nCino advances AI for mortgage lending with powerful new capabilities

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New and expanded AI-driven features deliver faster borrower feedback, cleaner loan files and more capacity for loan officers

WILMINGTON, N.C., Oct. 02, 2025 (GLOBE NEWSWIRE) -- nCino, Inc. (NASDAQ: NCNO), the leading provider of intelligent, best-in-class banking solutions, today announced a new wave of mortgage-focused AI innovations designed to accelerate loan origination, reduce underwriting touches and deliver more responsive borrower journeys. These advances build on the Company's spring release of Mortgage Advisor and Document Validation, extending AI deeper into the nCino Mortgage Suite to raise loan quality and loan officer productivity.

"Innovation in mortgage lending is about more than digitization; it's about fundamentally changing how lenders and borrowers experience the process," said Casey Williams, General Manager of Mortgage at nCino. "AI is enabling us to reimagine the loan journey end to end, from smarter document checks to proactive borrower guidance. By unifying intelligent automation with human expertise, nCino is giving lenders a true competitive advantage while making homeownership faster, easier and more accessible."

"Borrowers expect quick feedback, and loan officers need to focus on high-value work rather than chasing documents or repeating tasks," said Tyler Prows, Director of Product Management for US Mortgage at nCino. "These new capabilities let AI handle the background work, whether that's catching a missing bank statement page or suggesting the next step after AUS. That means cleaner files, quicker answers for borrowers and more capacity for loan officers to focus on relationships and revenue."

The newest capabilities added to the nCino Mortgage Solution are:

- **AUS Smart Tasks:** One of the most complex parts of origination is now simplified with AI that interprets automated underwriting findings into a plain-language summary and clear next steps. Loan officers can act on suggested tasks one-by-one or use templates to automate handling of common conditions, driving faster borrower feedback, cleaner files and greater pipeline capacity.
- **Refi Opportunity Analyzer:** Created to help lenders capture more revenue from their existing portfolios, this tool continuously scans closed loans against real-time pricing data to identify prime refinance candidates. Prioritized borrower lists with savings projections and readiness indicators give loan officers targeted opportunities to re-engage past customers and strengthen relationships.

nCino has also expanded two capabilities first introduced in May to bring broader impact and stronger results for lenders and borrowers:

- **Mortgage Advisor:** Initially launched to support borrowers during post-application document validation, Mortgage Advisor now starts at the very first step. Embedded in the nCino Mortgage mobile app, it offers 24/7, multilingual guidance from application through closing, reducing application abandonment and ensuring greater borrower satisfaction.
- **Doc Validation:** First designed to ensure borrowers submitted the right document type, Doc Validation now builds on that foundation with full document intelligence. The solution validates names, page counts, expiration dates, and more, catching errors instantly to reduce costly back-and-forth, shorten processing time and deliver cleaner files to underwriting.

Proven business impact

AI-powered solutions are reshaping mortgage origination, with operational efficiency emerging as the dominant driver—73% of lenders who have adopted AI cite improving operational efficiency as their primary objective, according to Fannie Mae. Early adopters of nCino Mortgage's AI capabilities report strong efficiencies in managing borrower inquiries and document collection and validation, outcomes that not only increase revenue growth but also strengthen customer relationships and competitive positioning.

For more information on the nCino Mortgage Suite, visit https://www.ncino.com/solutions/mortgage.

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.