

Seamless and Secure Account Opening

nCino's integration with Alloy's end-to-end identity risk solution provides financial institutions (FIs) a seamless and secure digital and in-branch account opening experience. With access to a broad network of data sources to power instant consumer and business verification combined with AML and fraud checks, FIs are able to automate their customer onboarding while monitoring compliance and reducing fraud risks.

Customer Onboarding

nCino's modern digital experience and in-branch account opening solution integrate with Alloy's identity risk solution to create a seamless journey for customers and bankers.

By combining multiple data sources for compliance and fraud checks into centralized workflows, FIs can make smarter identity and risk decisions resulting in an increase in good customer auto-conversion. For customers that require additional review, Alloy lets you see why a user was flagged, and approve or deny right within the manual review queue.

Business Onboarding

Working with best-in-class business identity data providers, Alloy's decision engine powers instant verification for KYB and business document verification, in parallel with KYC, AML and fraud checks on Ultimate Beneficial Owners (UBOs) all in one platform.

Stay on top of compliance obligations by automatically enrolling businesses and UBOs into recurring checks against the most up-to-date sanctions, watchlists, adverse media and politically exposed persons (PEP) sources with coverage across 100+ countries.



Features and Benefits

FASTER ONBOARDING: Expedite and simplify the account opening experience with a seamless, end-to-end process, leading to an increase in auto-approvals.

FRAUD REDUCTION: Get more visibility into fraudulent activity in real time and quickly adapt to new threats without compromising the customer experience.

OPERATIONAL EFFICIENCY: Reduce manual reviews through automated workflows and consolidate disparate data in one platform to get a holistic view of your customers.



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How it Works

nCino's deposit account opening experience combines the power of Alloy's identity risk solution to ensure FIs are well-equipped to combat fraud and onboard better customers:



Customizable for All Your Needs

Offering unparalleled flexibility, nCino's support of the Alloy software development kit (SDK) enables fraud and compliance teams to test, iterate, and leverage new data vendors instantly to find the best solution for their needs. The SDK serves as a one-time integration for a range of best-in-class third-party vendors for automated step-up authentication methods that cover:

- Document verification
- Phone-based identity verification
- Device authentication

Alloy is the **identity risk solution of choice** for over 600 of the world's top banks, credit unions, and FinTechs.