



PRODUCT HIGHLIGHT CLM

Client Lifecycle Management



nCino Client Lifecycle Management

In commercial banking, onboarding has traditionally been long, repetitive, and frustrating for both clients and bankers. But the challenges don't end once that initial process is over.

The cycle never stops. Every new product expansion. Every additional service. Every annual review. Every compliance check. Banks face the same repetitive process: re-verifying businesses, re-engaging stakeholders, conducting periodic reviews, navigating complex regulations—all while fighting inefficiencies at every step.

Financial institutions aren't managing a single onboarding event. They're orchestrating ongoing relationships through constant account reviews, cross-selling opportunities, regulatory updates, and customer expansions.

Each touchpoint creates bottlenecks that drain revenue and frustrate customers throughout the entire lifecycle.

The result? Increasing cost, missed growth opportunities and relationships that never reach their full potential.

67%
of FIs say it costs more to onboard a customer now than it did a year ago.¹

Today's Onboarding Challenges

The impact of poor onboarding is real—and it's making it difficult for institutions across the globe to compete and scale.



49
days

That's how long commercial customers wait to get onboarded in EMEA—every regulatory hurdle and operational bottleneck adding up to nearly two months of lost revenue.

(Celent nCino Research Report)



56%
of customer drop-offs
happen at KYC

The compliance stage is your biggest leak in the funnel. More customers walk away here than at any other stage of onboarding.

(Celent nCino Research Report)



\$85B+
annually

The cost of financial crime compliance across financial institutions in EMEA, the highest globally.

(*Forrester Consulting)

Source: 1. Celent nCino Research Report "Transform Commercial Onboarding into your Competitive Advantage"

*Forrester Consulting True Cost Of Financial Crime Compliance Study, June 2023

The nCino CLM Difference

With nCino Customer Lifecycle Management, commercial banks get an end-to-end solution that starts at onboarding—and never stops.

From pre-screening to activation, ongoing monitoring to relationship growth, nCino CLM transforms how you bring on customers and keep them growing.

Faster onboarding. Smarter compliance. Lasting relationships.

Our solution offers flexible options designed to fit how your institution works—whether you need full integration or seamless API connectivity.

Embedded nCino Experience

nCino Client Lifecycle Management

All-in-One Efficiency: Built on nCino platform, covers full client lifecycle from onboarding to monitoring, connects with commercial banking solution (lending, credit portfolio management...).

Comprehensive Business Coverage:

Accommodates all business lines and risk appetites - from SMEs to mid-market to corporate clients - scales with diverse portfolio needs.

Full Lifecycle Management: End-to-end management including risk assessment, monitoring, compliance, and relationship optimization.

Ideal for institutions looking for complete client lifecycle management. Handles all business lines across all risk appetites. Especially valuable for existing nCino customers maximizing platform investment and institutions seeking DORA compliance through strategic vendor consolidation and enhanced operational resilience.

Unlock Full Client Lifecycle Management

API Toolkit

API Stack

Enterprise Integration Platform: For institutions with siloed data, integrates seamlessly into existing platforms. For data engineers, IT, compliance, and risk teams.

Data Unification & Monitoring: Unifies 2.5B+ data points from 40+ sources, ensuring real-time compliance and monitoring with 99.9% uptime.

Ideal for institutions with mature technical teams, complex integration needs, or custom front-end requirements while leveraging enterprise-grade data management.

Integrate Seamless Real-Time Data

Embedded nCino Experience

Client Setup

Client Pre Assessment

Due diligence & Approval

Screening & Monitoring

End-to-End Client Lifecycle Management on the nCino platform

Elevate your onboarding experience with nCino's Client Lifecycle Management. Empower your client lifecycle with seamless risk tracking and proactive relationship management, setting the gold standard for onboarding capabilities. Unleash the full power of the nCino platform by integrating it with your loan origination or portfolio management solutions—all within a single, unified system designed to deliver unmatched operational excellence today and into the future.

Key Features

Client Search & Creation: Single source of truth for all client data. Automate data collection and eliminates duplicated efforts and errors.

ID Verification: Secure, compliant identity confirmation. Automated biometric verification to reduces fraud and streamline the client experience

KYC/KYB Questionnaire: Configure forms to gather client information improving data quality.

