



nCino Unveils Transformative AI-Powered Banking Solutions at nSight 2025

20/05/2025

Key nCino Platform enhancements released to help banks, credit unions, and IMBs gain a competitive advantage through intelligence-driven automation

Company launches nCino Research Institute to deliver economic insights and actionable strategies for banking growth

WILMINGTON, N.C., May 20, 2025 (GLOBE NEWSWIRE) -- [nCino, Inc.](#) (NASDAQ: NCNO), the leading provider of intelligent, best-in-class banking solutions, today announced new AI-powered innovations at its annual nSight Conference. Designed to enhance how nCino customers can leverage the nCino Platform as AI becomes embedded across all its solutions, these advances underscore the Company's commitment to helping financial institutions improve efficiency, enforce more proactive risk management, and better meet the evolving demands of today's consumers.

In his first keynote as nCino's CEO, Sean Desmond outlined the Company's evolution from workflow pioneer to global data and intelligence leader, declaring "a new era in financial services" powered by nCino's enhanced AI and automation capabilities.

Desmond noted, "Customer business problems have not changed drastically; but AI is the catalyst driving a broader transformation in financial services. By delivering predictive, prescriptive, and personalized tools designed specifically for banking, we are empowering institutions to stay competitive in a rapidly changing market. With Banking Advisor, we are augmenting existing workflows to enhance key processes leveraging the richest dataset in fintech. We are also pivoting our R&D capacity toward deploying agents to reimagine and automate every task, maximizing efficiency and enabling bankers to truly focus on their clients' needs."

nCino's latest product enhancements leverage advanced AI to tackle key challenges in financial services, including operations analytics, smarter risk management, personalized customer experiences, and streamlined compliance processes. With 18 Banking Advisor capabilities that create 100s of use cases, nCino is offering solutions that are both forward-thinking and practical for real-world implementation.

"Our approach pairs deep industry expertise and proven, geographically adaptable solutions with intelligent automation, advanced analytics, and strategic data management," said Chris Gufford, Chief Product Officer at nCino. "This philosophy delivers wholistic, future-ready capabilities tailored explicitly to a financial institutions' efficiency needs."

Highlights of these innovations include:

- **Continuous Credit Monitoring (CCM):** Delivers proactive alerts and detailed risk assessments to identify at-risk relationships early, helping financial institutions address issues proactively and prevent escalation.
- **Quick Quote with Banking Advisor:** Enables bankers to generate rapid auto loan quotes, calculate monthly payments, and retrieve CD rates in seconds, streamlining client interactions and decision-making.
- **Onboarding:** Leverages real-time data capture and intelligent document processing to simplify and scale onboarding, from SMBs to large, complex entities, and connect that process with product origination for faster, more efficient client experiences.
- **Document Validation and Mortgage Advisor:** Uses AI-driven automation to accelerate document validation with precision and compliance, enhancing efficiency for lenders. Mortgage Advisor enhances the mortgage origination process with personalized insights and automated recommendations, empowering borrowers and advisors to make smarter, faster decisions.

The business impact of nCino's solutions is already evident across various banking segments:

- **Commercial Banking:** Onboarding time reduced from months to days, with one institution cutting document processing time by 74%.
- **Consumer Banking:** Account opening reduced from half an hour to just minutes, while minimizing customer abandonment rates during onboarding.
- **Small Business Banking:** Loan decisions accelerated by 62%, while application abandonment rates fell by 41%.
- **Mortgage Lending:** Real-time document validation has cut down documentation completion time by 47% and inquiries by 68%.

"These aren't just efficiency metrics—they represent real business outcomes that matter. As we continue to inject AI into the nCino Platform, we expect these metrics to improve even further," said Gufford. "Higher customer satisfaction, increased wallet share, improved loan officer retention, reduced risk, greater profitability. These are the outcomes that define success in banking today."

