

Breakout 5: Experience-Driven Automation for Time, Retention and Growth

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#FXT23

Brett Dooies

nCino

Alison Maquet

nCino





**Experience Driven Automation for
Time, Retention and Growth**

Ali Maquet, nCino

Brett Dooies, nCino



ALI MAQUET

**Director, Product Operations
Mortgage**



Ali Maquet is the Director of Product Operations at Simple Nexus. With over 15 years of technology experience, she is an expert across different roles and domains within the tech space. A product manager at her core, she has always used data to inform decisions and create the best user experience. Prior to Simple Nexus, she served in various roles at Western Governors University for 16 years and was recognized with numerous awards, including MVP of the Year for Product and Business Engagement. She earned her MBA at Western Governors University.



BRETT DOOIES

**Associate Director, Product Management
nCino Platform**

Brett Dooies, Associate Director of Product Management, has been with nCino's product team for nearly 7 years. His experience spans a variety of roles and responsibilities, including product strategy, roadmap development, feature prioritization and product team leadership. He has helped deliver key features in several of nCino's core solutions, including commercial, small business and retail banking. In his most recent role as Director of Productized Integrations, Brett led product and engineering teams through the ideation, design, development and launch of robust software integrations while navigating complex technology partnerships and vendor relationships. Outside of work, Brett enjoys playing with his kids, traveling and reading nerdy books and articles about his two unrelated passions, cosmology and personal finance.

Safe Harbor Statement



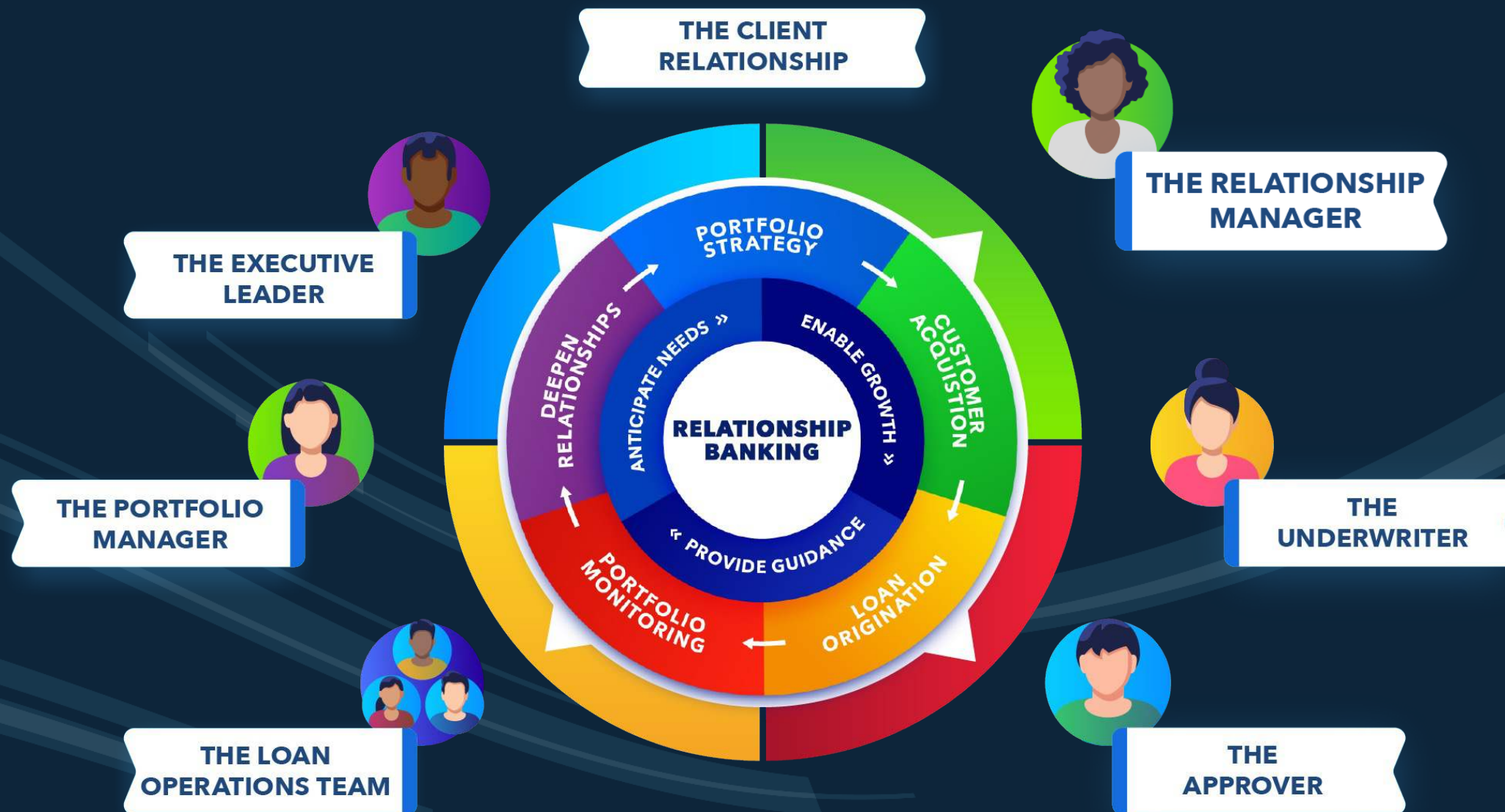
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THE WORLDWIDE LEADER IN CLOUD BANKING



