

News Release

Centrale Kredietverlening Selects nCino for its Agile Bank Operating System to Enable Growth and Scalability

Belgium founded bank to “future-proof” business with nCino’s cloud-based technology

London, UK and Waregem, Belgium XX May 2019: [nCino](#), the worldwide leader in cloud banking, today announced that Belgian bank [Centrale Kredietverlening \(CKV\)](#) will utilise [nCino’s Bank Operating System](#) to digitise its processes, provide a superior customer experience and maintain a competitive advantage in a modern banking landscape.

CKV is an independent, family-owned bank founded in Belgium in 1956, and with a presence in France since 2018. CKV specializes in tailor-made solutions for mortgage-guaranteed loans, both for private and professional purposes. CKV has a wide distribution network of over 400 independent credit brokers. Annually, around 200 million euro of mortgage-guaranteed loans are issued in Belgium and France.

The relationship with nCino will initially focus on digitally transforming CKV’s lending and deposit account opening services, with plans to expand and evolve to meet the changing requirements of its customers. CKV has selected the nCino platform as an end-to-end solution that combines customer relationship management (CRM), customer onboarding, loan origination, loan servicing and deposit account opening. The nCino system will give CKV 360-degree access and insight into the entire customer journey and will empower CKV’s employees, providing them additional insights that enable efficiency and flexibility to meet changing customer demands.

“We’ve been looking for a new technology platform for some time and it’s incredibly important to us to ensure we find the right long-term partner for the business,” said Rudi Deruytter, CEO of CKV. “We looked at numerous providers and found much of what we were looking for in nCino. CKV is a niche, customer-centric bank and the efficiency and speed we will gain with nCino’s cloud-based platform means our employees can put more of their time and efforts into customer relationships. The industry is changing, and we’re changing with it to continue to deliver the highest levels of service to our customers. We count on nCino to establish a successful partnership with CKV and to support us in the difficult and critical journey of replacing the legacy, in-house developed business application with nCino’s innovative Bank Operating System.”

CKV is dedicated to providing an unrivalled customer experience to its broker network and ultimately its end customer, which nCino enables by offering an agile platform and continued innovation. The nCino user experience means CKV employees can spend more time on personal contact with our brokers and customers, further improving relationships and strengthening the core business. Furthermore, as CKV looks to continue to grow, it needed a platform that could easily scale and flex to adapt to new trends, new business opportunities and changing regulations. The nCino Bank Operating System provides this without requiring further investment in modules as all product features are available through nCino’s subscription-based licensing model.

“Agility, reliability and scalability were key factors for us in choosing a technology partner,” said Emmanuel Lambert, Digital Transformation Officer at CKV. “Today’s customers expect innovation from their bank and nCino is by far one of the most innovative platforms we have seen. With multiple product



releases each year and continued enhancements to the platform, nCino delivers a high degree of innovation that will bring us many benefits today and well into the future. We count on the nCino team to support and guide us through the challenging and critical journey ahead.”

“We’re excited to be working with CKV, a progressive financial institution who sees the benefit in digitising its processes and shares our long-term vision for transforming financial services,” said Pullen Daniel, Managing Director – International at nCino. “CKV’s management team recognised the need to adapt to the changing market and is investing deeply in digitalisation in order to provide the best possible experience for the bank’s customers and brokers. We look forward to a long-term partnership that will support the bank’s continued expansion, growth and diversification across Belgium and France.”

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About Centrale Kredietverlening

CKV (Centrale Kredietverlening) is an unlisted, independent, stable, Belgian bank that has been active since 1956 throughout Belgium and since 2018 also in France. The headquarters are in Waregem. CKV specializes in tailor-made solutions for mortgage-guaranteed loans, both for private and professional purposes. CKV has a wide distribution network of independent credit brokers. Annually, around 200 million euro of mortgage-guaranteed loans are issued in Belgium and France. In addition, customers can turn to CKV for a varied range of traditional savings products, which are offered to the public through independent savings bank agents and through the Fintech platform Savedo. These deposits are used to finance all loans, making CKV a healthy bank which is fully self-financing.

About nCino

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 or visit www.ncino.com.

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