nCino launches ProBanker by FullCircl, a new solution to help UK lenders identify opportunity and manage risk across their business portfolios

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LONDON, Sept. 03, 2025 (GLOBE NEWSWIRE) -- nCino, Inc. (NASDAQ: NCNO), the leading provider of intelligent, best-in-class banking solutions, today announced the general availability of ProBanker by FullCircl. FullCircl, a technology acquired by nCino last year, provides regulated businesses with end-to-end client lifecycle management.

With the financial services industry under growing pressure to make faster, more accurate lending decisions, relying solely on internal data is no longer enough. Part of a suite of Smart Solutions and developed in collaboration with Experian, ProBanker offers a solution that delivers the insight needed to act quickly and proactively support customers with timely funding opportunities.

Powered by Experian Commercial bureau data, insights and expertise, ProBanker uniquely delivers near real-time visibility into commercial credit status, affordability and liquidity across a broad spectrum of the UK lending landscape. This allows financial institutions to track and monitor both opportunities and risk at a portfolio and individual level, crucial in the current economic climate.

An initial pilot with a major UK bank identified that, on average, ProBanker helped them to spot potential credit risks six months earlier than current processes as well as support customers eligible for extended or new funding products.

ProBanker draws on an exceptionally rich dataset of around 18 million UK commercial credit accounts and business current account data beyond the mandated CMA9 banks. It assists lending providers to:

- Access a multi-bank, total market view of a customer’s credit exposure
- Track affordability and liquidity in near real-time
- Strengthen portfolio health by identifying early warning signs of financial distress
- Accelerate time to funding
- Improve customer outcomes through proactive engagement and personalised outreach

Immy Tugcu, Associate Director - Product Management at nCino commented: “This isn't theoretical - it's about solving the fundamental problem every commercial lender faces: How do you assess true customer risk and identify opportunity when you only see part of their financial picture? ProBanker represents a timely and transformational capability for both traditional and alternative funding providers looking to improve portfolio performance, retain market share and meet growing expectations around speed, compliance and customer experience.”

David Gallihawk, Chief Product Officer, Business Information Services at Experian UK&I said: “In today’s fast-paced and increasingly complex lending environment, real-time, high-quality data and insight are the bedrock of being able to make confident, informed decisions at speed. ProBanker delivers exactly that. Our collaboration with nCino will bring greater transparency and help modernise lending opportunities, allowing clients to unlock deeper value from their portfolios.”

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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.

About Experian

Experian is a global data and technology company, powering opportunities for people and businesses around the world. We help to redefine lending practices, uncover and prevent fraud, simplify healthcare, deliver digital marketing solutions, and gain deeper insights into the automotive market, all using our unique combination of data, analytics and software. We also assist millions of people to realise their financial goals and help them to save time and money.

We operate across a range of markets, from financial services to healthcare, automotive, agrifinance, insurance, and many more industry segments.

We invest in talented people and new advanced technologies to unlock the power of data and innovate. As a FTSE 100 Index company listed on the London Stock Exchange (EXPN), we have a team of 25,200 people across 32 countries. Our corporate headquarters are in Dublin, Ireland. Learn more at experianplc.com.

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.