



SOLUTION BROCHURE

Corporate Banking



Empowering Corporate & Investment Banks to Adapt, Innovate and Stay Ahead

Corporate and Investment banks (CIBs) face numerous challenges in today's fast-paced, constantly evolving financial landscape.

From the current economic volatility affecting their revenue and risk management to increasing regulatory scrutiny and growing client expectations, CIBs must navigate a range of obstacles to remain competitive. However, CIBs are still mainly operating with legacy systems, limiting their ability to innovate and adapt to changing market conditions. This also results in cascading effects on the efficiency of the financial institution at truly optimizing its balance sheet.

nCino's Corporate Solution is specifically designed to meet the needs of CIBs, providing an end-to-end lending platform covering the full customer lifecycle to improve their operational efficiency, mitigate risk and provide their clients with the high-quality services they demand in today's competitive market. nCino's Corporate Solution also empowers your employees with the innovative tools and the right insights they need to succeed, helping FIs to stay ahead of the competition in today's ever-changing banking environment.





How can nCino help?

Operational efficiency: nCino increases collaboration between all teams on a single platform, automates manual processes, consolidates data and offers a streamlined experience for both colleagues and clients, reducing cost, time to serve, and human errors.

Better compliance & risk management: nCino's platform includes robust risk management and compliance tools that enable CIBs to monitor and manage risk more effectively. nCino structures complex data and creates true lineage to enable automation and reduce manual tasks and regulatory burden.

Enact policy changes in real time : As market conditions become ever more volatile, the nCino platform allows CIBs to enact policy changes on the platform in real time - directly ensuring change is embedded within working practices in line with the bank's appetite.

Gain a competitive edge: As nCino creates a 360° view of the customer, employees are enabled with the right insights to be able to deliver a differentiated experience to their customer, attracting new clients and retaining them for longer.

Attract & retain top talent: Employees (especially Millennials) place a large emphasis on doing work with meaning and purpose, going beyond performing repetitive and time-consuming administrative tasks. nCino helps CIBs attract and retain top talent by providing an experience that empowers employees with modern and time-saving technologies.

What makes nCino's platform different?

Cloud native & scalable: nCino is built natively on the Salesforce Platform, enabling the banks to scale at speed to pivot or launch new products or workflows, through a future-proof and secure SaaS solution.

Open API architecture: To meet CIBs' unique business challenges and deliver the technology they need, nCino supports a diverse array of integration options with the most commonly used technology partners in financial services. nCino has APIs and packaged integrations with 3rd-party providers, allowing CIBs the freedom to control their integration experience and providing greater value to their clients.

"Click vs Code" configuration: CIBs can streamline their change processes through a "click not code" configuration approach, giving control back to the banks to perform changes quickly without the need for a highly skilled technical workforce.

Continuous innovation: Committed to providing FIs with the best technology available, nCino's platform benefits from more than ten years of constant innovation and more than 25% of revenue reinvested into research and development year after year.

Ease of integration: nCino can seamlessly integrate with banks' strategic credit ecosystems and infrastructures, like core systems, or third-party applications like CRM, to become their single source of truth.

Drive cost efficiency, speed and simplification on a native cloud platform for all credit facilities

nCino is a native SaaS solution leveraged by more than 1,850 FIs globally. Our platform is an end-to-end credit origination and portfolio management solution for Commercial and Corporate Banking. It brings transparency between the front, middle and back offices and facilitates better coordination for an improved client and colleague experience.

nCino's Corporate Solution combines capabilities around Credit Origination workflow, Portfolio Management, Risk Monitoring, Deal Structuring, Real-Time Reporting and more. Our unified platform offers a comprehensive 360° view of your clients and portfolio activities, accessible to all teams inside the organisation for a seamless collaboration. nCino replaces point solutions and manual-based processes to generate cost savings, simplify operations and promote transparency through API connectivity to internal and external sources.

End-to-end credit lifecycle management on one platform



Agnostic integration to CRM and Core banking systems

2. Enabled Corporate Capabilities

360° Banking Views

- Clear view of customer and portfolio activities to monitor the pipeline and the risk
- Cross collaboration between different teams (Coverage Teams, Product Specialists, Credit Analysts, Middle/Back Office)

Advanced Efficiency
with up to
77%
Reduction in Loan Cycle
Times

Up to
100%
Decrease in Manual
Reporting

Risk Monitoring

- Identify, measure and monitor risks across the portfolio:
 - Exposures
 - Covenants
 - Collaterals
 - Rating (Credit Risk & ESG)
- Audit Trail

Orchestration & Automation

- Digitally embedded credit policy throughout the lifecycle
- Automation of manual tasks & insights delivered to the right user at the right time on a common data set

Up to
92%
Reduction in Loan
Servicing Costs

Up to
75%
Reduction in Time to
Spread Financials

Deal Structuring

- Seamlessly originate complex lending scenarios
- Streamline processes & financial analysis

Document Management

- Configurable, integrated & secure Document Management system
- Upload, store, track & generate documents automatically (term sheet, credit memo etc..)

