

NCINO TREASURY MANAGEMENT SALES & ONBOARDING SOLUTION

OVERVIEW

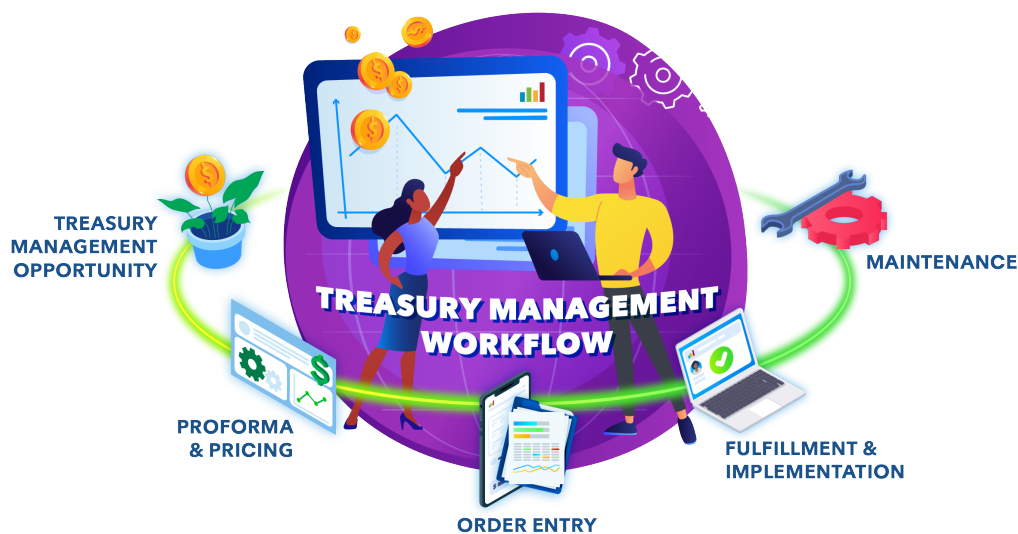
In today's banking environment, differentiation in treasury management product and service delivery is a key factor in creating value for customers and providing strategic growth for the financial institution (FI). By offering treasury management services, FIs can gain a competitive advantage from serving entire commercial and small business relationships, driving non-interest income, mitigating risk and diversifying their service offerings. Leading FIs now view the treasury management function as the next horizon to drive deposit growth, grow revenue and enhance profitability.¹

FIs around the globe are laser-focused on customer experience; many consider it to be just as important as functionality. Since onboarding is one of the first impressions treasury management customers experience, it is a critical component of customer satisfaction and something FIs must strive to automate and streamline.² nCino's Treasury Management Sales and Onboarding Solution delivers a streamlined, digital onboarding experience and a central view of all treasury products and services.

BENEFITS / VALUE

nCino's Treasury Management Sales and Onboarding Solution introduces robustness and flexibility to best meet the FI's needs. From simple to complex maintenance requests, relationship managers can submit requests en masse for multiple treasury services, automatically creating tasks and opening activities with ease. They can also add and edit authorized users and analyzed accounts en masse, decreasing time-to-service, streamlining processes, and increasing visibility of product details. This enterprise-ready solution tracks maintenance history and maintains consistency in data capture to accelerate processes and provide full transparency.

- ✓ **Quick, accurate pricing and service**
- ✓ **Automated customer onboarding workflows**
- ✓ **Easily track project status**
- ✓ **Accelerated approval processes and time-to-revenue**
- ✓ **Increased transparency into customer relationship**
- ✓ **Reduced risk and compliance burdens with reporting and audit features**
- ✓ **A completely digital treasury experience**



