillion dollars in revenue for financial institutions. It's worth noting that, as reported by [The Financial Brand](#), roughly 75% of these institutions are already in the early stages of experimenting with AI, while key technologies such as

**75%**  
of financial institutions are  
already testing AI deployment

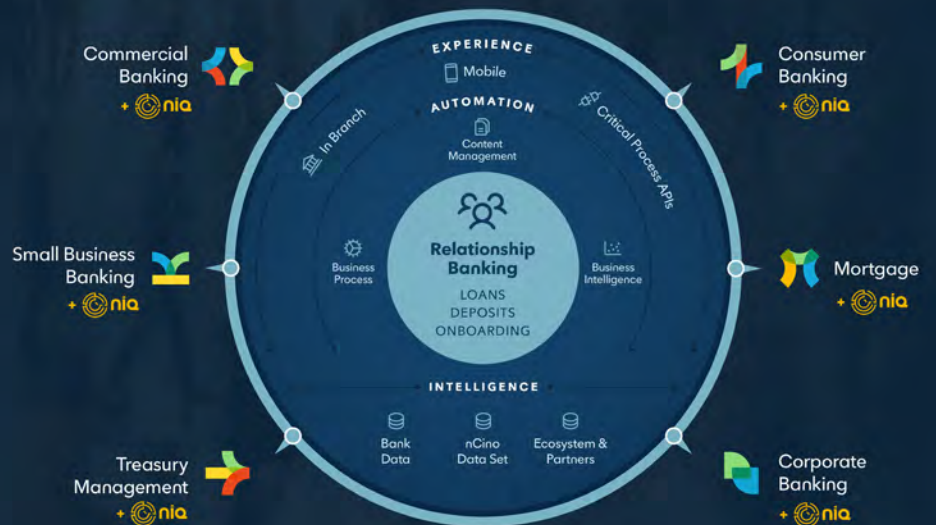
### THE FINANCIAL BRAND

generative and predictive models are driving major changes in the industry.

AI gives financial institutions the tools to use large amounts of data for better operations. When this data is unlocked, it can solve problems throughout the banking relationship lifecycle, improving business processes, increasing profitability, managing credit risk, ensuring compliance, and enhancing digital customer experiences. The challenge for these institutions is figuring out where and how to start or speed up their use of AI.



## The Intelligent Cloud Banking Platform



## AI: Challenges and Opportunities

AI brings many benefits, but there are implications to consider. These range from data management, where siloed data poses a significant challenge to the effective implementation of AI, to explainability, where AI's decisions must be transparent and understood. Other considerations include being committed to continually optimizing and evolving AI strategies as demands change. Last but not least, the importance of finding trusted and reliable partners cannot be overstated. These partners should be technologically advanced, experienced in navigating the intricacies of large-scale data management, and committed to customer success.

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**Forbes**

FIs that hesitate to adopt AI capabilities risk being outpaced in the market by competitors who are more ready and willing to embrace these cutting-edge technologies. 77% of bankers believe that the ability to unlock the value of AI will be the difference between the success or failure of banks ([Forbes](#)). AI can bring a host of additional benefits including efficiency and cost reduction, as algorithms and machine learning can automate and expedite routine tasks, thereby reducing operational costs. In the area of risk management and compliance, AI can employ sophisticated predictive analytics to identify potential risks and ensure adherence to regulatory requirements. Finally, AI enables the delivery of new and unique customer experiences, personalizing services and interactions based on individual customer preferences and behaviors, driving customer satisfaction and enabling new growth opportunities.

The majority of financial institutions recognize this opportunity. 80% of senior banking executives believe that effectively utilizing AI is the defining factor in market competitiveness ([The Economist](#)). As FIs set their sights on unlocking the colossal potential that AI holds, they find themselves in need of a dependable ally, one that has earned a reputation not only for reliability and trust, but also for continuous, cutting-edge innovation.

### AI IS UNLOCKING A WHOLE NEW VALUE STREAM FOR BANKING



Efficiency & Productivity



Deal, Pricing & Profitability



Heightened Credit Risk Management



Seamless Compliance



Digital & CX Excellence

## The Power of nCino IQ (nIQ)

The nCino Cloud Banking Platform delivers operational efficiency, risk management and growth capabilities necessary for modern banking. In 2019, nCino brought even more value to the cloud platform with the introduction of nCino IQ (nIQ).

nIQ, nCino's brand for AI, machine learning (ML) and analytics, has been a game-changer in operationalizing data within banking.

nCino's vision is to **transform** the way financial intuitions interact with data, shifting from a traditional model where you work for the data, to an **innovative framework where the data works for you.**

With nIQ, nCino continues to transform the way financial institutions interact with and leverage their data, shifting from a traditional model where you work for the data, to an innovative framework where the data works for you. By operationalizing your data with nIQ, your financial institution can accelerate revenue growth, improve operational efficiency and deliver unique customer experiences.

The foundation of nIQ and nCino's AI strategies is the robust data on the platform and our vibrant community of customers. nCino's cloud banking platform, fortified by current AI services and an expansive network of over 1,800 financial institution partners, enables institutions of all sizes to intelligently unlock value from their data in the moments that matter most.

With a unique combination of security, trust, transparency and intelligence, nCino is committed to revolutionizing the

customer lifecycle and redefining banking as we know it. nIQ's capabilities extend into facilitating better decisions around deals, pricing optimization, risk management and much more. We remain committed to ensuring responsible AI and adhering to guidelines relating to trust and explainability. Our strategic approach is firmly rooted in the unmatched data and infrastructure of nIQ, a powerful engine that paves the way for continuous innovation.

## A New Era in Financial Services

As we usher in a new era of AI, nCino's strategic vision is to infuse intelligence into every stage of the banking lifecycle, when and where it matters most.

We were pioneers when bankers were reluctant to embrace the cloud. We proved that value proposition and today, cloud banking is considered the industry standard. Over four years ago, we anticipated the demand for AI and data, and launched our nIQ initiative to continue to drive the evolution of financial services.

As the industry embraces AI and recognizes it as revolutionary technology, it only reaffirms our mission. Once again, nCino is set to transform the financial services industry through **innovation, reputation and speed.**





With nIQ, we've been able to drastically reduce data input time and fully digitize our credit analysis process to further increase speed and convenience. This has helped us bolster our data integrity, make better credit decisions and enable our employees to focus on more value-added tasks like relationship building instead of manual data input and analysis.

**Jason Shields**

VP and Loan Operations Manager,  
Gulf Coast Bank & Trust



Unlock the Value of AI