Continuous Credit Monitoring Integration

IBISWorld | **ılıl nCino.**

IBISWorld's US Industry Intelligence, now in nCino

IBISWorld's integration with nCino Continuous Credit Monitoring brings best-in-class industry risk scores and financial insights into a real-time, intelligent dashboard—further enhancing proactive risk management. Through the nCino platform, credit teams and lenders can access critical insights into credit health, streamline credit reviews, accelerate workflows and enable more informed credit decisions and business advice.

A Holistic View of Borrower Risk

When evaluating business clients, it's essential to look beyond things like credit history and cash flow to understand the full range of risks that could lead to default. nCino Continuous Credit Monitoring delivers a comprehensive view of risk and leverages IBISWorld's proprietary **Industry Risk Scoring System** to uncover operational threats and macroeconomic risks within the client's industry.

Looking at factors like competition and average profit, IBISWorld's Industry Risk Scores evaluate the difficulty of operating within a specific industry. The scores are based on forward-looking analysis of the next 12 to 18 months, enabling credit teams to consider a borrower's broader industry environment and factor in external threats when making their recommendations.

Key Benefits

✅ **Understand operating risks:** Gain unprecedented visibility into structural, growth, and sensitivity risks with IBISWorld's forward-looking risk scores directly in nCino Continuous Credit Monitoring.

✅ **Contextualize borrower performance:** Examine borrower performance against industry standards and trends to determine where performance issues may stem from broader industry risks.

✅ **Position yourself as a trusted advisor:** Transform routine credit monitoring into valuable consultation, providing borrowers and internal stakeholders with strategic guidance on emerging threats and risks.

✅ **Save time on credit applications and memos:** Streamline credit review processes with ready-to-use industry intelligence integrated directly into your credit monitoring workflow.