Unlocking Banking Advisor

Exploring Use Cases and Prompt Building

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Confidential Information

Today’s Speakers

EDWIN ESTRADA

Senior Product Manager,

Banking Advisor

THOMAS TAYLOR

Senior Software Engineer,

Banking Advisor

Customer Conversation

Tyler Craft
SVP,
Director of Transformation Fintech
& Emerging Technology

FIRST HORIZON

FIRST HORIZON
MEMPHIS, TENNESSEE, US

Agenda

- Intro to Banking Advisor
- Banking Advisor Skills
- Customer Conversation
  Tyler Craft, First Horizon Bank
- What’s Next

Introduction

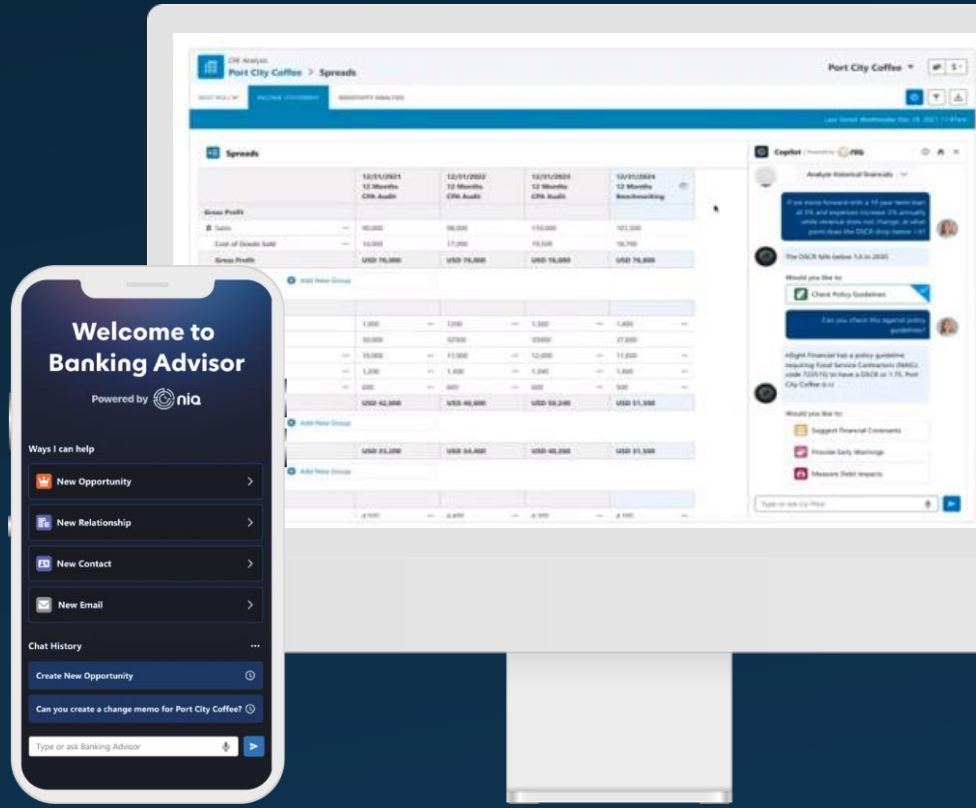
What is Banking Advisor?

POWERED BY nIQ

Banking Advisor

nCino's Banking Advisor is a banker-focused Generative AI solution powered by the nIQ Data and AI infrastructure. Banking Advisor augments the banker experience and an institution's processes to drive efficiency and profitable growth.