NORTH CAROLINA, USA
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UK
JAPAN
AUSTRALIA







FROM THIS...



...TO THIS

Market Perspective



The Right Experience At The Right Time



Channel



Online

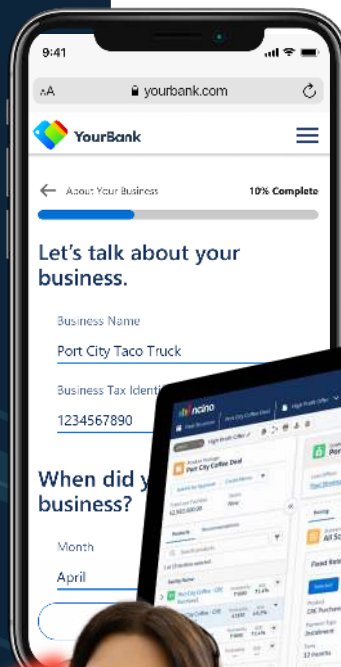


Banker



Call
Center

Application



Experience



No
Touch



Low
Touch



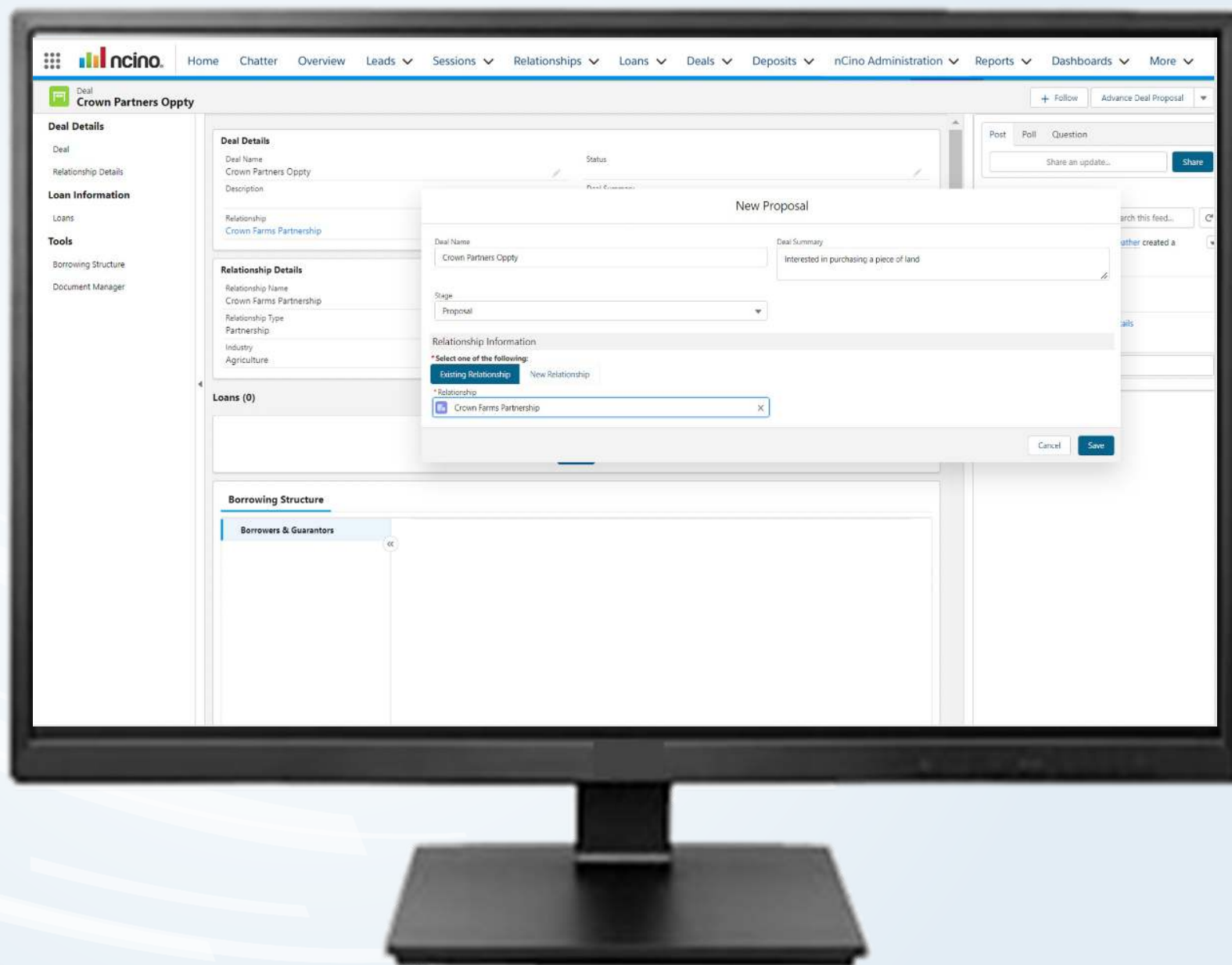
SBA/Complex

Automation to Augmentation

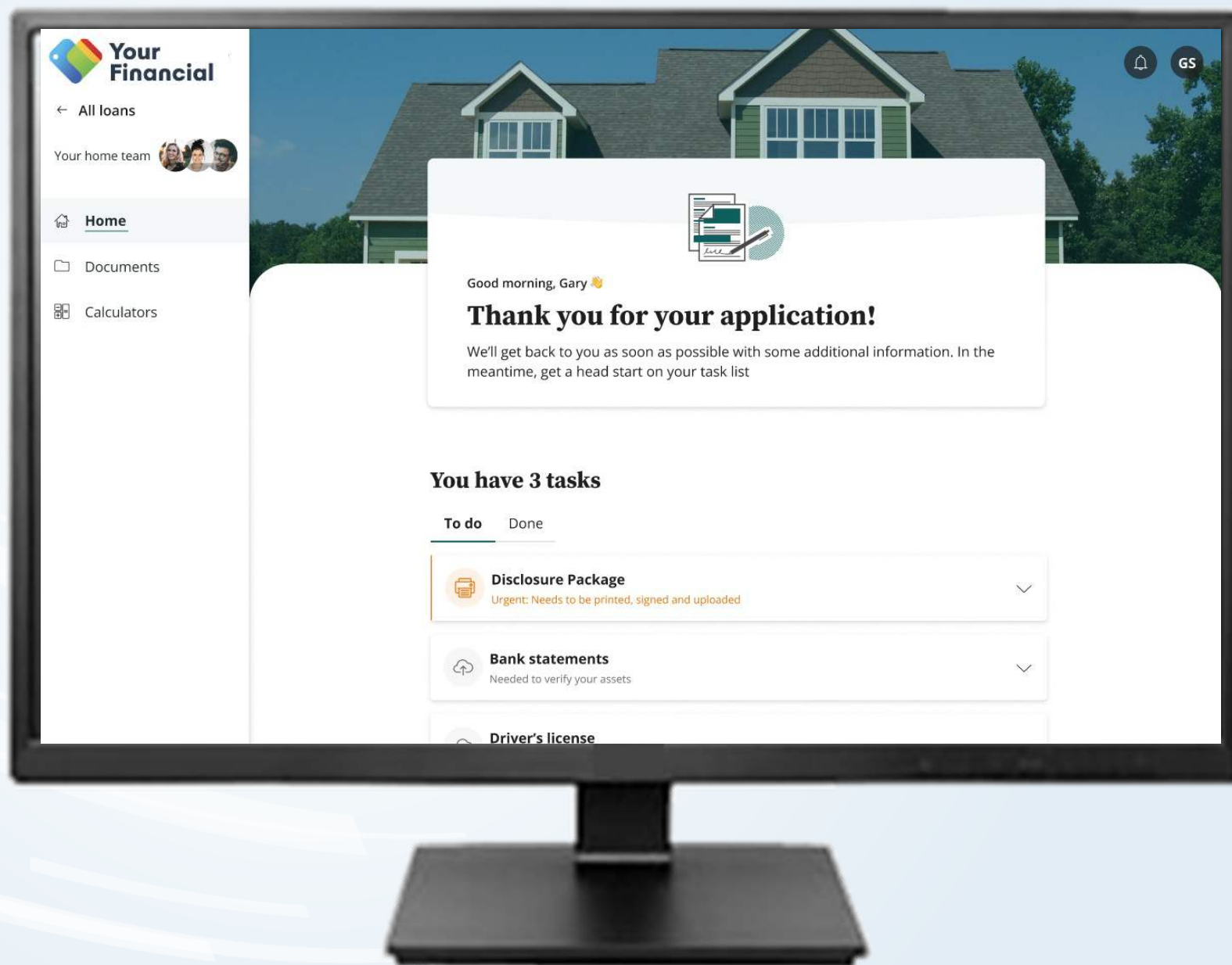


