

Santander's New Operating Platform from nCino Ensures Faster Loan Processing and an Optimal Experience for Business Banking Customers

Cloud-based Bank Operating System Will Cut Time to Deliver Loan Decisions by Approximately 40%

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Santander Bank's Business Banking clients are being introduced to a new Bank Operating System this week in a move that will deliver a superior digital experience for customers that is as configurable and personalized as it is fast and easy-to-use. The Bank today announced it has integrated nCino's Bank Operating System with its Business Banking segment. A worldwide leader in cloud banking, nCino's cloud-based platform is accessible to customers from any device and will cut the time it takes the Bank to deliver loan decisions from start to finish by approximately 40 percent.

Amir Madjlessi, executive vice president and managing director of Business Banking at Santander said, "Respecting our customers means giving them more insight into the loan process and getting them their money faster without any impediments so they can focus on running their businesses. nCino's platform automates the lending process from start to finish in a way that ensures a seamless, transparent experience for our customers that reduces delays and inefficiencies and securely connects our clients to our bankers whenever they need them with the touch of a button."

"Innovative institutions such as Santander Bank understand the importance of ensuring the customer experience is as fast, easy and intuitive as possible," said Pierre Naudé, CEO of nCino. "The Bank also recognizes that a shiny front end means nothing if the middle and back office doesn't embrace at least the same degree of automation and intelligence. By implementing nCino's Bank Operating System, Santander is transforming processes from within and while engaging their customers, offering transparency and speed to customers while reducing overall costs and boosting efficiency."

Santander is deploying nCino in partnership with [Accenture](#) to provide the Bank's customers with a personalized experience while empowering its business bankers with an end-to-end solution that seamlessly combines customer relationship management (CRM), loan origination, account opening, workflow, enterprise content management, and instant reporting capabilities. The Bank will continue introducing additional features of nCino's Bank Operating System into 2018, beginning with the Online Application and Customer Portal capabilities, enabling real-time application and workflow management tools that deliver a superior customer experience while also reducing paperwork and increasing efficiencies for the Bank.

Accenture helped Santander Bank implement a number of nCino's cutting edge features, including integrated auto-decisioning, risk rating, and spreading capabilities — which provides a centralized location to add financial information for an institution's borrowers, co-borrowers, guarantors and related entities. The configurable financial spreading tool supports credit analysis within a financial institution's underwriting process to bring more speed and intuitiveness to these functions.

“We're excited to leverage our cloud and credit expertise to deliver a solution that provides Santander with a robust and centralized banking platform,” said Jared Rorrer, a managing director in Accenture's Banking practice and nCino global practice lead. “With nCino's Bank Operating System, Santander is even better positioned to exceed the service expectations of its business customers.”

Madjlessi added, “This platform is one of several customer-focused innovations we've introduced recently to benefit our business banking customers and ensure their experiences with Santander are positive and meeting their evolving needs.”

Last year, Santander debuted Santander Treasury Link – an online treasury management platform designed to meet the specific cash management needs of both its business banking and commercial clients. And, in 2016, the Bank launched a multi-feature mobile app created to meet the unique needs of business banking customers. Using their mobile devices, customers can deposit up to \$15,000 per day into their accounts without visiting a branch or ATM and easily transfer funds between business and personal accounts. Additional features include 'Quick Balance,' which allows customers to check their balances in up to three Santander accounts without signing into mobile banking.

Santander Bank, N.A. is one of the country's largest retail and commercial banks with \$74.5 billion in assets. With its corporate offices in Boston, the Bank's approximately 9,600 employees, over 600 branches, more than 2,000 ATMs and 2.1 million customers are principally located in Massachusetts, New Hampshire, Connecticut, Rhode Island, New York, New Jersey, Pennsylvania and Delaware. The Bank is a wholly-owned subsidiary of Madrid-based Banco Santander, S.A. (NYSE: SAN) - one of the most respected banking groups in the world with more than 125 million customers in the U.S., Europe, and Latin America. It is managed by Santander Holdings USA, Inc., Banco Santander's intermediate holding company in the U.S. For more information on Santander Bank, please visit www.santanderbank.com.

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](https://twitter.com/nCino) or visit www.ncino.com.

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