



CASE STUDY

Bourn

How Bourn is harnessing better data, faster checks and automated workflows to reinvent business overdrafts for the growth economy.





The Customer

Bourn is a London-based fintech with a mission to reinvent the business overdraft with intelligent, flexible working capital that helps SMEs grow.

The Challenge

To deliver real-time, low-friction, compliant working capital decisions at scale.

The Solution

nCino SmartBanker, API suite, and Identity Solutions for end-to-end embedded insight and verification at every stage of the client journey.

The Benefits

A single, embedded data and compliance layer supporting faster decisions, defensible due diligence, and continuous monitoring at scale.





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Nick Tracey

Chief Executive Officer at Bourn

The Bourn story

Reinventing the 300-year-old overdraft

The traditional business overdraft is no longer fit for how SMEs trade in the growth economy. Facilities are static, slow to arrange, lack financial visibility, and are only reviewed annually. For growing SMEs, that means complexity and delay in accessing the working capital they need.

Bourn fixes that. Its Flexible Trade Account combines a smart business account, flexible funding line, and secure payment facility to help businesses access the funds they've already earned by turning unpaid invoices or revenue into working capital.

It sits alongside an existing bank account rather than replacing it, helping banks and lenders transform SME lending, grow portfolios, reduce risk, and deliver capital to the businesses that need it, quickly, efficiently, and at scale.

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A data-driven understanding from the outset

A dynamic overdraft facility requires a granular understanding of the business it's offered to. nCino SmartBanker delivers real-time pre-qualification screening ahead of any lending decision.

SmartBanker enables the institution to build a comprehensive picture of an SME's health, structure, financial viability, and sector risk exposures, thereby identifying businesses that are a good fit for the Flexible Trade Account. As a result, effort is directed to the right high-potential opportunities, eliminating inefficient acquisition

costs and poor conversion rates. It also delivers the level of context required for informed conversations between the SME and the funding provider from the outset of the relationship

Further, SmartBanker replaces the static annual review cycle with dynamic continuous monitoring, surfacing changes in SME's circumstances and evolving risk indicators in real-time within the Flexible Trade Account workflow. When plans grow or challenges arise, the right working capital is delivered quickly to help clients seize opportunities and mitigate risks.



Compliance confidence

Working capital lending requires adherence to a defined set of regulatory obligations. Bourn has embedded nCino Identity Solutions to reimagine the customer onboarding process with real-time KYC, KYB, AML and identity solution checks. This includes corporate structures, directors and ultimate beneficial ownership data, people insights, financial vulnerability and mortality indicators, and daily monitoring orchestrated via API. The result is a due diligence process that's broad and highly relevant, with a clear audit trail behind every check.

Compliance is embedded into the workflow at the point of onboarding and maintained through the life of the facility, rather than treated as a separate exercise. The result is tailored compliance journeys that protect Bourn's partners whilst giving SME clients the experience they deserve.

"As a regulated payment service provider, we are the front line in the battle against global financial crime. Having checks embedded in our workflow provides the intelligence we need to make robust decisions, while exceeding customer expectations on speed and ease of onboarding" says Nick Tracey.



APIs for advanced automation

Bourn consumes nCino data solutions via nCino's suite of RESTful API interfaces directly into its own platform, allowing company intelligence and checks to be called the moment they're needed across the entire lending journey.

This keeps the experience Bourn promises its customers intact. Applications are populated from over 60,000 verified sources, eliminating the need for self-declaration and re-keying of information. As application volume grows, the process scales with them.

This also enhances efficiency for Bourn. Rather than assembling and maintaining a patchwork of data and compliance suppliers, the team now consumes a single integrated layer and puts its engineering effort into the receivables analysis, limit setting and automation that differentiates its product.





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Chief Executive Officer at Bourn



A rapidly evolving, future-proof partnership

Bourn's relationship with nCino is constantly expanding in line with its development roadmap and growth. In September 2026, they joined forces at the nCino EMEA Summit in London to talk through what a modern working capital proposition looks for banks and lenders.

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Bourn's ambition is to make its working capital facility available to far more UK SMEs than the traditional overdraft product ever reached, through the banks, alternative lenders and accounting platforms its customers already use. Every one of those routes requires the reliable data foundation nCino provides. As Bourn expands across lender partners and platform integrations so too will the data and compliance layer underneath its Flexible Trade Account.



The nCino Difference