Streamline Credit Memo
Creation by up to
75%

3. Users & Business Lines

Front Office	Middle Office	Risk	Compliance	Operations
Real Estate Finance	Project Finance	Structured & Leveraged Finance	Debt & Capital Markets	Sustainable Finance

4. Our Corporate Clients



We are investing significantly in technology to strengthen our competitiveness and attractiveness. Our decision to implement nCino's solution as part of the digital transformation of our financing activities, reflects our commitment to make our processes faster, more robust, and ultimately to enhance the service we provide to our clients."

Natixis CIB

2. A modern solution for your unique needs

Modular approach

CIBs can choose nCino to transform their credit processes end-to-end, or through more agile modular approaches. nCino is an ideal partner on the journey to help your institution transform holistically or incrementally through effective technology improvements that are highly focused, concentrate on solving specific problems and have a measurable impact.

A modular mindset allows CIBs to achieve 'quick wins' by implementing smaller technology upgrades that have a targeted but measurable impact on the organisation, without taking on larger or broader transformation efforts. In the manner of a modular building block, CIBs can shorten time to value by tackling projects with the highest return on investment and the least disruption first, among multiple areas of the CIB financing chain.

Configuration vs Customisation

nCino's Corporate Solution is configurable to meet the specific needs of the organization. We have a "click not code" configuration approach, allowing business admins to enact policy change instantaneously on the platform as bank appetite shifts. Configuration can be done by non-technical users, bringing cost and time benefits vs customisation.

42%

of banks execs confirmed that legacy IT systems in place are the most significant challenge to achieving their business objectives¹

Configuration

- ✓ No writing code required
- ✓ No writing test classes required
- ✓ No checking code into a repository
- ✓ No version controlling code

Cost & Time

What will the resources for custom development cost and how long will it take?

- ✓ No code and test automation to be maintained when using native features and platform capabilities for automation
- ✓ Ease of support

Maintenance

Who's going to maintain the code after the initial development is done?

- ✓ Build multiple complex components without writing code
- ✓ Less to worry about in terms of governor limits

Complexity & Scalability

Code typically introduces more complexity and can be hard to manage in terms of scalability

¹Source : [Better business banking white paper](#)

3. nCino's innovative suite of features for Corporate & Investment Banks

Through a relentless focus on innovation, nCino continues to offer a growing suite of features designed to help CIBs with many areas of the financing chain, in order to streamline their operational efficiency, bring more transparency, and elevate their colleague and client experiences while ensuring better risk management.

Risk Monitoring

Exposures

nCino connects to the bank's Core Banking System and offers an overview of the portfolios' exposure with the appropriate segmented views as per the banks policy.

nCino allocates group wide credit limits down through the entity structure. Monitoring of the exposure real time as corporate behaviour is reflected in the system for the appropriate colleague to view.

Covenant Management

Add, manage and monitor covenants (Financial Ratios, ESG Criteria, Financial information, etc.) during the approval process and throughout the loan lifecycle.

nCino provides the bank with intelligent workflows that ensure the tracking and reviewing of the covenants only when necessary to match the Facility or Deal Agreement and follow the waiver, amend and extend request, and annual review.

