



Modernizing CIB Lending

Digital Transformation at a Leading European Bank



CLIENT CHALLENGE

A major European bank, ranked among the top 20 largest asset managers worldwide, manages approximately €1,079 billion in assets. Seeking to modernize its commercial lending operations. As part of one of the largest banking groups in Europe, this institution provides critical investment services to institutional investors, investment funds, corporations, and individuals.

The bank operated with a heavily customized inhouse Salesforce application alongside "Credit App" and various third-party solutions. This fragmented approach relied heavily on manual processes for reviewing and validating credit opinions and annual reviews. With over €100 billion in yearly turnover flowing through this system, the bank recognized the need for a more agile, cloud-based platform that could deliver an improved experience for customers, investors, members, and employees.



OUR APPROACH

Blue5Green assembled a team of Salesforce and nCino experts to partner with the bank's business and IT teams. We developed and executed a comprehensive roadmap to transition from their existing systems to nCino's powerful platform.

We carefully approached this transformation with careful attention to the bank's unique position as one of the most prominent Corporate and Investment Banking (CIB) institutions, ensuring that the solution aligned with its complex regulatory requirements, high-value transactions, and need for seamless global operations. Our implementation covered the entire loan lifecycle, including organization, renewals, modifications, and portfolio management. We incorporated sophisticated elements such as annual reviews, auto spreads, and exposure calculations. The program was supported by a 60+ team deployed across Europe, the US, and India, combining technical and functional resources from the bank and Blue5Green.



SOLUTION DETAILS

Our solution fundamentally reimaged Natixis's lending processes:



Credit Application

Migration:

We transitioned the credit application process to nCino's "Deal Proposal" framework, creating a more streamlined and intuitive experience for banking professionals.



Enhanced Task

Management:

Replacing Salesforce's Task feature with nCino's Smart Checklist provided comprehensive visibility into task assignments and status. We implemented critical "hard stops" to ensure mandatory tasks were completed before advancing through the lending cycle.



Document Management

Overhaul:

Recognizing the complexity of document handling in CIB environments, where documents routinely exceed 50 pages, we leveraged nCino's Document Manager data model to consolidate and seamlessly transmit documents to the Credit portal.



Transparent Audit

Tracking:

We implemented nCino's Snapshot feature to provide thorough audit tracking at eve



Automated Data

Processing:

To address large-scale spreading processing needs, we utilized nCino's OCR Spreading feature, allowing bankers to upload legacy Excel files directly and eliminating time-consuming manual data input.

BUSINESS IMPACT

The transformation delivered significant improvements across three key areas:

Enhanced Operational Efficiency

The streamlined platform reduced process completion times, allowing banking professionals to focus on strategic decisions rather than navigating complex processes. The Smart Checklist feature provided clear visibility into the lending cycle while simplifying compliance processes.

Optimized Document Handling

Consolidating documents and seamless transmission to the Credit portal reduced manual effort while improving accuracy. The OCR Spreading feature dramatically decreased errors associated with manual data input.

Strengthened Compliance and Transparency

Innovative audit tracking capabilities ensured transparency throughout the lending process, facilitating regulatory compliance and providing a robust framework for internal auditing.

Looking Forward

This successful implementation demonstrates Blue5Green's expertise in delivering transformative Salesforce solutions for complex financial institutions. By adopting nCino, the bank has established itself as an innovator, setting new standards for efficiency and customer experience in commercial lending operations. Blue5Green continues to support the bank's digital transformation journey as it build upon this foundation for future growth.

