

News Release

nCino Announces SME Lender DBT Företagslån as First Customer in Sweden

Strong focus on the customer journey leads firm to select nCino's cloud-based Bank Operating System to digitize the customer onboarding process and internal workflows

LONDON and STOCKHOLM – 5 March 2019 – nCino, the worldwide leader in cloud banking, today announced that it is working with DBT Företagslån, a Stockholm-based challenger lending to Sweden's growth-oriented SMEs, to automate and digitize the firm's internal workflows and create an optimal customer journey.

DBT needed an easy-to-use, flexible and scalable digital banking and engagement platform that would enable them to grow quickly but without creating rigid and costly IT structures. Additionally, DBT wanted a system that was easily configurable so that changes could be made quickly and effortlessly and enable the optimization of digital workflows to free up its staff's time for customer interactions and relationship building, with no negative impact on C/I-ratios.

"For DBT, all digital investments are made with the single focus on strengthening the customer journey. The nCino platform is an important enabler for this ambition," said Alexis Kopylov, CEO at DBT Företagslån. "We looked to find solution providers that could draw on their strong experience from the banking sector but at the same time challenge the status quo to help us leverage the right combination of digital and relational in our interaction with our customers. nCino was the only system that we evaluated that did not feel like a cumbersome tool, but a solution that will strengthen the customer experience and enable further scalability of our operations."

Several unique features of the nCino Bank Operating System appealed to DBT and led to their selection of nCino, including:

- nCino's **Customer Portal**, which will allow DBT's customers to interact with staff through an omnichannel perspective;
- The ability to leverage **nCino Community**, an online ecosystem to access exclusive content, share and discover best practices, suggest and vote for future product developments, and connect with other nCino users, administrators, developers and subject-matter experts;
- **Ease- and fun-of-use** of the platform for DBT's staff, helping them to become one of the best work places in the finance sector in Sweden.

"When we first met with DBT, we quickly realized and appreciated that we were working with a very experienced and ambitious team with a strong focus on the customer and with a strong commitment to build a leading challenger within SME-lending," said Pullen Daniel, Managing Director – International at nCino. "Their forward-looking view on leveraging digital solutions to enable more personal relations matches perfectly with our philosophy and platform. We're excited about this partnership and delivering the innovation, reputation and speed associated with nCino to the Swedish market."

About nCino

nCino is the worldwide leader in cloud banking. With its Bank Operating System, built on the Salesforce platform, financial institutions can deliver the speed and digital experience that



customers expect, backed by the quality and transparency that bankers need. Follow @nCino or visit www.ncino.com.

About DBT

DBT Företagslån ("DBT") is a specialist lender focusing on Sweden's growing SMEs. Enabling growth by offering transparent and flexible growth-oriented loans as an alternative to the rigid high street banks and undue short-term loans.

www.dbtforetagslan.se

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