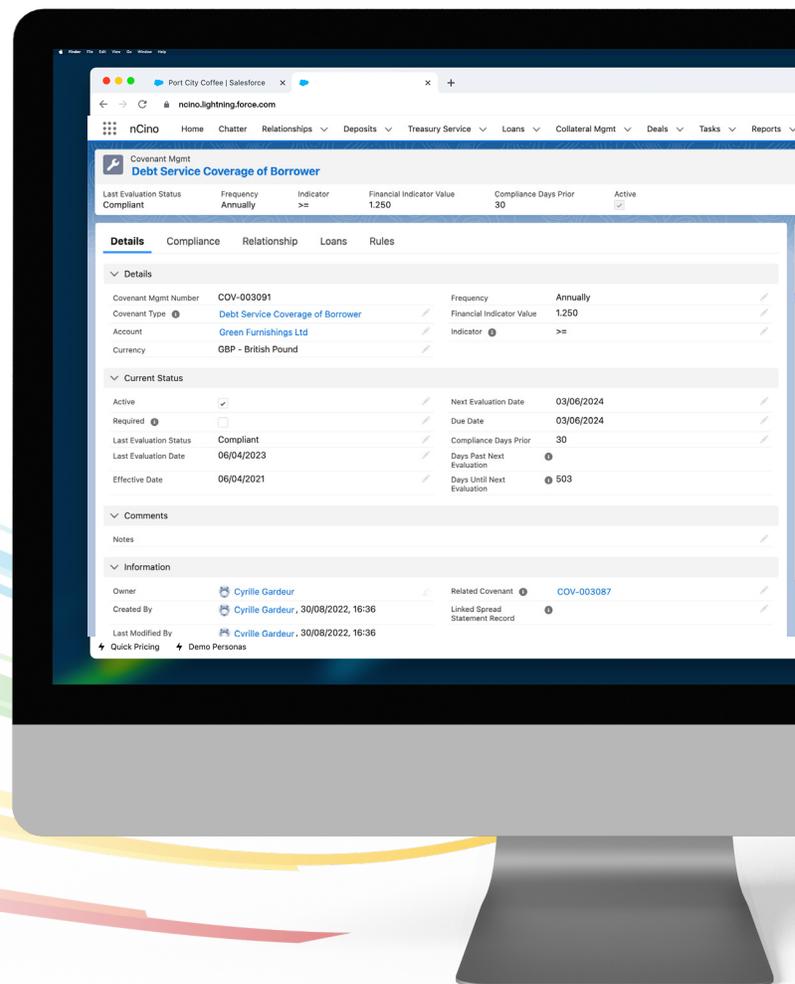
Collateral Management

nCino has a comprehensive collateral/securities creation and management tool. The risk team can easily track the collateral associated with a facility, its loan position, its loan-to-value, and market rate for a clear view of credit risk.

Risk Rating

nCino has its own Risk Rating engine that is template based depending on the industry or the risk process. It can be configured to mirror the bank's current risk template.

nCino also offers the ability to connect to the bank's internal Risk Rating tool and use the data to feed the nCino platform, and removing the need to enter the data twice.



Deal Structuring

Deal Proposal

nCino's Deal Proposal functionality allows the bank to seamlessly structure multi-facility complex deals.

Deal Proposal offers seamless collaboration across the bank's teams by creating respecting deal teams and the security model surrounding financing.

Where lending is syndicated, appropriate workflows and segmentation is embedded within the platform for seamless management.

Financial Analysis: Auto-Spreading

Leverage machine learning and optical character recognition to automate the reading and extraction of data from financial statements (Consolidated Accounts, IFRS, US GAAP, etc). The bank can use the financial data to automatically calculate financial ratios, structure a deal and easily track changes year-over-year.

The bank can prepare projections and perform scenario analysis on Annual accounts & MI.

Financial Analysis: Spreads

nCino's Spreads is a powerful credit analysis tool that creates a streamlined, consistent process for underwriters to analyze financial statements and identify major risks and trends. Underwriters can easily forecast future cash flows with speed and accuracy through the analysis of multiple periods across financial statements. Faster, more accurate and higher quality credit decisions reduce risk exposure for the FI and lead to improved customer experiences.

Green Furnishings Ltd Account > Automated Spreading Documents
Automated Spreading | Powered by nCino

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Pages: N/A, IS, BS, N/A, TCF, ?

Telefonica UK Limited Registered Number: 01743099

Statement of financial position As at 31 December 2021

	Note	31 December 2021 Em	31 December 2020 Em
Non-current assets			
Property, plant and equipment	13	3,228	2,940
Right of use assets	14	614	454
Intangible assets	15	1,511	1,237
Investments	16	14	14
Deferred tax assets	27	-	4
Trade and other receivables	18	482	250
Other financial assets	19	45	63
Retirement benefit asset	26	249	40
		6,143	5,002
Current assets			
Inventories	17	133	122
Trade and other receivables	18	2,263	1,753
Other financial assets	19	84	73
Cash and cash equivalents	20	33	76
		2,513	2,024
Current liabilities			
Borrowings	21	(149)	(187)
Lease liabilities	22	(174)	(182)
Trade and other payables	23	(2,467)	(2,412)
Current tax liabilities		(1)	(5)
Provisions	24	(13)	(30)
		(2,824)	(2,796)
Net current liabilities		(311)	(772)

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Quick Pricing Demo Personas

Orchestration & Automation

Workflows and Credit Approval

nCino drives effective workflow management, from origination through to fulfilment and real-time monitoring.

Approvals are triggered off the bank's policy automatically, with separate workflows for approvals, rejections and manual reviews.

Embed the bank's business rules through straightforward configuration by middle- and back-office teams, and avoid costly and error-prone collaboration today.