1. Knowledge Base – Communicate with Any Document (Credit Policy, Market Data, Training Materials, etc.)
2. Narrative Drafts
3. Locate and File Documents
4. Calculation Explanations

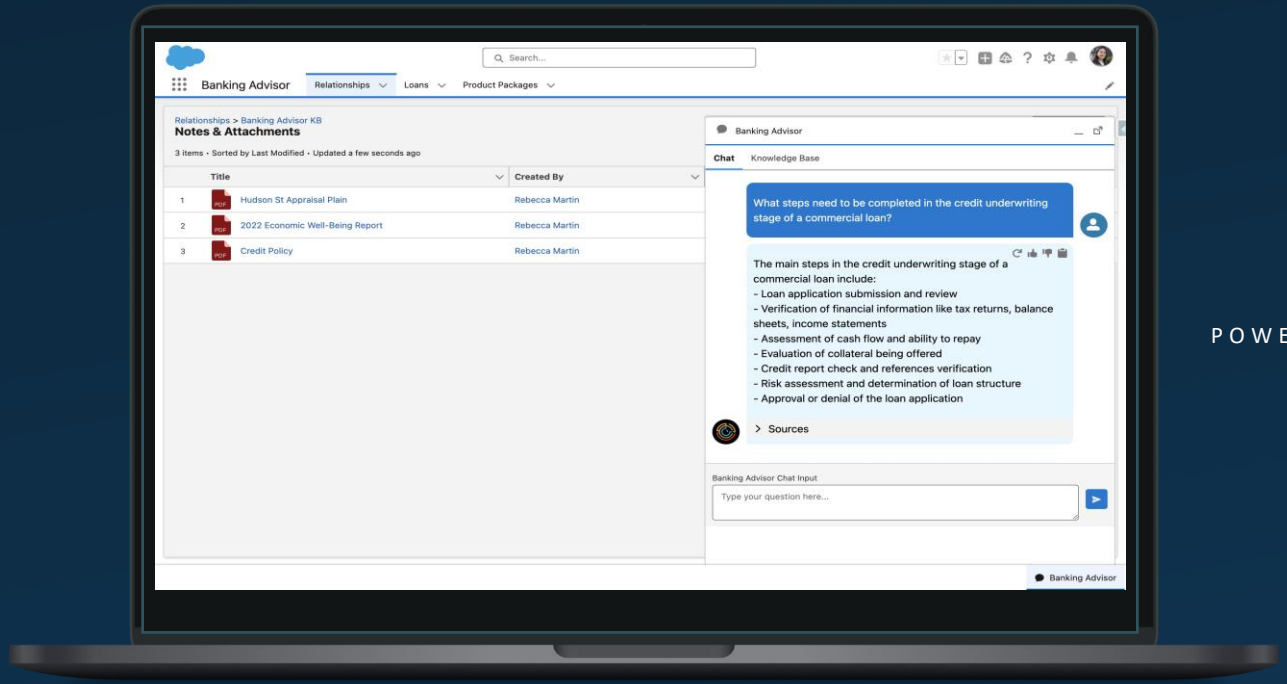


Banking Advisor Skills

How Generative AI can apply to your use cases

Knowledge Base gets you answers quickly

with the ability to chat with your FI's PDFs.



POWERED BY nia

See a live demo of it in action at the BANKING ADVISOR DEMO BOOTH

Banking Advisor – Knowledge Base

What steps need to be completed in the credit underwriting stage of a commercial loan?

