

Most Relevant Business Case Scenarios using nCino Features

- Create Relationships: Business, Individual and Household
- Relate Relationships using Connections [Relating other relationships to Household]
- Update Loan Facility View [Remove/Add Fields, Validate the changes]
- Configure Edit Loan facility Modal
- Submitting a Product Package for Approval[Review Current State & Approve PP]
- Configure nCino Product Package Approval Process[Adding new step]
- New Loan Approval Process[Adding new step]
- Create new field Configurations & Set the Loan Number as Read Only
- nCino UI: Set a Route to Conditionally Render
- Build nCino UI
- Working with Entity Involvement
- Toggle Loan Name On/Off
- Configure Filed Map
- Convert Opportunity to PP/Loan
- Display Additional Loan Fields
- Configuring Product Package
- Configuring Standard Fees [Flat Amount, Percentage Calculation]
- Setting up Placeholders in Doc Manager
- Configuring new form template
- Configuring nCino Credit Memo

Business Case Examples:

1. The bank needs to add two new relationships to the system as a household. One is a business and the other is its owner. In this exercise, you will use what you have learned to represent a complex entity structure in nCino.

[Creating Relationships and Relate them]

2. The client has made the following request: Remove the maturity date column from the Loan Facilities list on the Product Package, then add the Approved For Amount column after the Original Amount column.

[Update Loan Facility View]

3. The client would like to leverage the nCino product package feature to submit multiple loans for approval. Once those loans are submitted for approval, they would like to be able to approve those multiple loans simultaneously.

[PP and Loan Approval Process]

4. The financial institution utilizes a three-tiered approving method where the loan packages must be submitted to and approved by the financial institution's Primary Officer, Secondary Officer, and Final Officer. Configure the nCino Product Package approval process to reflect this capability.

[PP and Loan Approval Process]

5. The client has requested that the Maturity Date field be removed from the Edit Facility Modal on the Loan Facilities route of the Product Package.

[Edit Facility Modal]

6. The client has defined as a requirement that the Loan Number field must be read-only

[Loan Number Read Only]

7. The client has defined a requirement that the Administrative Information route should only render in the Credit Underwriting stage.

[UI Conditional Rendering]

8. The client has following requirements in terms of nCino UI **[Build nCino UI]**

Requirements
UI must contain a Loan Dashboard Route
Loan Dashboard must be the default landing route for all Loans
UI must contain a Loan Details Route
The Loan Details Route must have 2 subroutes: Loan Details and Pricing
UI must contain a Borrowing Structure route
The Borrowing Structure route should have the Borrowing Structure subroute
A new route should be created called "Administrative Information"
The Administrative Information route should be placed between the Loan Details route and the Borrowing Structure route
Add the following fields to the Administrative Information route: <ul style="list-style-type: none"> Relationship Loan Officer Date Application Received Application First Payment Date
UI must contain the magic wand. Add the following Tools/Actions to the Magic Wand: <ul style="list-style-type: none"> Tools <ul style="list-style-type: none"> Payment Calculator Underwriting Summary Actions <ul style="list-style-type: none"> Generate Forms Generate Credit Memo Submit for Approval

9. The customer has decided to involve additional entities in the transaction. Add a co-borrower and guarantor as related entities on a loan record.

[Entity Involvement]

10. The financial institution has decided to let the nCino solution set the loan name automatically for any new loans created natively in the system. This is to ensure a consistent naming convention across all loans. It will also standardize the user experience.

[Toggle Loan Name On/Off]

11. The financial institution is using Salesforce Opportunities to track potential client business. Per company policy, each Opportunity must have the Competitor field populated on the page layout.

[Configuring Field Map]

12. When the Opportunity is qualified to be converted to a Product Package/Loan, the financial institution would like the original Competitor field value from the Opportunity to dynamically update on the newly created loan without the end user having to enter the value again.

[Opportunity to PP Conversion]

13. The financial institution has now decided to allow the nCino solution to display additional Loan fields to end users when creating loans from a Relationship record. This ensures a consistent input of auxiliary fields generically if ANY product is selected. However, when the end user selects the *Construction* product, the end user should see a different set of auxiliary input fields. **[Display Additional Loan Fields]**

You need to:

- Create a Loan from Relationship
- Ensure the additional loan fields do NOT display when ANY product is selected
- Update the custom setting that drives this functionality
- Attempt to create a Loan from Relationship
- Ensure the additional loan fields display when ANY product is selected
- Ensure a custom set of different additional loan fields display when Construction product is selected

14. Create Product Matrix:

Product Line	Product Type	Product
Small Business	Small Business Line of Credit	Revolving Credit
		Working Capital
		Multi-Purpose
	Loan Limit	Loan Limit – With Recourse
		Working Capital
		Money Market Placements
	Term	General Term Loan
		Daily Libor Term

15. The client has a set of three fees that are added to every loan during underwriting. These fees were defined in last week's Joint Application Design (JAD) session. The requirements are displayed in the Client's Requirements table below.

Fee Type	Fee Code	Calculation Type	Fee/Percentage Amount	Paid By
Appraisal	001	Flat Amount	\$500	Borrower
Title Search	002	Flat Amount	\$250	Borrower
Title Insurance	003	Flat Amount	\$25	Borrower
Monthly Maintenance	004	Percentage	1%	Borrower

16. The client has decided to systematically render Document Manager placeholders by Loan Stage. You are required to configure Smart Checklists using the Document Manager Admin Tool.
17. The client spends significant time manually keying data into forms. Use nCino's Form Generation feature to configure a form that will eliminate the need to manually key data.

18. The client defined the requirements for a custom Administrative Information section as well as an Administrative Information narrative section that must be added to a new Product Package Credit Memo template moving forward. You have been assigned to complete this configuration.