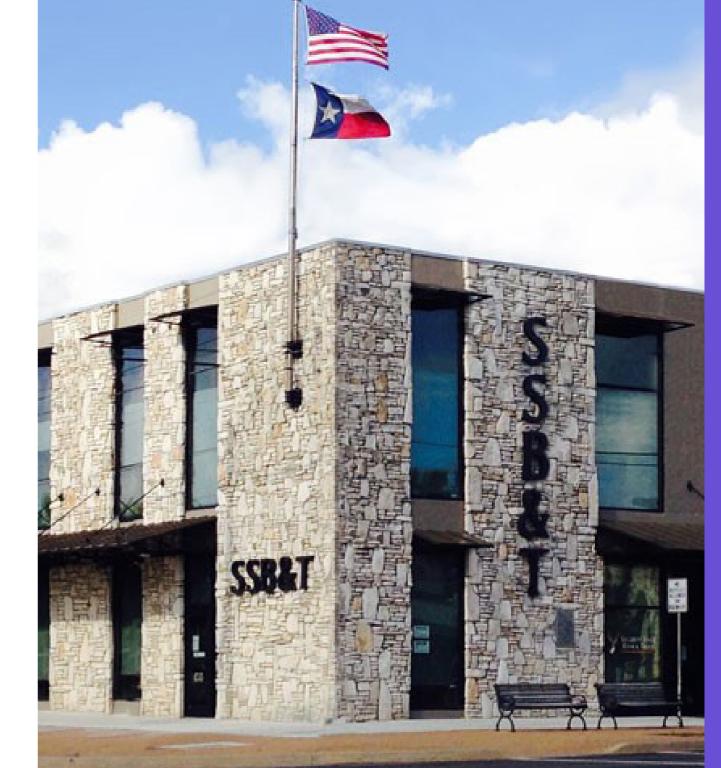**FINASTRA**

SECURITY STATE BANK & TRUST

ncino.

Case Study

Fueling national expansion with ultra-efficient lending services

Security State Bank and Trust leverages Finastra's LaserPro and the nCino Commercial Loan Origination System to deliver even more responsive lending services.

> **We anticipate that nCino's Commercial Loan Origination System and Finastra's LaserPro Cloud Connect API will help to increase productivity, reduce costs and greatly improve data accuracy."**

Leticia Perez
Chief Lending Officer,
Security State Bank and Trust

About Security State Bank and Trust

Established in **1941**

18 branches in Texas

SECURITY STATE
BANK & TRUST

Founded in 1941, Security State Bank and Trust is a successful community bank located in Fredericksburg, Texas. For over 80 years, the bank has provided friendly and convenient banking services to consumers and businesses in its local community. Today, Security State Bank and Trust customers can choose from a wide range of checking, savings, secured and unsecured lending, credit card and bill payment services.

www.ssbtexas.com

Solutions

☑ **Finastra - LaserPro**

☑ **nCino - Commercial Loan Origination System**

☑ **Finastra - LaserPro Cloud Connect Application Programming Interface (API)**

The challenge

Targeting organic growth

Security State Bank and Trust aims to expand its community of customers throughout Texas and beyond by stepping up commercial lending.

Driven by decades of success in the community banking sector, Security State Bank and Trust is now on a mission to bring its local-touch lending services to more people across Texas. Ensuring that it can provide convenient, responsive and dependable commercial lending services is at the heart of its strategy to win over new customers.

"Lending has been a very manual, paper-based process in the community banking sector for quite a long time," comments Leticia Perez, Chief Lending Officer at Security State Bank and Trust. "However, the status quo is changing. We're seeing new technologies emerge that make core activities like loan origination and lending management quicker, easier and more seamless.

We are always looking for new ways to enhance our services, and we recognized that by removing the time-consuming data entry processes from our lending activities we could significantly enhance our competitiveness."

For many years, loan managers at Security State Bank and Trust would manually key hundreds of different data points into its multiple systems to create new loans and generate vital lending documentation—a process that could take hours per loan. This not only limited the bank's ability to give same-day responses to new loan applications, it also increased the risk of data entry errors.

"Turning our back on innovation was simply not an option for us," continues Leticia. "If we didn't modernize our back-office lending processes, we risked higher costs, limiting our expansion and reducing productivity— all of which could negatively impact our growth ambitions. We wasted no time in pivoting to a new approach and looked to our trusted technology partners for support and guidance."

The challenge	The solution	Delivery journey	The result

The solution

Taking an integrated approach to lending

To streamline lending, Security State Bank and Trust implemented the nCino Commercial Loan Origination System and integrated it with LaserPro.