In addition to these product enhancements, the Company also unveiled the nCino Research Institute (nRI). The nRI is an initiative designed to offer economic trends analysis and banking benchmark data and analysis to help nCino's customers excel in an unpredictable economic landscape. By leveraging the data within the nCino Platform and interpreting global economic indicators, the nRI delivers unique insights on banking performance and innovation, with actionable guidance to drive strategy and growth.

Supported by a renowned panel of experts, the nRI is committed to fostering progress, innovation, and resilience across the financial industry. For more information, [visit the nCino Research Institute website](#).

About nSight

nSight is nCino's annual global conference that brings together financial industry leaders, innovators, and experts from across the world for an

unparalleled opportunity to exchange ideas, explore cutting-edge technologies, and forge valuable connections. This transformative event showcases the full potential of the nCino ecosystem, offering attendees direct access to specialized training, thought leadership sessions, and exclusive insights into nCino product innovations.

About nCino

nCino (NASDAQ: NCNO) is powering a new era in financial services. The Company was founded to help financial institutions digitize and reengineer business processes to boost efficiencies and create better banking experiences. With over 2,700 customers worldwide - including community banks, credit unions, independent mortgage banks, and the largest financial entities globally - nCino offers a trusted platform of best-in-class, intelligent solutions. By integrating artificial intelligence and actionable insights into its platform, nCino is helping financial institutions consolidate legacy systems to enhance strategic decision-making, improve risk management, and elevate customer satisfaction by cohesively bringing together people, AI and data. For more information, visit www.ncino.com.

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Forward-Looking Statements:

This press release contains forward-looking statements about nCino's financial and operating results, which include statements regarding nCino's future performance, outlook, guidance, the benefits from the use of nCino's solutions, our strategies, and general business conditions. Forward-looking statements generally include actions, events, results, strategies and expectations and are often identifiable by use of the words "believes," "expects," "intends," "anticipates," "plans," "seeks," "estimates," "projects," "may," "will," "could," "might," or "continues" or similar expressions and the negatives thereof. Any forward-looking statements contained in this press release are based upon nCino's historical performance and its current plans, estimates, and expectations and are not a representation that such plans, estimates, or expectations will be achieved. These forward-looking statements represent nCino's expectations as of the date of this press release. Subsequent events may cause these expectations to change and, except as may be required by law, nCino does not undertake any obligation to update or revise these forward-looking statements. These forward-looking statements are subject to known and unknown risks and uncertainties that may cause actual results to differ materially including, but not limited to risks associated with (i) adverse changes in the financial services industry, including as a result of customer consolidation or bank failures; (ii) adverse changes in economic, regulatory, or market conditions, including as a direct or indirect consequence of higher interest rates; (iii) risks associated with acquisitions we undertake, (iv) breaches in our security measures or unauthorized access to our customers' or their clients' data; (v) the accuracy of management's assumptions and estimates; (vi) our ability to attract new customers and succeed in having current customers expand their use of our solution, including in connection with our migration to an asset-based pricing model; (vii) competitive factors, including pricing pressures and migration to asset-based pricing, consolidation among competitors, entry of new competitors, the launch of new products and marketing initiatives by our competitors, and difficulty securing rights to access or integrate with third party products or data used by our customers; (viii) the rate of adoption of our newer solutions and the results of our efforts to sustain or expand the use and adoption of our more established solutions; (ix) fluctuation of our results of operations, which may make period-to-period comparisons less meaningful; (x) our ability to manage our growth effectively including expanding outside of the United States; (xi) adverse changes in our relationship with Salesforce; (xii) our ability to successfully acquire new companies and/or integrate acquisitions into our existing organization; (xiii) the loss of one or more customers, particularly any of our larger customers, or a reduction in the number of users our customers purchase access and use rights for; (xiv) system unavailability, system performance problems, or loss of data due to disruptions or other problems with our computing infrastructure or the infrastructure we rely on that is operated by third parties; (xv) our ability to maintain our corporate culture and attract and retain highly skilled employees; and (xvi) the outcome and impact of legal proceedings and related fees and expenses.