- Hundreds of pages
- Covering a lot of material
- Across multiple documents

Banking Advisor – Knowledge Base

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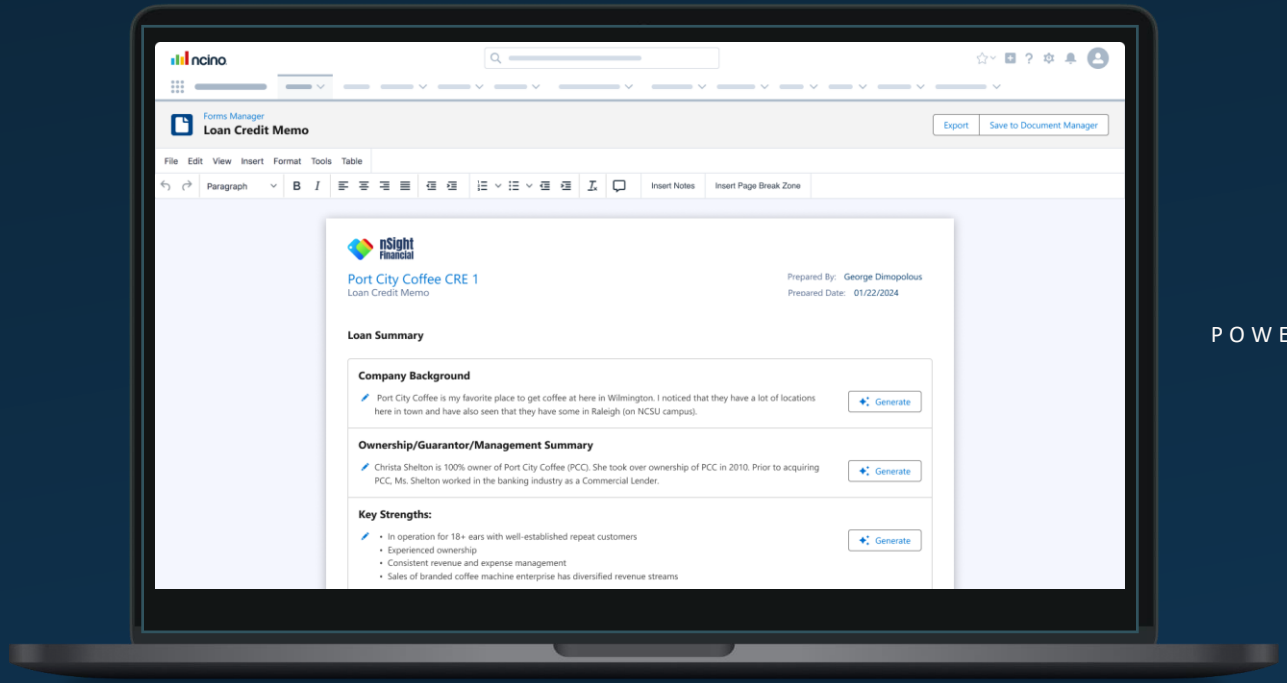
Narrative Drafts that write themselves

using instructions you can customize & combine with your FI's data.



POWERED BY nia

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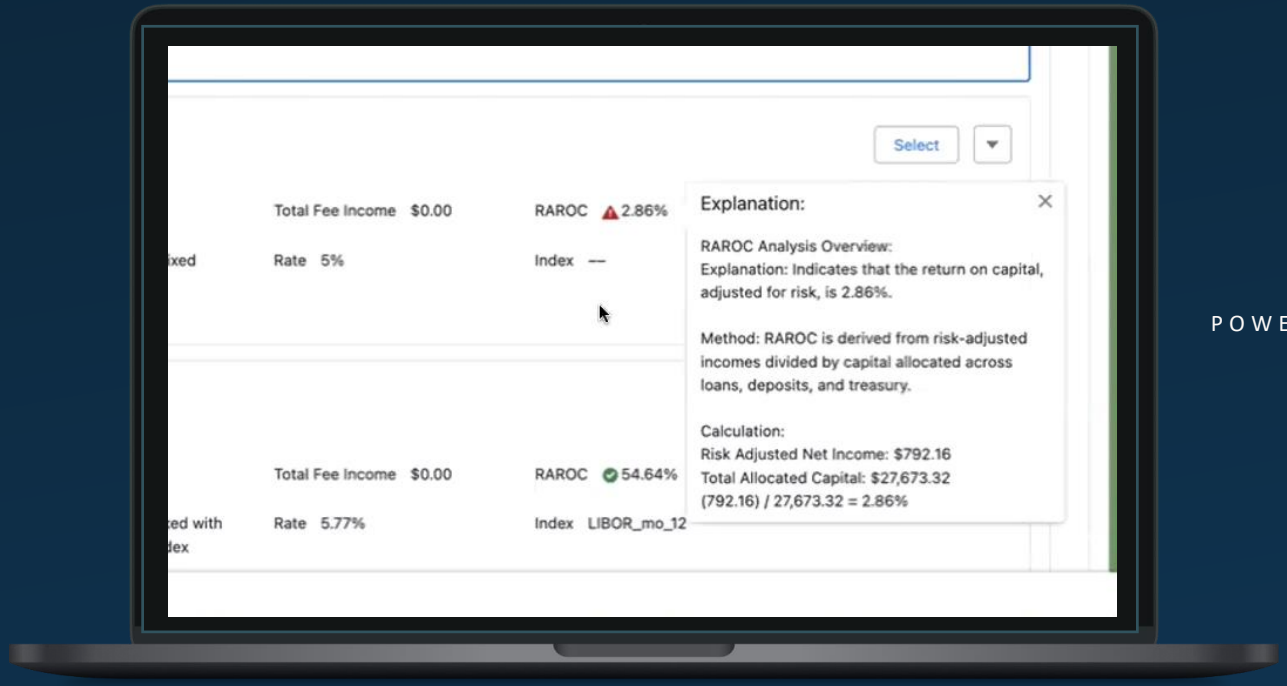
Calculation Explanations instantly available