TIME

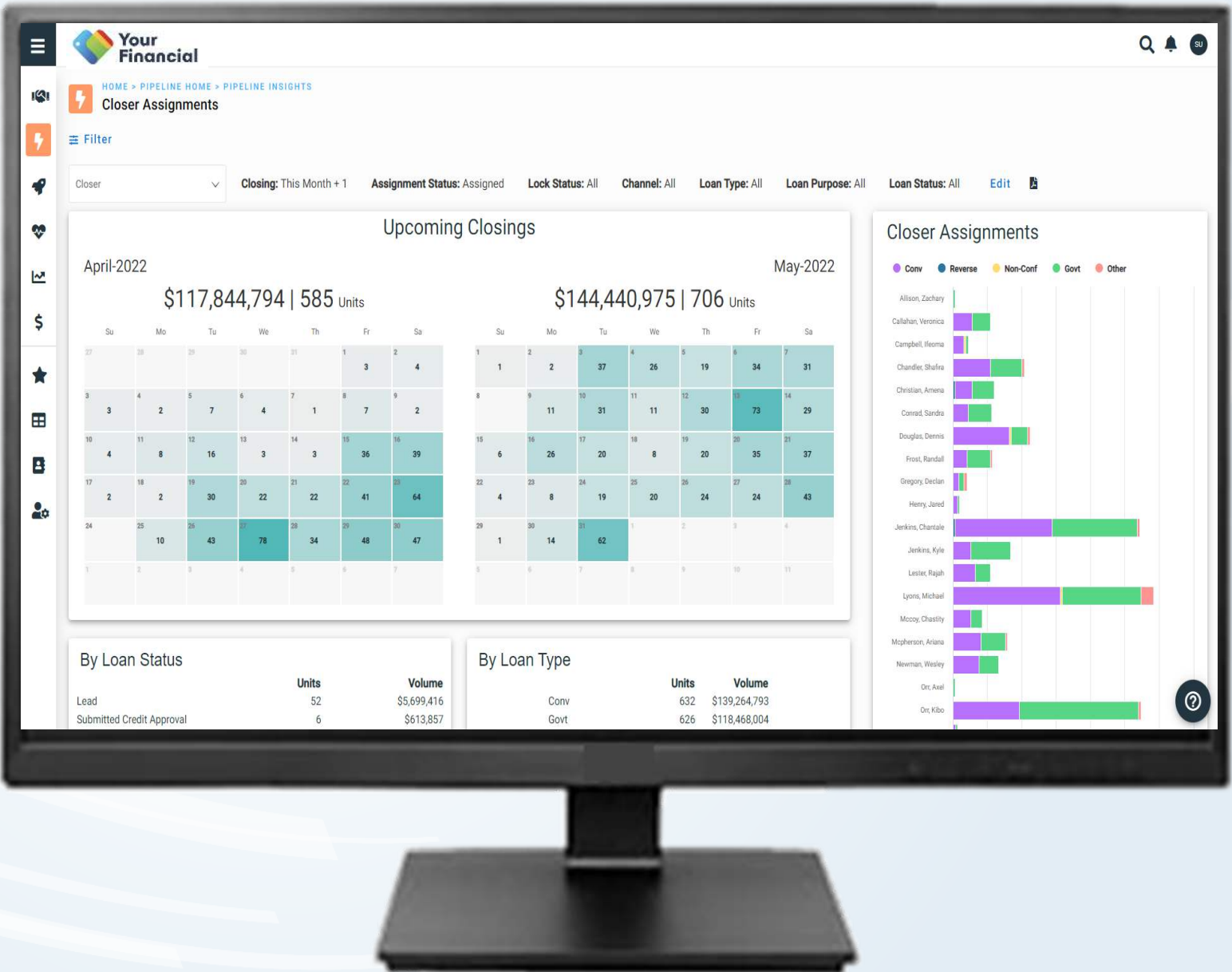
Accelerate the deal
submission process



Single-Platform Customer Experience



Find Bottlenecks in
near real-time



Customer Experience



The collage displays four stages of the ncino mobile app's loan application process:

- Top Left Screenshot:** Shows the initial application screen. It includes the ncino logo, a "Personal loan" selection, a checkbox for opening a checking or savings account (checked for checking), and a "Continue to application" button.
- Top Right Screenshot:** Shows the "Let us know about your income" screen. It features a sidebar menu with "Your info", "Loan info", "Bank account info", and "Review". The main content area has a dropdown for "Income type" with options like "Capital Gains", "Child Support", "Disability", "Dividends Interest", "Employment Income" (selected), "Foster Care", and "Pension".
- Bottom Left Screenshot:** Shows the "Just a moment..." screen. It displays the selected offer details: Amount (\$5,000.00), Term (18 months), APR (4.50%), and Monthly payment (\$411.18 / month). A hand icon points to the monthly payment.
- Bottom Right Screenshot:** Shows another "Just a moment..." screen with different offer details: Amount (\$10,000.00), Term (60 months), APR (4.50%), and Monthly payment (\$484.54 / month).