For many years, Security State Bank and Trust has successfully managed its loan documentation management processes with Finastra's LaserPro. To enable a more seamless flow of data into its back-office operations, the bank decided to integrate the nCino Commercial Loan Origination System (CLOS) with the Finastra solution. To achieve this, the bank leveraged the LaserPro Cloud Connect Application Programming Interface (API) to seamlessly integrate the Finastra and nCino solutions.

"We were very impressed with the rich functionality of the nCino platform, and the fact that it could easily integrate with Finastra's LaserPro was a huge plus," explains Leticia. "When we learned that we could automatically map over 400 data points from nCino into LaserPro, we jumped at the opportunity to become an early adopter."

By integrating nCino's CLOS with LaserPro, Security State Bank and Trust can automatically populate fields in LaserPro and then use this information to generate key loan documentation from the Finastra solution. With hundreds of data points supported, the LaserPro Cloud Connect API supports a full spectrum of lending services and enables loan managers to use a single platform to create new lending agreements, generate compliance documents and fund loans by booking them directly into the bank's core banking platform. Currently, the bank is using nCino's CLOS for commercial lending needs, and it plans to leverage additional nCino solutions to support consumer lending in the years ahead.

> *We were very impressed with the rich functionality of the nCino platform, and the fact that it could easily integrate with LaserPro was a huge plus.*

Leticia Perez
Chief Lending Officer,
Security State Bank and Trust

| The challenge | The solution | Delivery journey | The result |

> **"**
> *Both nCino and Finastra provided excellent support throughout the implementation and helped us to overcome any technical challenges—we always received a quick response to all of the support tickets that we raised.***"**

Leticia Perez
Chief Lending Officer,
Security State Bank and Trust

Building a close partnership

Security State Bank and Trust worked closely with implementation experts from nCino and Finastra to integrate the new loan origination solution in under 12 weeks.

To ensure best practice, Security State Bank and Trust enlisted the support of Finastra to offer technical and integration assistance and worked with the nCino team to deploy nCino's CLOS and customize the loan origination platform to the bank's unique needs.

"For large-scale projects like this, it is vital that everyone is on the same page from day one to ensure a quick and effective implementation," reflects Leticia. "Both nCino and Finastra provided excellent support throughout the implementation and helped us to overcome any technical challenges—we always received a quick response to all of the support tickets that we raised."

Security State Bank and Trust also attributes the success of the implementation to its unique approach. "We believe this project was so successful because we set clear objectives and involved end-users early on when we were designing new origination and document management processes. Segmenting the project into key milestones and working with nCino and Finastra as a single team really helped us to achieve a quick implementation."

| The challenge | The solution | Delivery journey | The result |

The result

Starting a new chapter of enhanced productivity

By integrating nCino's CLOS with LaserPro through the LaserPro Cloud Connect API, Security State Bank and Trust empowers loan managers to work even more efficiently—taking customer service to new heights.

Connecting nCino's CLOS with LaserPro has greatly reduced the need for loan personnel to manually re-key data between different systems—releasing them to spend more time on delivering excellent customer service.

"By taking almost all of the manual work out of our loan origination and loan document management workflows we have significantly reduced the risk of errors making it into our core banking system," says Leticia. "We are still in an early phase of our nCino journey, but in the coming months we anticipate that nCino's CLOS and Finastra's LaserPro Cloud Connect API will help to increase productivity, reduce costs and greatly improve data accuracy."

Faster back-office processes are already translating into improved customer experiences. "Our loan officers can process new applications much more efficiently," says Leticia. "As a result, we can respond to new commercial loan applications and fund approved loans much faster—improving the customer experience. With API connectivity at the heart of our commercial lending activities, we feel that we are in a much better place to drive future innovations that will help us to stay ahead of our competitors.

| The challenge | The solution | Delivery journey | The result |

Contact us

About Finastra

Finastra is a global provider of financial software applications and marketplaces, and launched the leading open platform for innovation, FusionFabric.cloud, in 2017. It serves institutions of all sizes, providing award-winning software solutions and services across Lending, Payments, Treasury & Capital Markets and Universal Banking (Retail, Digital and Commercial Banking) for banks to support direct banking relationships and grow through indirect channels, such as embedded finance and Banking as a Service. Its pioneering approach and commitment to open finance and collaboration is why it is trusted by over 8,000 institutions, including 45 of the world's top 50 banks. For more information, **finastra.com**

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