Automated Policy Management

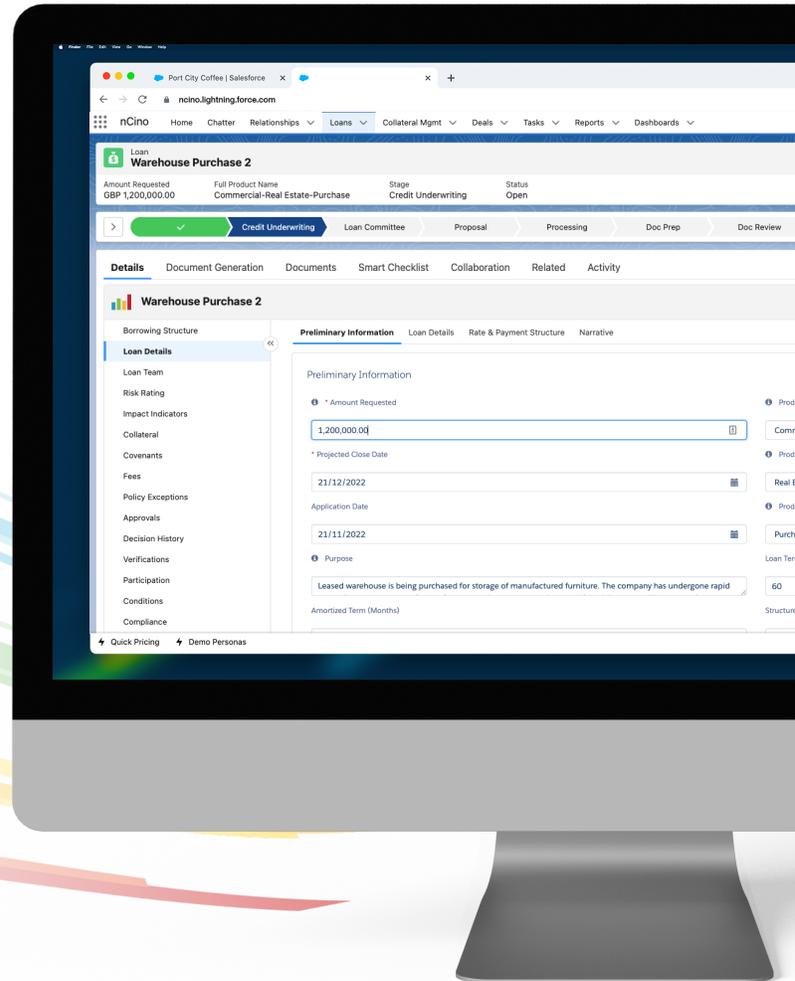
Automate the bank's policy directly into the processes that need it.

Through our Smart Checklist, Conditions and Document Manager features, seamlessly automate and structure what is needed from a documentation, condition management and task management perspective to enable an experience that is as frictionless as possible.

Smart Checklist: gives admins the ability to create a configurable list of requirements that can be assigned to certain employees, automatically or manually, based on their role or place in the requirements queue. Thus, the bank can consistently view the real-time status of any process while overseeing exactly what work remains or has been completed.

Conditions: allows the bank to associate, assign and monitor conditions on a loan, thereby improving compliance, minimizing risk and providing greater visibility.

Document Generation & Management: a configurable, integrated and secure content management system that automatically generates (e.g. Credit Memo, Term-Sheets and Letter of Credit) and digitally stores documents related to any relationship or deal in a structured format, fully respecting the confidentiality needs of any undertaking. This feature can also integrate easily with existing corporate's ECM solutions.



Dashboards and Reporting

Generate real-time MI reporting on any aspect of the bank's portfolio. If the data is held in nCino, bank users can cross-examine this data with our drag and drop report builder.

The bank can automate all credit reporting to give complete transparency across the bank's portfolio on a real-time basis.

Examples of reports:

Front-office

- Sales performance (revenue generated, pipeline size and conversion rates)
- Deal Pipeline (number and value of deals in each stage of the pipeline)

Middle-office

- Trade processing (number of trades processed)
- Reconciliation (number of reconciliations performed)

Risk

- Credit Risk (exposures by industry, default probabilities and covenants due)
- Market Risk (exposure to interest rates, foreign exchange rates)

Compliance

- AML, Customer Due Diligence metrics

In addition to the 300+ pre-built reports and dashboards available, our solution also empowers the bank to create custom reports that align with their unique organizational needs. With the ability to configure user roles and permissions, the bank can ensure that each category of users has access only to the information that matters most to them.



Further innovations

Embedded ESG Management

Collect ESG data, create assessment & scoring and generate ESG reports, as an integral part of the loan origination process.

[Learn more here](#)

Commercial Pricing & Profitability

Price and calculate loan and relationship profitability within a single platform, based on policies and financial targets individualised to the institution.

[Learn more here](#)



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