nCino Implementation Review



Abelian Partners collaborated with a $1.4 billion asset-sized community bank that had recently installed the nCino loan origination system. While the bank's vision for this nCino implementation was to streamline its commercial credit process, efficiencies had not yet been achieved. Specifically, users were confused over unclear processes and role clarity definitions during the credit life-cycle. Abelian was engaged to review the bank's nCino system and existing commercial credit process with:

- observations on gaps to market observed best practices and
- recommendations for efficiency improvements in a future state.

Engagement Scope:

Abelian Partners reviewed and documented the bank's current credit process, with specific emphasis on role clarity definitions. Gaps to to market observed best practices were discussed and future state recommendations across 13 broad categories were developed in conjunction with bank management. The entire project took 28 weeks with a recommended 3-year implementation plan and board presentation as deliverables.

Approach

Abelian Partners team of seasoned subject-matter-experts included:

- A Senior Manager adept at commercial lending and operational expertise in the nCino system.
- A Senior Executive Consultant with over 35 years in banking and commercial credit processes.
- A Senior Analyst specifically trained in the nCino system.

The project was divided up into 4 distinct phases:

- A project planning phase that established the project timeline and identified key project milestones.
- An existing process documentation period to review the current credit process. Abelian hosted 15 deep dive sessions to examine the policies, procedures and organizational structure covered by the nCino system.
- An analysis phase focused on identifying gaps to market best practices within the bank's commercial credit processes. This analysis phase also included 10 solutioning workshops to brainstorm efficiency improvements for a future state.

- A final phase developing a comprehensive 3-year strategic plan outlining the critical work projects needed to achieve the optimized target state.

Results:

Abelian delivered recommendations across 13 broad categories including staff training, procedure improvements, technology integrations, regulatory compliance and more. Recommendations were bundled into a 3-year strategic plan with timeline milestones. Finally, Abelian Partners joined bank senior management for a Board presentation of the results and plan. Overall, the bank was able to create a new vision for a streamlined and digitized credit process utilizing the nCino system.