TIME

54 MINUTES FOR DISCLOSURES
TO BE COMPLETED vs DAYS

44X FASTER
APPROVALS

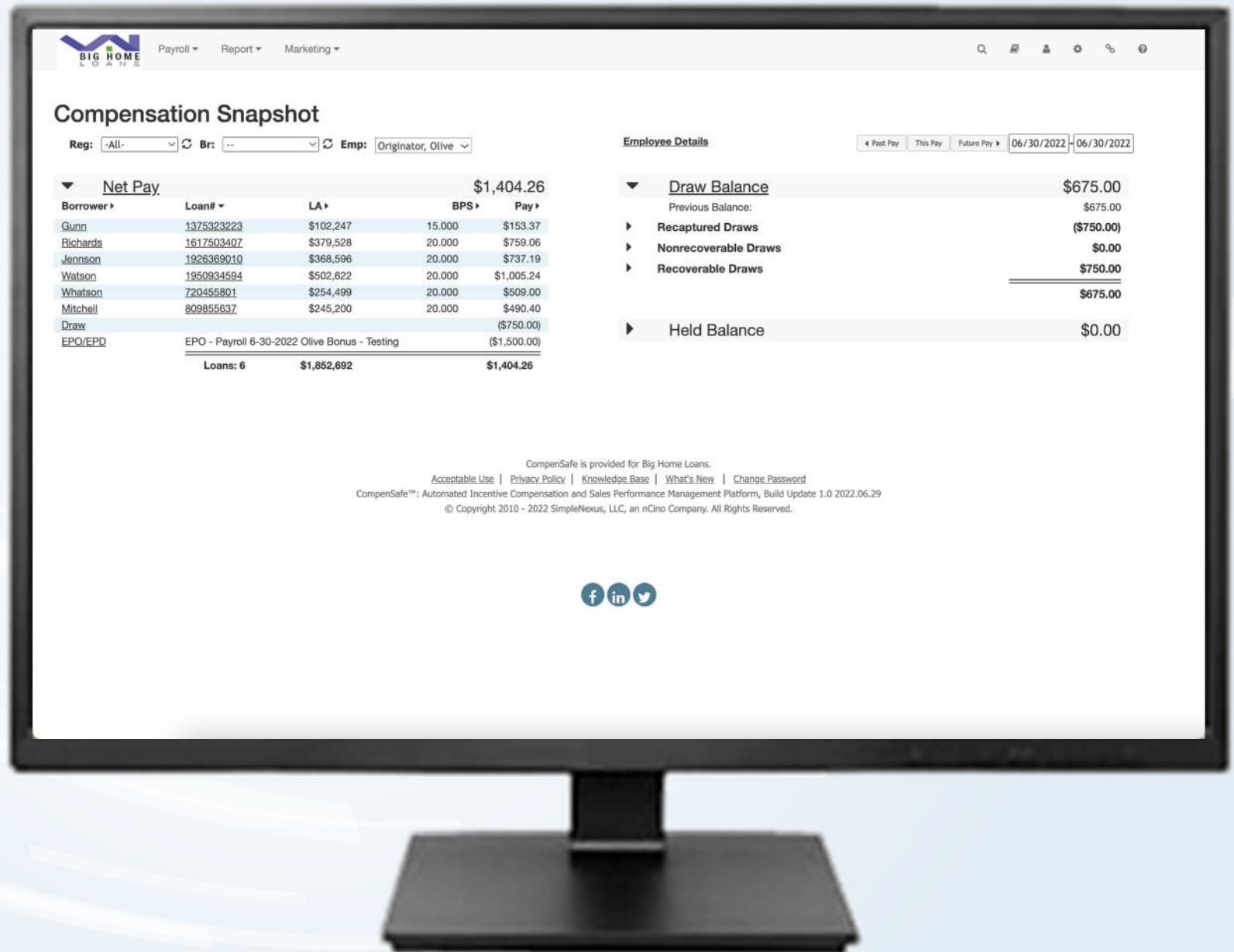
37% REDUCTION IN
TIME TO CLOSE

RETENTION

Comprehensive
suite of reporting
tools to assist RMs



Build robust
compensation plans



"When it comes to recruiting and retaining top performers, having flexibility to offer unique comp plans is usually what it takes... Incentive Compensation makes this possible while simultaneously driving down costs through automation. **Those are savings we can reinvest into growth**"