to show you what they mean and how it got there.

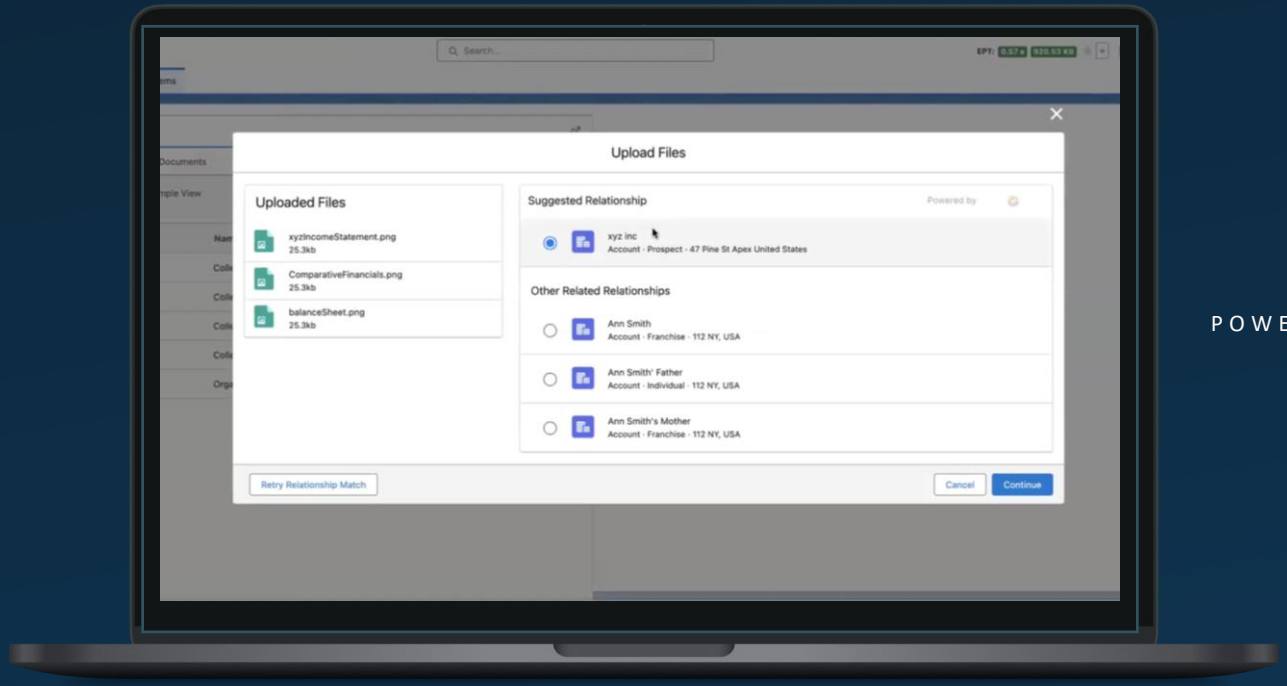


POWERED BY nia

See a live demo of it in action at the COMMERCIAL DEMO BOOTH

Locate & File Documents in bulk for you

into the right place and the right way.