The first screenshot shows the 'Onboarding' page for 'Port City Coffee'. It includes a sidebar with navigation options like Overview, Case Details/Overview, Overall Risk Assessment, Audit & Approvals, Port City Coffee, Business Details, Screening, Documents, and Related Parties. The main content area is titled 'Tell us more about the business' and contains sections for Business Details (Business Name: Port City Coffee, Business Type: Limited Liability) and Business Information (Company ID: 09251999, Company Type: Private Company Limited by shares, Incorporation Date: 07/10/2014, Official Status: Active, Primary Website: www.portcitycoffee.com, Industry Code: 5402). The second screenshot shows the 'Business Questionnaire' section, which includes fields for 'Sources of typical monthly income', 'Typical monthly expenses', and several yes/no questions about cannabis-related products, remote checks, cryptocurrencies, financial services, and check cashing. The third screenshot shows the 'Required Documents' table, which lists documents like 'Articles of Incorporation' and 'Business Financial State' for 'Port City Coffee' with columns for Name, Related To, Status, Assigned to, Year, Last Requested, Last Modified, Due Date, and Actions. The final screenshot shows the 'Business Screening - Port City Coffee' section, which displays a list of screening results with risk levels (Low Risk, High Risk, Medium) and a 'Remediate' button.

Embedded nCino Experience

Client Setup

Client Pre Assessment

Due diligence & Approval

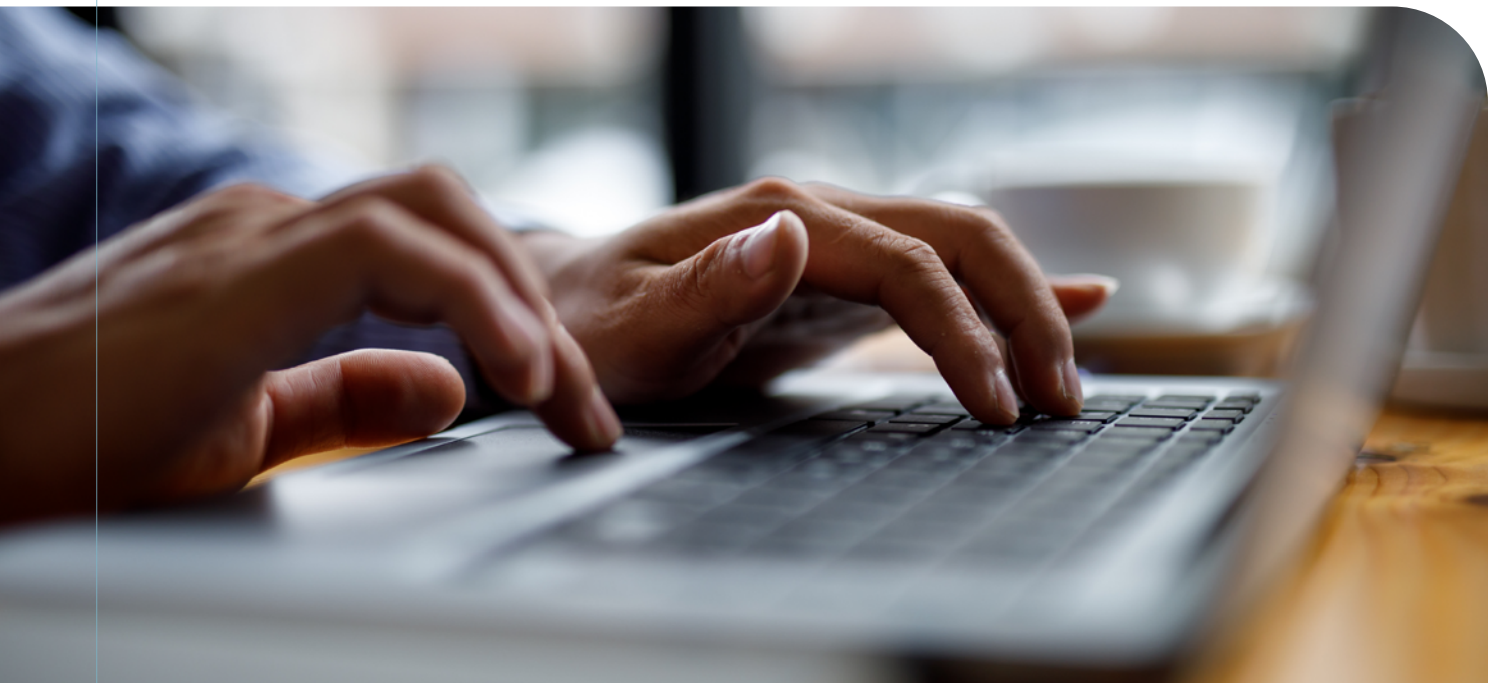
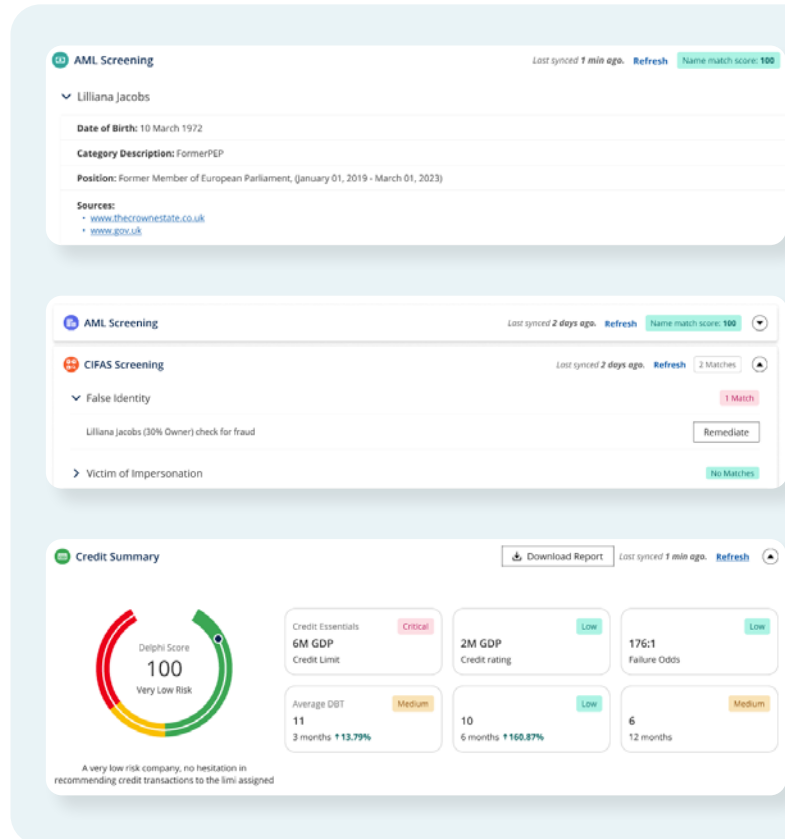
Screening & Monitoring