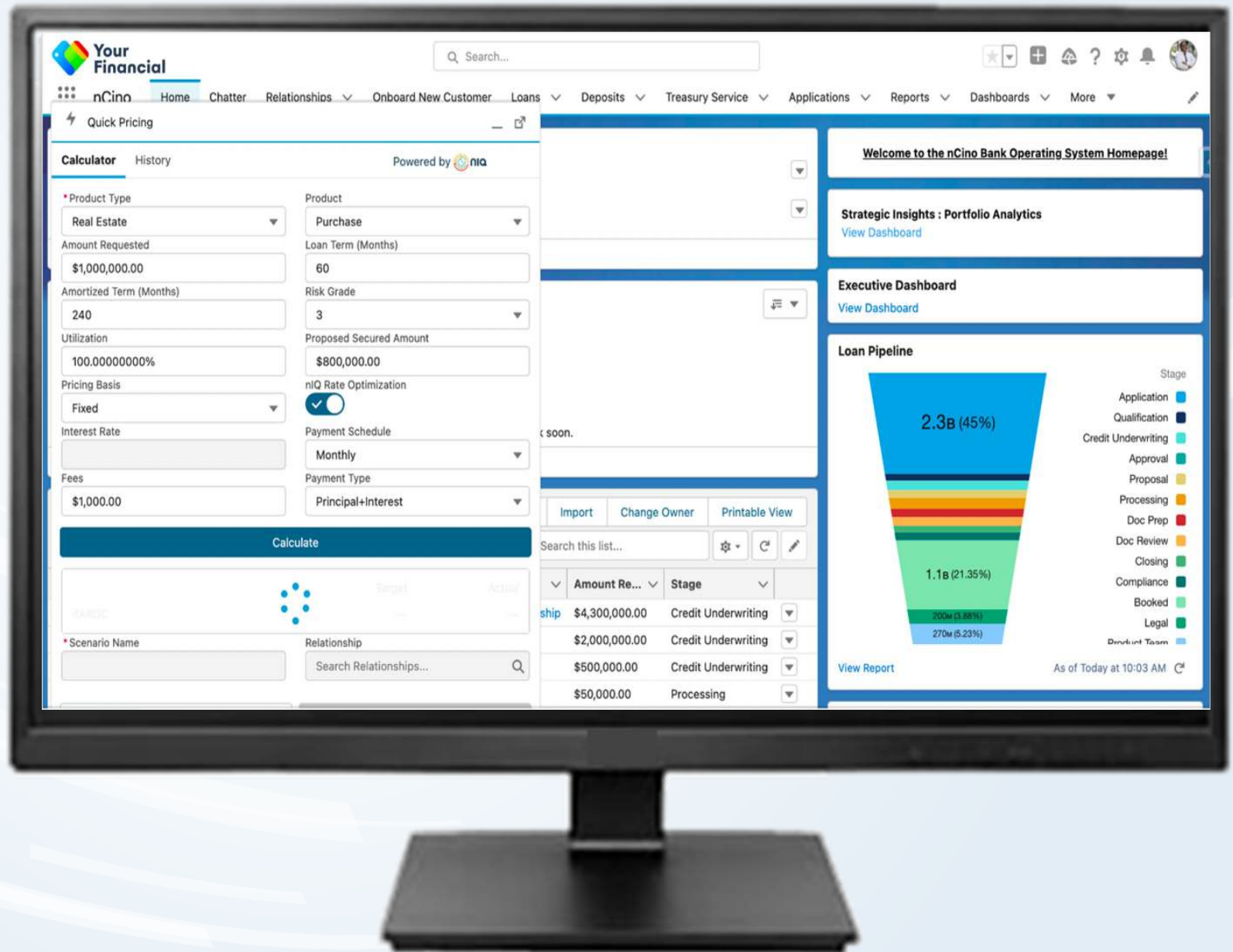
BRENDA HEDEEN

Chief Financial Officer

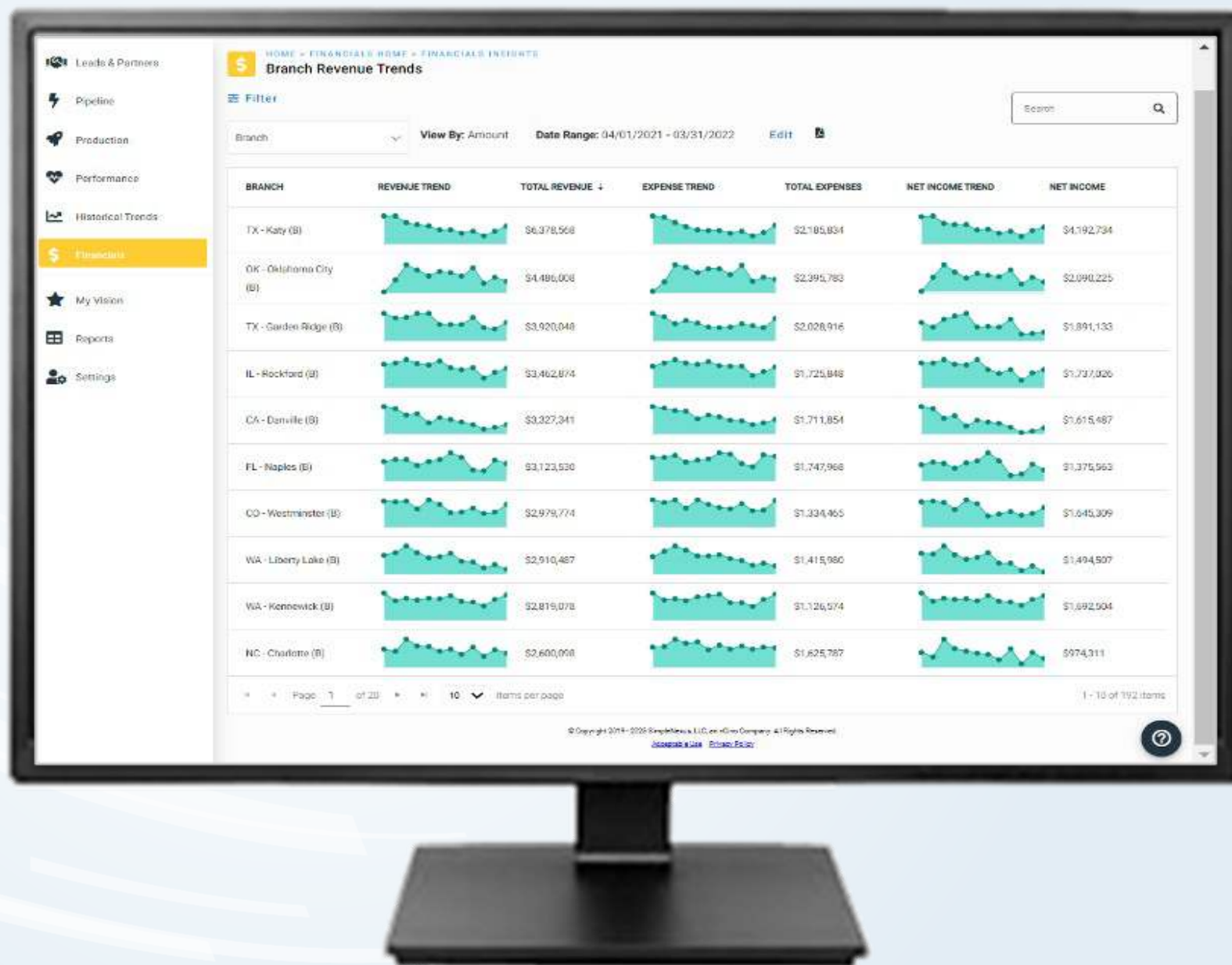
OnQ Financial

GROWTH

Empower RMs with
data-driven insights
to confidently
negotiate in real-
time



Mortgage Metrics at Your Fingertips



nCino enables us to be more efficient and more collaborative, especially around renewals and originations. With nCino, we have completely automated and digitized the loan approval process.”

JEFF BAJEK

Chief Credit Officer

PLATINUM BANK

Are You Ready?

We Are. Let's Go.

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