POWERED BY nia

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Prompt Building

Understanding how it works to get the most out of Banking Advisor

500k ft view of how this all works

Prompt (Input)

Beefing up the prompt

Large Language Model
(Anthropic's Claude Haiku)

Trained from internet-size data

Response (Output)

Narrative Draft Prompts

Help me write a background summary, and consider the following data and examples:

“ ” “ ” “ ” “ ” “ ”

Role + Data + Examples + Instructions

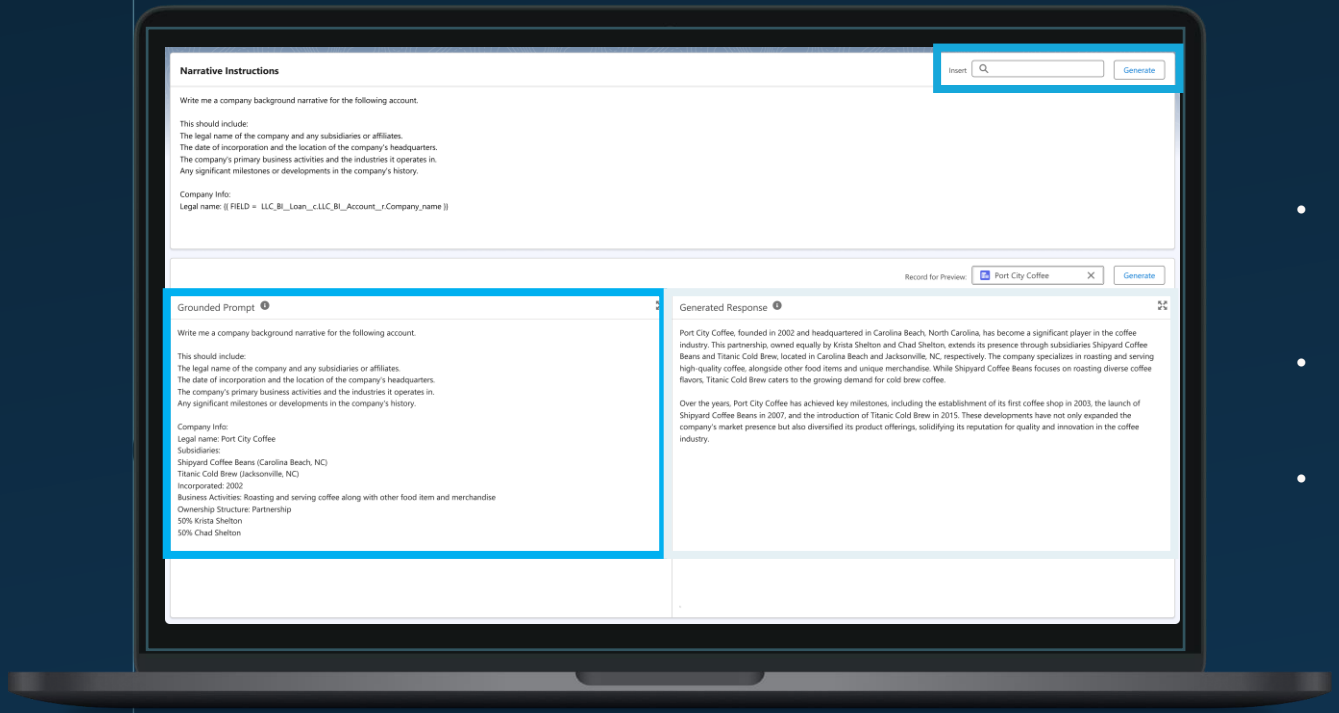
Large Language Model
(Anthropic’s Claude Haiku)

Trained from internet-size data

Narrative Draft

Banking Advisor admins control the prompts and org data

that power the automation to wipe out manual processes.



