## Deloitte.

# nCino Diagnostic™

Banks have implemented the nCino platform with the intent of delivering a world-class lending experience. But how do you unlock the full potential of the platform? And how do you position yourself to maximize long-term ROI?



Deloitte's nCino Diagnostic<sup>™</sup> solution provides an **accelerated** approach to evaluate your existing nCino-enabled credit landscape and identify opportunities to further **optimize efficiencies** and **generate value**.

This solution—a holistic diagnostic spanning people, process, technology, and data—benefits banks by producing a road map of actionable insights that allows you to get the most out of your strategic investment and set the path for future evolution.

### FACING CHALLENGES WITH YOUR nCino CREDIT DELIVERY PLATFORM?



Do your users feel the platform is too **cumbersome for their processes**?



Disconnected business processes and poor UI/UX design to navigate through the loan life cycle stages



Are users employing **manual workarounds** for functionality that should be automated?

Fragmented ecosystem with a lack of end-toend workflow automation, misaligned with industry standard processes



Are you **struggling to keep up** or **not taking advantage** of the capabilities available in the latest nCino releases?

Inadequate platform ownership and IT change management preventing the ability to keep pace with nCino product road map



Are you burdened with **data anomalies** that result in **ineffective credit analysis** and **decisioning**?

Lack of clarity in source of truth, data ownership, and inadequate data controls for areas such as risk, collateral, covenants, etc. 1

Rapidly assess adoption of nCino features against our industry-leading commercial lending capability model

Deloitte's nCino Diagnostic™ Solution Identify the high-impact pain points across **people**, **process**, **technology**, **and data** 

2

3

Develop detailed **target-state recommendations** to resolve pain points and unlock new opportunities

Produce a **prioritized**, **actionable** road map that balances quick wins vs. longer-term opportunities

4

#### MAXIMIZE THE RETURN ON INVESTMENT



Improve operational efficiency to offer **best-in-class credit delivery** services



Reengineer business processes and nCino platform capabilities to **boost user adoption** 



Implement data integrity and controls to improve trust in the platform



Enable **continuous innovation** through a comprehensive road map and operating model

#### Take the next step

Plan the road map to reach the continuous evolution faster



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