

Nomination: 9401

From Legacy to Leadership - AIB's Scalable nCino Training for SME, Corporate & Credit Teams

**Page: General Information**

Provide information about the company to be considered for the award. If you will be nominating an individual, specify the nominee's employer.

**Name of Organization/Company**

AIB (Allied Irish Banks)

[REDACTED]  
[REDACTED]

**Additional Contacts**

I do not wish to list additional contacts

**Page: Entry Information**

**Entry Title**

From Legacy to Leadership - AIB's Scalable nCino Training for SME, Corporate & Credit Teams

**Category**

F01 - F80 Solutions, Implementations, and Training Programs or Media > F52 - F74 Training Programs or Media > F70 - Systems Training

**Training Programs or Media Submission Format**

Written Answers

**a. If this is a brand-new product, state the date on which it was released. If this is a new version of an existing product, state the date on which the update was released. Required**

This is a new version of an existing product. AIB originally launched its nCino systems training in 2021, which won industry recognition for its innovation and impact. In 2024–2025, AIB released an updated and expanded version of the training to support the rollout of nCino across additional business areas, including SME, Corporate Banking and Credit. The updated training program began rollout in January 2024 and continued through Q2 2025, incorporating new content, delivery formats, and system enhancements.

**b. Describe the features, functions, and benefits of the nominated program or media (up to 350 words). Required**

AIB's legacy loan systems were fragmented and heavily manual, requiring interventions like phone calls and physical file transfers that slowed approvals and impacted customer experience. In 2021, AIB implemented nCino—a cloud-based, end-to-end digital banking platform—to streamline the lending lifecycle from application and underwriting to decisioning and fulfillment. The 2024–2025 rollout significantly expanded the platform's capabilities and reach, introducing new functionality such as security and collateral management. To support this evolution, AIB launched an updated, role-specific nCino training program tailored to three new business areas: SME, Corporate Banking and Credit. The 2024–2025 training update reflects a significant evolution in both system functionality and instructional design. The program was developed to support new features such as secured lending and collateral handling, while also addressing the needs of a broader and more complex user base across Ireland, the UK, and the US.

**Key Features and Enhancements:**

- **Collateral Management Training:** For the first time, users are trained on secured lending, including the addition of collateral and security documentation.
- **Expanded Audience:** Training now includes SME, Corporate Banking and Credit
- Blended Delivery:** In-person classroom sessions for corporate teams and virtual instructor-led training (VILT) for SME and retail staff.
- **Updated Case Studies:** Real-world scenarios tailored to each business area, reflecting new workflows and facility types.
- **Enhanced Sandbox Environment:** A robust training system simulates live operations, enabling hands-on practice.
- **Bite-Sized Video Resources:** A Netflix-style library of short videos supports just-intime learning and ongoing reference with the possibility of adding updates.
- **SharePoint Resource Hub:** A centralized platform provides access to user guides, case studies, and update notifications.

**Benefits:**

- **Faster Onboarding:** New users are trained and operational within days.
- **Improved Accuracy and Compliance:** Training on collateral ensures regulatory requirements are met confidently.
- **Scalable and Future-Ready:** Modular design and bite sized videos support continuous updates and future rollouts.
- **Business Alignment:** The program supports AIB's strategic goals of agility, efficiency, and customer-centricity.

**c. Outline the market performance, critical reception, and customer satisfaction with the product or service to date. State monetary or unit sales figures to date, if possible, and how they compare to expectations or past performance. Provide links to laudatory product or service reviews. Include some customer testimonials, if applicable. (up to 350 words). Required**

This updated training reflects the evolution of the nCino platform and also demonstrates AIB's commitment to innovation, operational excellence, and empowering its people through learning.

The program has been instrumental in supporting AIB's 2024–2025 nCino expansion into SME, Corporate Banking and Credit. Since January 2024, 560+ employees have been trained using the new program, including content on secured lending and collateral management—capabilities not previously supported.

Performance and Business Impact:

- Speed to Cash: Customers report receiving funds within a day of application, a dramatic improvement from previous timelines.
- Customer Experience: Net Promoter Scores (NPS) for SME lending reached a record 69 in Q4 2024. The nCino loan journey outperformed legacy fixed-rate lending products by +12 points.
- Training Reach: The program has successfully scaled across AIB, with tailored delivery formats for each business area.

Effectiveness:

- 94% score from learners who agreed that the training met its objectives.
- 93% score from learners who would recommend the training to a colleague
- L1 evaluations consistently praised the clarity, relevance, and delivery

Customer Testimonials:

"The process was unbelievably smooth... an extremely positive experience."

— SME Customer, February 2024

"Thanks to AIB's lightning-fast turnaround, I was able to move forward with confidence and stress-free."

— Business Owner, West Ireland

"Compared to previous loan applications with AIB and other lenders, there was no comparison. The whole process was excellent, fast, and user-friendly."

— Loan Applicant, 2024

Internal Testimonials:

"nCino allows us to cultivate relationships with our customers, to spend more time to understand their business needs." Brendan Crowley – Head of Asset Finance

"nCino has transformed both how we serve our SME customers and our ways of working here in Credit Fulfilment. We've streamlined our processes, reduced manual steps, brought agility to the team and now get paperwork and funds quickly to our SME customers" Maria Hynes, Head of Credit Fulfilment Centre of Excellence, Credit Services, Customer Services

In summary AIB's nCino training has enabled rapid adoption of new system features and directly contributed to improved customer outcomes. It continues to evolve alongside the platform, reinforcing AIB's leadership in digital banking transformation.

**d. Reference any attachments of supporting materials throughout this nomination and how they provide evidence of the claims you have made in this nomination (up to 250 words). Optional**

1. Link to a video with a customer testimonial showing the story of how the rollout affects customers
2. Slide on nCino Benefits demonstrating the direct business impact of the successful rollout
3. Customer testimonials on nCino backed lending demonstrating the rollout was successful

**Webpage Link**

[REDACTED FOR PUBLICATION]

**Would you like to add an additional supporting document?**

Yes

**Supporting Document 2**

**Would you like to add an additional supporting document?**

No

By your submission of this entry to The Stevie Awards, you verify that you have read and agreed to abide by the regulations, terms and conditions of the competition. (<https://stevies-sage.secure-platform.com/a/page/enter/Rules-terms>)

**Terms and Conditions**

I Agree