- Admins can include data from any field in the org with a form syntax auto-completer
- Admins can preview the org data grounding the prompts
- Admins can preview the generated responses their users can expect to get

Let’s See it
in Action

How to build a Proper Prompt

How to build a Proper Prompt

Credit Analyst

How to build a Proper Prompt

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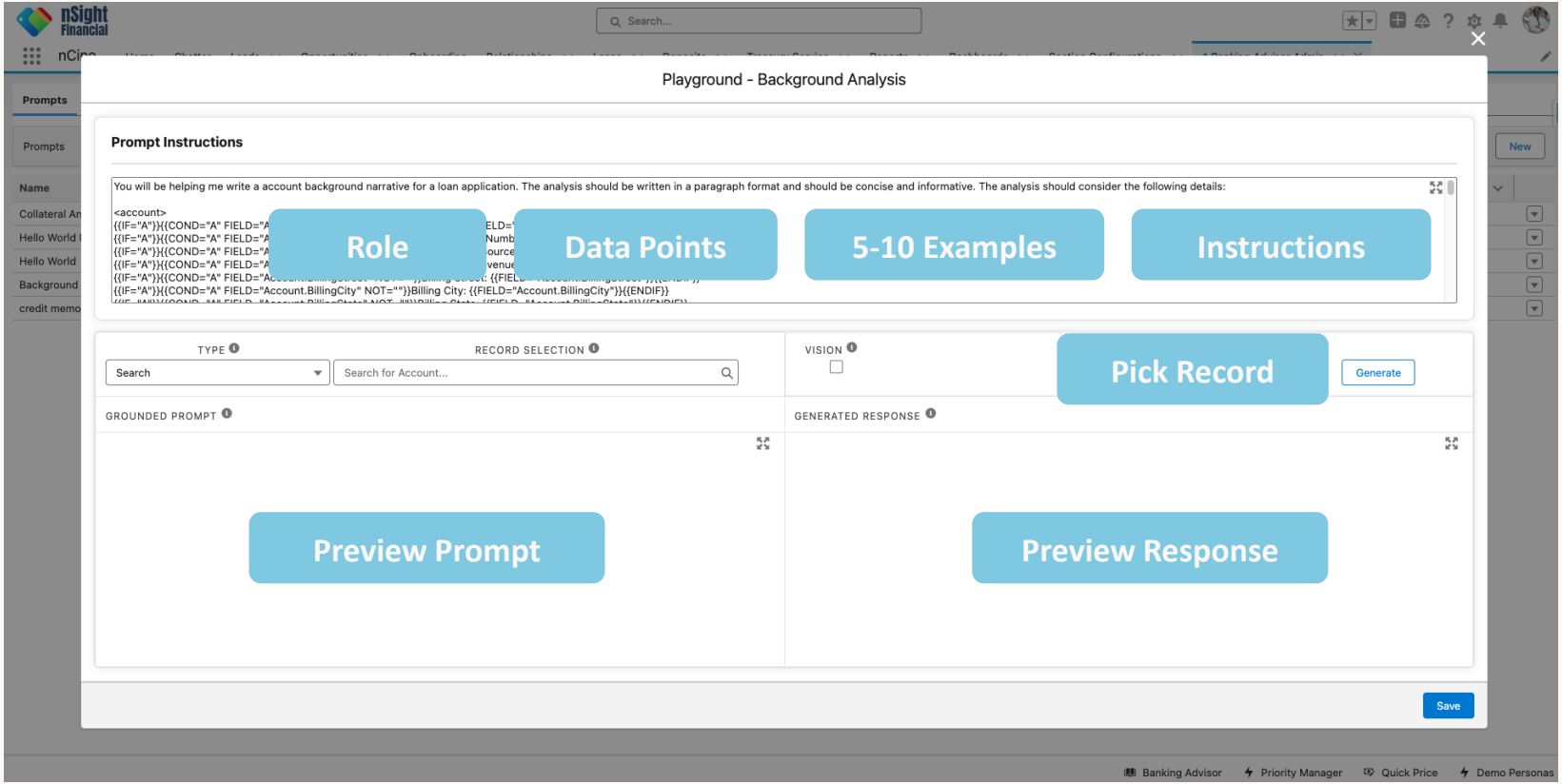

