



Join us for an interactive lunchtime roundtable

Hosted by Justin Fitzpatrick, COO and Co-Founder of FullCircles, and Thomas Byrne, Head of Product - EMEA at nCino, this strictly invite-only event will bring together 40 handpicked banking and financial services executives for a networking lunch and facilitated discussion on how digital banks can embed a blended approach which finds the right balance between automation and human interaction.

To confirm your availability, please RSVP before Jan 27th.

*Please note spaces are limited and allocated on a first come, first served basis.

RSVP: sophie.whittaker@fullcircles.com

Thursday 2nd February 2023

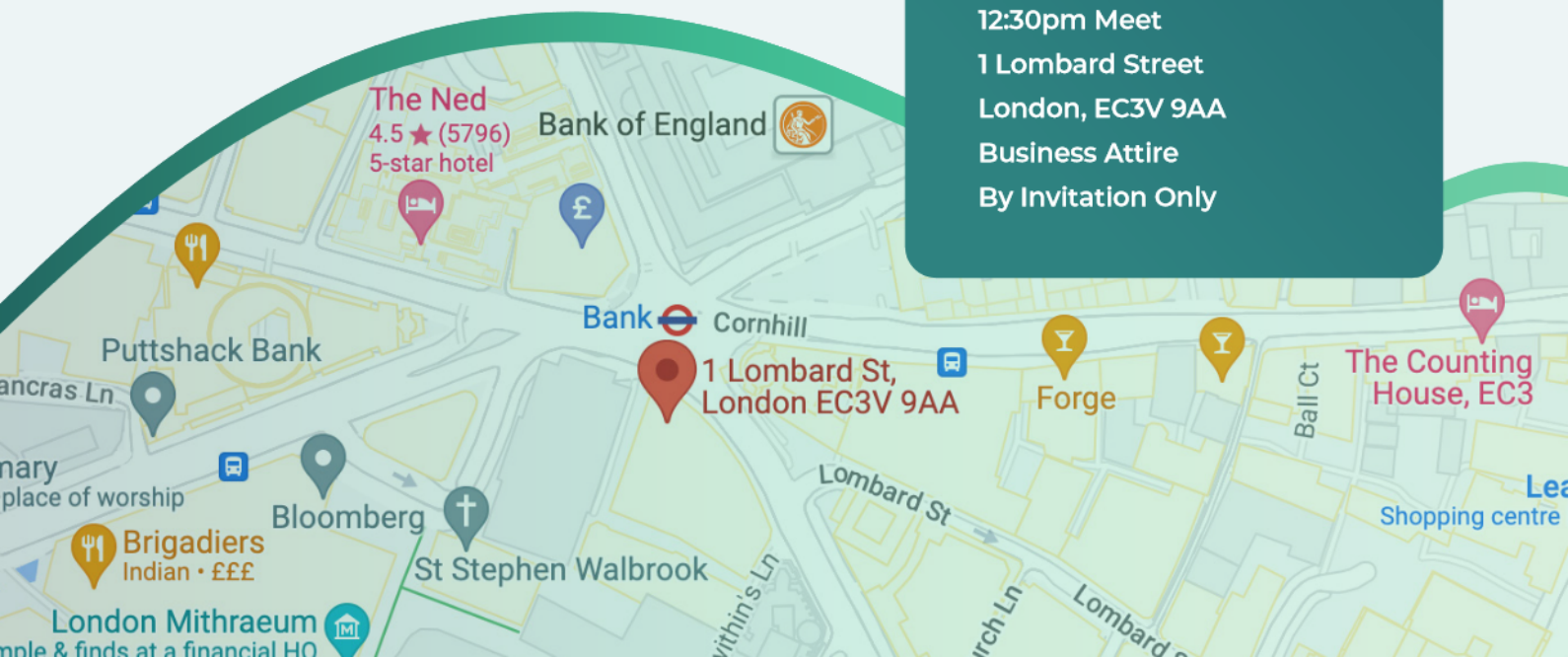
12:30pm Meet

1 Lombard Street

London, EC3V 9AA

Business Attire

By Invitation Only



I LOMBARD STREET
RESTAURANT · BAR · BRASSERIE

Thursday, 2nd February 2023

12:30pm – 2:30pm

1 Lombard Street

Your Invitation

How banks can blend digital and human
for **superior customer experience in 2023**

Digital banking has been steadily growing over the past decade but the market saw an exponential increase during the pandemic with banks leveraging technology to provide their customers with fast and frictionless service in the face of unpredicted circumstances.

And whilst this technology brings many benefits to customers and financial institutions, such as smoother onboarding and the reduction of risk, its growth has also highlighted the enduring value of embedding human interactions within the customer lifecycle. This is particularly true in instances when a customer has a more complex onboarding process or encounters an issue whilst leveraging the bank's digital channels.

In a highly competitive market, providing excellent customer service can be a key differentiator. Leveraging an omnichannel strategy that merges digital and human-assisted channels results in a shift from a 'transaction-first' to a 'customer-first' approach. This blended, customer-centric, strategy results in improved customer experience and satisfaction thereby resulting in increased brand loyalty.

A key tenant of this is investing in the right technology at the right stage of the customer lifecycle which results in a streamlined experience for the customer that doesn't neglect the need for a human touch. Embedding this can provide more structure to the complexities associated with finance for small and medium businesses as they grow and expand, tailoring lending with humans whilst enabling this process through digital channels.



FullCircl is a Customer Lifecycle Intelligence (CLI) platform that helps B2B companies in financially regulated industries do better business, faster. Its solutions allow front and middle office teams to win the right customers, accelerate onboarding and keep them for life.

Best-in-class data enrichment provides a comprehensive customer view and a powerful, low-code rules engine reduces the regulatory burden and drives greater automation. Through its web application and API, FullCircl drastically reduces the cost to acquire and serve the right business customers.

FullCircl was formed following the merger of Artesian Solutions and DueDil. Backed by top-tier investors including Octopus Investments, Notion Capital, Augmentum Fintech, and notable angel investors, FullCircl brings together decades of combined experience serving UK financial institutions. Today, it serves more than 600 customers and 15,000 users.

Visit fullcircl.com to find out more.



nCino (NASDAQ: NCNO) is the worldwide leader in cloud banking.

The nCino Bank Operating System® empowers financial institutions with scalable technology to help them achieve revenue growth, greater efficiency, cost savings and regulatory compliance. In a digital-first world, nCino's single cloud-based platform enhances the employee and client experience to enable financial institutions to more effectively onboard clients, make loans and manage the entire loan life cycle, and open deposit and other accounts across lines of business and channels.

Transforming how financial institutions operate through innovation, reputation and speed, nCino is partnered with more than 1,750 financial institutions of all types and sizes on a global basis.

For more information, visit ncino.com.