Key Features

UBO Structure: Clear visibility of complex ownership structures. Visual ownership mapping simplifies corporate hierarchies, enabling faster compliance decisions.

AML Remediation: Risk-based approach focuses investigation efforts on high-risk cases, optimizing team productivity.

Initial Risk Assessment: Early risk detection and mitigation. Automated scoring identifies potential issues at the beginning of the relationship, preventing escalation.



Embedded nCino Experience

Client Setup

Client Pre Assessment

Due diligence & Approval

Screening & Monitoring

Key Features

Case Management: Unified dashboard provides full visibility of client journey with real-time status updates.

Approval and Tasks: Automated workflows eliminate bottlenecks, reducing approval times from days to hours.

Enhanced Due Diligence: Comprehensive risk intelligence. Intelligent document analysis extracts and correlates key risk indicators, ensuring thorough assessment.

Final Risk Assessment: Defensible compliance decisions. Comprehensive scoring methodology creates audit-ready documentation supporting approval decisions.

Audit Trail: Regulatory confidence and evidence. Complete digital record of all actions, decisions, and supporting documentation ensures regulatory compliance.

Overall Risk Assessment

GenAI Escalation Rationale
This customer has a UBO based outside of the UK and currently has one sanctions match. The CRA is currently returning a high risk result. Escalation path to be followed is for case to be reviewed by Sanctions team & Enhanced Due Diligence in order to understand if we can progress this case
[This content was generated using AI. Learn more](#)

Score Summary

Category	Score	Risk Level
Total Score	518	High Risk
Escalation Path Required	Sanctions Team	
Completed By	Neal Chauhan	
Approved By	Tom Byrne	
Completed on	15/12/2024	
Business Overview	30	Low
Nature of Business	230	Medium
Location	2030	High
Screening	1300	Low

Score Details

Section	Risk Factors	Answer	Rating	Score	Weightage
Overview	Company Type	Approved Intermediary	Low	30	5%
	Nature of Relationship	Well known	Low	100	5%

Score Details

Section	Risk Factors	Answer	Rating	Score	Weightage
Overview	Company Type	Approved Intermediary	Low	30	5%
	Nature of Relationship	Well known	Low	100	5%
Nature of Business	Industry of Target Entity	Growing of Tobacco	High	100	20%
Location	Country of Incorporation	Afghanistan	Sanctioned	1000	15%
	Country of Operation	Cambridge	Business	1000	35%
	Country of Registration	Cambridge	High	30	35%
	Is it a Complex Structure	Yes	High	100	20%
Screening	Are any of the individuals PEPs	Yes	High	100	20%
	Any entities Sanctioned	Yes	Low	1000	20%
	Negative Media	Yes	Low	100	20%
	Any Related Parties considered High-risk	Yes	Medium	100	20%