How to Build a Proper Prompt

Role

```
You will be helping me write a account background narrative for a loan application. The analysis should be written in a paragraph format and should be concise and informative. The analysis should consider the following details:

<account>
{{IF="A"}}{{COND="A" FIELD="Account.Name" NOT=""}}Account Name: {{FIELD="Account.Name"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.AccountNumber" NOT=""}}Account Number: {{FIELD="Account.AccountNumber"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.AccountSource" NOT=""}}Account Source: {{FIELD="Account.AccountSource"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.AnnualRevenue" NOT=""}}Annual Revenue: {{FIELD="Account.AnnualRevenue"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.BillingStreet" NOT=""}}Billing Street: {{FIELD="Account.BillingStreet"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.BillingCity" NOT=""}}Billing City: {{FIELD="Account.BillingCity"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.BillingState" NOT=""}}Billing State: {{FIELD="Account.BillingState"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.BillingPostalCode" NOT=""}}Billing Postal Code: {{FIELD="Account.BillingPostalCode"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.BillingCountry" NOT=""}}Billing Country: {{FIELD="Account.BillingCountry"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.Phone" NOT=""}}Phone: {{FIELD="Account.Phone"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.Website" NOT=""}}Website: {{FIELD="Account.Website"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.NumberOfEmployees" NOT=""}}Number of Employees: {{FIELD="Account.NumberOfEmployees"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.Industry" NOT=""}}Industry: {{FIELD="Account.Industry"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.Type" NOT=""}}Account Type: {{FIELD="Account.Type"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.Ownership" NOT=""}}Ownership: {{FIELD="Account.Ownership"}}{{ENDIF}}
```

Role

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Data Points

```
<account>
{{IF="A"}}{{COND="A" FIELD="Account.Name" NOT=""}}Account Name: {{FIELD="Account.Name"}}{{ENDIF}}
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{{IF="A"}}{{COND="A" FIELD="Account.Ownership" NOT=""}}Ownership: {{FIELD="Account.Ownership"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.Description" NOT=""}}Account Description: {{FIELD="Account.Description"}}{{ENDIF}}
</account>
```

Here are some examples the responses should be like:

```
<example>
Tech Innovations Inc., headquartered in San Jose, California has had an annual revenue reaching $50 million and a workforce of 200 employees. Its website is <a href="http://www.techinnovations.com">www.techinnovations.com</a> and phone number is (650) 555-1234.
</example>

<example>
BlueSky Tech Ventures, with its main office situated in Austin, TX and an annual revenue of $35 million and sustaining a workforce of 150 employees. The company is in the Technology Industry. Their website is <a href="http://www.blueskytechventures.com">www.blueskytechventures.com</a> and can be contacted via (512) 555-0248.
```

Data Points

5-10 Examples

{{IF="A"}}{{COND="A" FIELD="Account.Ownership" NOT=""}}Ownership: {{FIELD="Account.Ownership"}}{{ENDIF}}
{{IF="A"}}{{COND="A" FIELD="Account.Description" NOT=""}}Account Description: {{FIELD="Account.Description"}}{{ENDIF}}
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</example>

<example>
GreenLeaf Organics, nestled in the heart of Portland, Oregon, showcases an annual revenue of $25 million, supported by its workforce of 100 employees. For further information, visit www.greenleaforganics.com or contact via (503) 555-0098.
</example>

