

# 5

## Benefits of adopting ON Credit Intelligence for your C&I book today



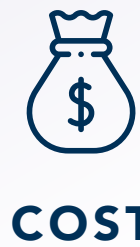
### BUILD

### VS

### BUY

Upfront investments in infrastructure, architecture, hiring specialized talent

*"Large IT projects run 45% over budget and 7% over time while delivering 56% less value than predicted" – McKinsey and Co.*



**COST**

OakNorth offers reduced and flexible costs

Building in-house is a strain on limited IT resources, forcing newer projects to compete for resources



**TALENT**

A dedicated team of credit domain experts, AI/ML engineers – supporting the ON Credit Intelligence Suite

Wait for 2-3 years to help you manage the risks and growth opportunities



**TIME**

Decreased time to market (launch within weeks) – a dedicated customer success team is vested to make you successful

Building a credit intelligence platform is time, cost and resource intensive



**COMPETITIVE EDGE**

While other banks are distracted trying to decide how to prioritize various digitization projects, you will be seeing immediate benefits and results using ON

Lengthy process of fulfilling security standards and other regulatory requirements



**SECURITY**

ON Credit Intelligence Suite is 100% cloud-native (hosted on AWS cloud) with global ISO27001 and ISAE3402 certification

Discover the ON Credit Intelligence Suite at [oaknorth.com/demo](https://oaknorth.com/demo)

ON Credit Intelligence Suite is proven and being used by some of the most innovative and forward-thinking banks in the US