Onboarding Cases Summary

Relationship Name	Progress	Risk Status	Status	Type	Last Updated	Date Created	Case Owner
NexusSphere LIMITED LIABILITY	In progress	Low Risk	Customer	Business	09/12/2024 11:23 AM	26/12/2024 11:23 AM	Naoimh Yu
Archie Watson	In progress	High Risk	Prospect	Individual	09/12/2024 9:44 AM	26/12/2024 11:23 AM	Naoimh Yu
Caroline McEldowney	In progress	Low Risk	Customer	Individual	09/12/2024 3:39 PM	26/12/2024 11:23 AM	Naoimh Yu
Prest Pulse Co	In progress	Low Risk	Prospect	Business	09/12/2024 1:45 PM	26/12/2024 11:23 AM	Naoimh Yu
Albert Flores	In progress	Very High Risk	Prospect	Individual	09/12/2024 1:24 PM	26/12/2024 11:23 AM	Naoimh Yu
Pavith Group LIMITED LIABILITY	In progress	Very High Risk	Customer	Business	09/12/2024 4:29 PM	26/12/2024 11:23 AM	Naoimh Yu
Guy Hawkins	In progress	Low Risk	Customer	Individual	09/12/2024 10:02 AM	26/12/2024 11:23 AM	Naoimh Yu
Cascade Nexus Ltd	In progress	High Risk	Customer	Business	09/12/2024 8:24 AM	26/12/2024 11:23 AM	Naoimh Yu
Luxora Ventures Ltd	In progress	Low Risk	Customer	Business	09/12/2024 3:03 PM	26/12/2024 11:23 AM	Naoimh Yu



Embedded nCino Experience

Client Setup

Client Pre Assessment

Due diligence & Approval

Screening & Monitoring

Key Features

Periodic Reviews: Proactive regulatory compliance. Automated scheduling ensures timely completion of required reviews, preventing regulatory gaps.

Client Risk Monitoring: Automated tracking and alerts on existing clients to identify key business change and/or AML events.

Event Driven Reviews: Responsive risk management. Intelligent triggers automatically initiate reviews when significant client events occur.

Key Benefits

- **Close deals faster**—Shorter time to funding = quicker revenue
- **Cut onboarding costs**—Automate compliance and remove manual overhead
- **Stay compliant effortlessly**—Built-in monitoring, no extra headcount
- **Strengthen DORA readiness**—Fewer vendors, lower operational risk
- **Reduce friction in sales**—Streamlined processes → higher conversion
- **Drive retention and growth**—Full visibility for upsell and churn prevention

The image displays three screenshots of the nCino Embedded Experience interface. The top screenshot shows a 'Monitoring Alerts' dashboard with a list of alerts, including 'New Director for Port City Coffee Identified', 'Multiple Applications Across Digital Channels', 'PEP Screening Hit Requires Review', 'Beneficial Ownership Documentation Expired', and 'High-Risk Jurisdiction Nationality Detected'. The middle screenshot shows a 'Banking Advisor' chat interface with a 'Risk Manager' dropdown and a 'Relationship Health Report for September 26, 2025' section. The bottom screenshot shows a detailed view of a 'New Director: Jack Smith' alert, including alert details, recommended actions progress, and a compliance workflow.

Monitoring Alerts 3 unread

Monitor ongoing compliance screening for sanctions matches, PEP hits, beneficial ownership issues, and fraud indicators

Search alerts... Filter: Entity: All Sort by: Unread first

- Action Required** 12:25 PM
New Director for Port City Coffee Identified
FullCred Case ID: 439d347e-33d3-4125-a337-4179d63f93d7
@ Port City Coffee Business Business Screening
- In Progress** Yesterday
Multiple Applications Across Digital Channels
FullCred Case ID: 986d10e1-7d1e-4738-b31e-3d1e3d1e3d1e
@ Michael Rodriguez Individual CIRA Screening
- In Progress** Yesterday
PEP Screening Hit Requires Review
FullCred Case ID: a7d5d812-4637-4128-9d4e-512d4e5d4e
@ Global Bean Holdings Ltd Business Business Screening
- Completed** 2 days ago
Beneficial Ownership Documentation Expired
FullCred Case ID: 6d1d1d1d-6d1d-4d1d-4d1d-4d1d4d1d4d1d
@ Amsterdam Coffee Traders B.V. Business Business Screening
- Completed** 2 days ago
High-Risk Jurisdiction Nationality Detected
FullCred Case ID: d1d1d1d1-6d1d-4d1d-4d1d-4d1d4d1d4d1d
@ Sarah Thompson Individual AML Screening