<example>
Sunrise Solar Solutions, operating from its base in Phoenix, Arizona, is generating annual revenue of $45 million with the support of 250 employees. The company has total assets valued at $70 million. More details can be found on their website at www.sunrisesolarsolutions.com, or by contacting them at (480) 555-0112.
</example>

<example>
Crestview Construction based in Miami, Florida, has an annual revenue of $60 million, underpinned by a workforce of 300 employees. For more information, Crestview Construction can be reached at their website www.crestviewconstruction.com or via phone at (305) 555-0222.
</example>

```
<example>
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For more information, Crestview Construction can be reached at their website <a href="http://www.crestviewconstruction.com">www.
crestviewconstruction.com</a> or via phone at (305) 555-0222.
</example>

Here are your instructions:
<instructions>
- Do not mention that you are providing a company background narrative
- Do NOT mention what information you may be missing or was not provided
- Do not say things like, "Based on the information provided"
- Format phone numbers with area code in parenthesis and dashes like this: (910) 123-1234
- ebsite URLs clickable HTML link tags
- arratives less opinionated and more subjective
- If you do not have any account then you MUST ONLY respond with
"No account data available, please provide more information in order to write narrative."
- Do NOT wrap response in XML tags
- Do NOT provide headers in the response, only the paragraphs
</instructions>
```

Instructions

Customer Conversation

Tyler Craft
SVP,
Director of Transformation Fintech
& Emerging Technology

FIRST HORIZON

FIRST HORIZON
MEMPHIS, TENNESSEE, US

Coming soon!

Ability to chat with nCino Knowledge Articles

- How to Configure articles
- How to Use articles
- Etc.

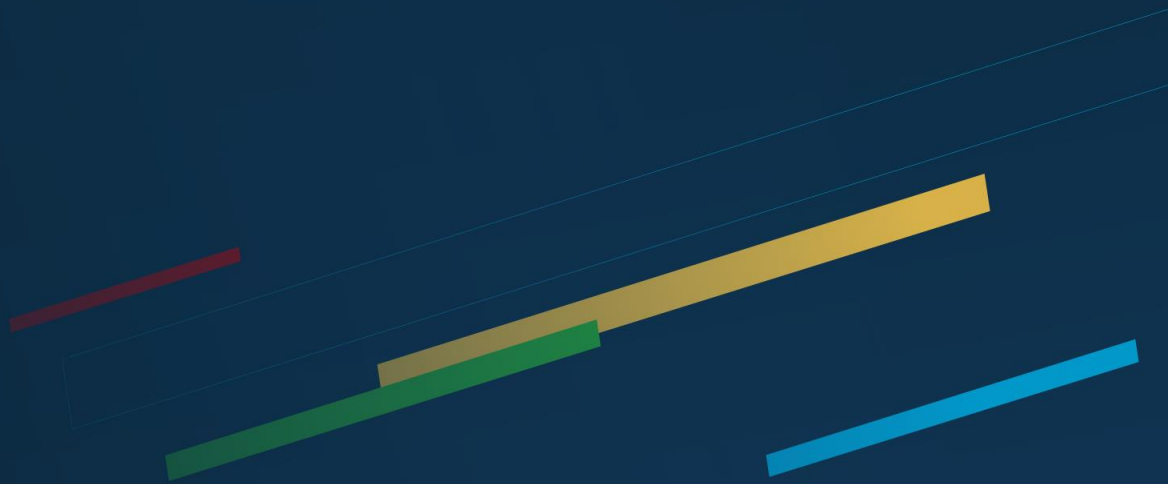
Ability for you to make new skills using:

- Salesforce Flows
- Code
- APIs

What's Next?

- Come to our Banking Advisor Hands-on Experience
- Contact your CSM/RVP immediately and tell them "We want Banking Advisor!"

Questions?



Thank you!