



Helping **banks** grasp the SME growth opportunity

SMEs account for 99.9% of the business population. But 56% of those SMEs require credit to innovate and grow, and 44% need funding immediately to meet operating expenses. Supporting SMEs so that they survive and thrive presents a significant opportunity for banks, however, it's an opportunity that remains elusive due to the challenges of serving them successfully and cost-effectively.

FullCircI has partnered with nCino, the Banking Operating System built by bankers for bankers, to improve the speed, efficiency, and profitability with which banks acquire, onboard, and serve SME customers.



How does this **partnership** help customers?

Combining FullCircI and nCino delivers a streamlined, and data-driven end-to-end journey for your staff and customers. From the first interactions with your potential customer, to the booking of their loan, FullCircI x nCino helps banks to acquire and serve SME customers more effectively:



Supercharge onboarding

Eliminate manual tasks and duplication to cut onboarding times from weeks to minutes, whilst also enhancing the customer experience.



Improve efficiency

Enhance the operational efficiency of your credit practices through better collaboration, tasks automation and digitalisation of manual and paper-based processes.



Increase commercial opportunities

Stay on top of changes to a customer's information at all times and deliver more tangible, commercially-beneficial outcomes for SMEs. Let your front office spend more time building relationships with their customers.



Reduce cost to serve

Remove friction, reduce cost, and realise more benefits for staff and the customers they serve, through the consolidation of your legacy systems in a single platform.



Reduce risk and increase value

Collect and consolidate data on a single platform, spot issues and act on opportunities that help build, strengthen, and expand customer relationships.



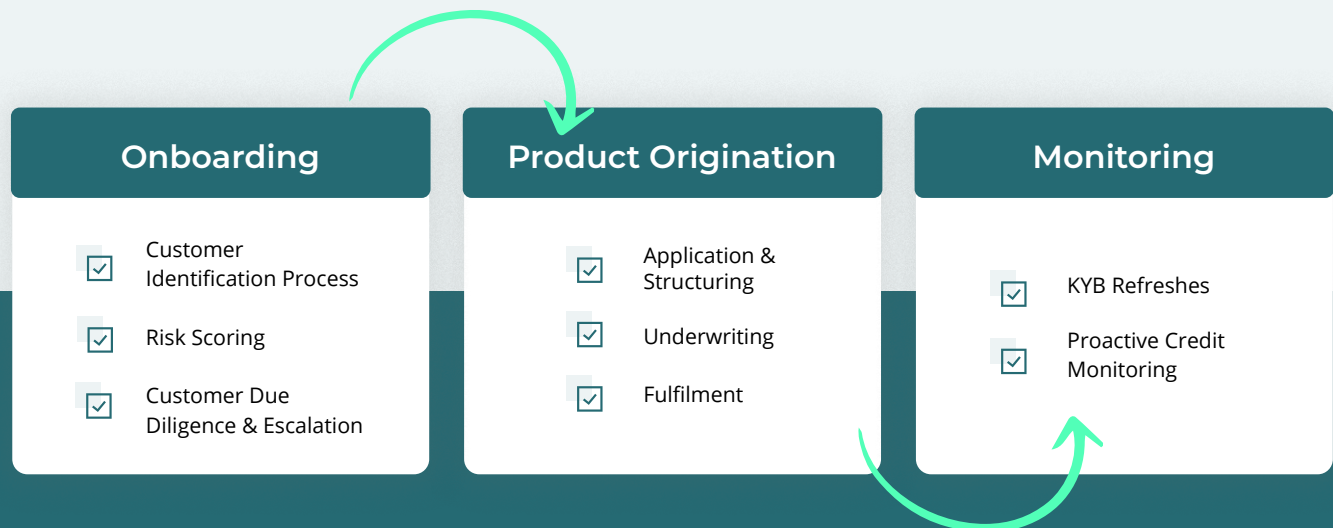
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How it works

From onboarding to loan booking, FullCircI's Customer Lifecycle Intelligence and nCino's advanced cloud-based Banking Operating System together streamline all customer and employee interactions, and provide a fast, seamless, and data-driven customer experience all within a single API-powered platform integration.



Trusted by
Changemakers

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Reduction in the average account opening time from 24h to 5h with FullCircI

METRO BANK

94% faster onboarding with FullCircI



63% increase in the speed of loan decisions with nCino

THINCATS

Faster loan process allowed ThinCats to write a year's worth of loans in 3 months with nCino

Take part in our pilot programme.

We have limited spaces for early access to our **new onboarding solution**. Speak with us today to discuss how you can participate.



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