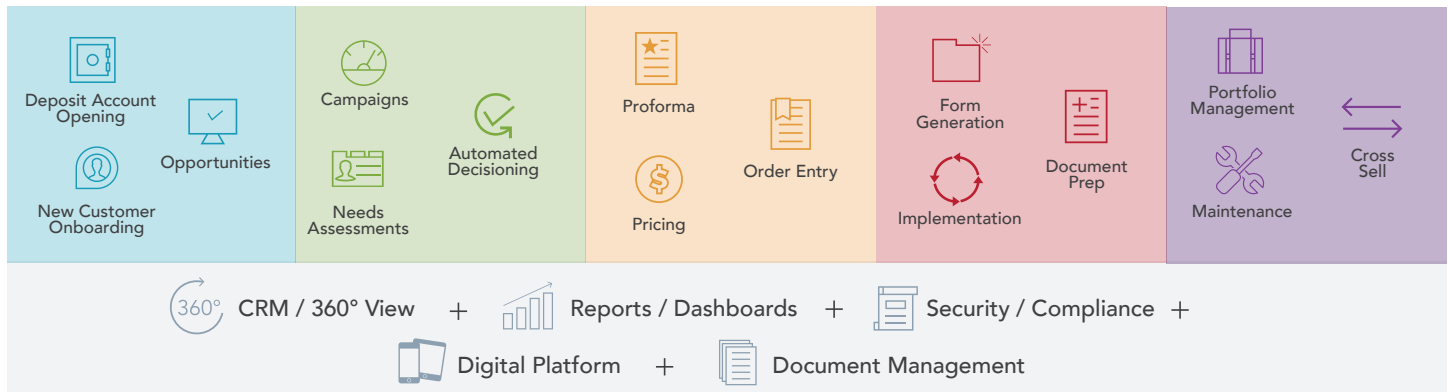
1. Treasury Management at a Crossroads: Support Group or Revenue Engine? Deluxe

2. Leaders of Treasury Management Onboarding: The Pursuit of Automation

NCINO TREASURY MANAGEMENT SALES & ONBOARDING SOLUTION

FEATURES

nCino leverages the power and security of the Salesforce platform to provide a complete, efficient treasury sales and onboarding management solution. Employees and customers operate with a holistic view of the customer relationship, accurate pricing, streamlined onboarding and quick, easy maintenance.



- **Compliance** – nCino’s Bank Operating System® (BOS) provides tools and integrations for FIs to fulfill regulatory compliance policies as well as global and local regulations.
- **Customer Onboarding** – Quickly onboard new customers and assess their needs with streamlined workflow—preconfigured with an institution’s business processes.
- **Deal Management** – Enables users to bulk edit hundreds of treasury service records from a shared product package or shared relationship if no product package exists.
- **Document Manager** – A configurable, integrated digital document repository that provides instant, digital access to any document for enabled employees and a visual audit trail to reduce compliance risk.
- **Implementation** – Supply teams with the required services and products for installation and configuration via the order entry and create custom workflows to track implementation times.
- **Integrations** – Having a flexible and secure platform allows nCino to integrate third-party solutions as well as relationship, product, and service data from existing bank systems. Examples include document preparation, identity verification and e-signature.
- **Maintenance** – Allow users to enter requests and changes for multiple treasury services en masse, creating tasks and/or opening activities, as well as keep track of historic maintenance requests for any relationship.
- **Mass Add/Edit** – Add and edit authorized users and analyzed accounts en masse to accommodate high volumes of users and deposits connected with treasury services.
- **Opportunities** – Efficiently manage leads, opportunities and accounts from a single, secure system.
- **Order Entry** – Automatically initiate order entries and create customer summaries showing a full list of products and services including pricing using defined templates catered to the information required for specific product types.
- **Portfolio Management** – Analyze, track, manage and service multiple individual and/or business entities as a single entity to facilitate complex commercial transactions.
- **Pricing** – Generate accurate pricing for product bundles with customizable, automated workflows, adding to a robust products and services catalog.
- **Compliance** – Create configurable, detailed proformas to align with institutional processes to be included in the proposed list of products and services and reduce product setup errors.
- **Smart Checklist** – Create a customizable list of requirements that can be automatically tied to employees, view the status of products and oversee what requirements remain or have been completed in real time.

NCINO TREASURY MANAGEMENT SALES & ONBOARDING SOLUTION

Built on nCino's BOS, the Treasury Management Sales and Onboarding Solution improves cross collaboration by placing bankers across all business lines on the same digital platform. With expeditious onboarding and streamlined maintenance, FIs can focus more on sales and less on processing. nCino also provides electronic documentation collection that streamlines document management and tracking, ultimately helping FIs meet regulatory requirements.

nCino's Proforma and Pricing functionality allows FIs to create multiple proformas and offer the right pricing scenario for their customers. Strategic tools such as competitor and exception pricing along with pricing tiers further enable relationship managers to win client business, increase satisfaction and build long-term relationships. nCino centralizes data, reducing manual tasks and increasing transparency and the capacity to drive more value to the FI.

The Treasury Management Sales & Onboarding Solution makes it easy for FIs to increase the size of their treasury portfolio through better sales management, customer onboarding and account maintenance activities on a single, secure platform.



“The changes that have been made to nCino’s Treasury Management Sales & Onboarding Solution are exactly what we need and will better enable us to serve our clients and make their banking life easier. It is great to know we have a voice in these existing enhancements.”

Mickey Jerno, Client Services Manager at Santander Bank, N.A