Banking Advisor

Chat Intelligent Alerts

Risk Manager

Relationship Health Report for September 26, 2025
Your 3 Highest Risk Relationships:

- Boston Harbor Consulting** Action Needed View Relationship
Critical risk indicators have worsened, requiring immediate action to correct or mitigate risk. Action is needed to address these concerns promptly.
- Coral Reef Coffee House** Early Warning View Relationship
Early risk signs appear as key metrics decline. An early warning suggests closer monitoring and client engagement may be needed to prevent escalation.
- Coffee Grind Co.** Early Warning View Relationship

Banking Advisor Chat

Enter your question for Banking Advisor.

AI-generated content may be incorrect.

New Director: Jack Smith
Port City Coffee

Action Required

View Jack Smith Details Update Task Status Assign to Team Member

Alert Details

New Director, Jack Smith, identified for Port City Coffee. Jack Smith was appointed on 15th September 2025 and also raised their ownership share from 5% to 25%. This was balanced against reductions in ownership share across all other UBOs. Given the existing CRA score of 'Medium Risk', policy dictates that shareholders above require onboarding. AML and CIRA screening has been initiated and the following tasks need to be undertaken: Screening remediation, Collection of personal details, eKYC screening, individual credit profiling and CRA refresh

Powered by Banking Advisor

Recommended Actions Progress 2 of 8 actions completed 25% Complete

Compliance Workflow

- New Director Alert Triggered** Completed
Jack Smith identified as new director for Port City Coffee
12:25 PM today
- Automatic Screenings** Completed
AML & CIRA screening ran automatically
12:26 PM today

View Screening

API ToolKit

For financial institutions already equipped with their own platforms but struggling with disconnected information sources and siloed data, we offer our comprehensive API stack.

Designed specifically for data engineers, IT professionals, compliance specialists, and risk management teams, our API stack integrates effortlessly into your existing infrastructure, optimizing the entire customer journey through versatile, reliable solutions.

Our API ecosystem unifies over 2.5 billion data points from 40+ official and third-party sources, creating a seamless customer intelligence environment with unmatched 99.9% uptime.

With 270M+ connections mapping complex business relationships, nCino eliminates manual data entry, embeds real-time compliance verification, and enables continuous monitoring of customer profiles.



Identify & Acquire

- Form Prepopulation
- Pre-qualification
- Record Creation
- Data Augmentation



Verify & Onboard

- KYC/KYB checks
- Credit checks
- AML checks
- Fraud prevention



Retain & Grow

- Compliance
- Credit monitoring
- CRM maintenance

Key Benefits

- Enterprise-grade data integration with 99.9% uptime reliability
- Real-time access to 2.5B+ data points from 40+ sources
- Flexible implementation that works with existing systems
- Continuous compliance monitoring and risk intelligence



The latest data at your fingertips

270M+ Connections for
up-to-date insights insight
on International companies



Corporate Family Tree

- Understand Corporate family tree
- Direct link to Group Explorer
- Subsidiary data
- Portfolio companies

HMRC Imports & Exports

- Understand which of your customers are trading internationally
- Identify opportunities to support customers and cross-sell products and services

Credit & Risk

- Assess creditworthiness of a customer
- Make informed decisions regarding credit terms

Turn Customer Lifecycle Management into Your Competitive Advantage

Managing commercial relationships shouldn't drain resources, expose you to compliance risk, or lose opportunities to manual processes. nCino Customer Lifecycle Management transforms how you acquire, monitor, grow, and retain commercial customers—from first contact through every stage of the relationship.

Customers leveraging nCino have experienced:



FASTER TIME TO VALUE

- Accelerate initial customer setup and activation
- Streamline KYC/KYB and documentation for quicker deal closure
- Get commercial relationships generating revenue faster



STRONGER RELATIONSHIPS, BETTER RETENTION

- Proactively identify cross-sell and upsell opportunities
- Make data-driven decisions at every stage of the customer journey
- Prevent churn by catching issues before they escalate
- Convert more prospects and grow larger portfolios



AUTOMATED COMPLIANCE ACROSS THE LIFECYCLE

- From initial KYC through ongoing monitoring—compliance automation never stops
- Reduce risk and eliminate manual work at every relationship stage
- Maintain continuous regulatory readiness without adding headcount

Learn how to **transform your onboarding** today.