nCino Introduces “Digital Partners,” Role-based Agents Purpose-built to Establish a Dual Workforce for Financial Services

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“Digital Partners” create new standard of human-centric AI for financial institutions with domain-specific intelligence that analyzes the unique requirements and constraints of banking operations

WILMINGTON, N.C., Nov. 04, 2025 (GLOBE NEWSWIRE) -- nCino, Inc. (NASDAQ: NCNO), the leading provider of intelligent, best-in-class banking solutions, today announced the launch of “Digital Partners” into the nCino Platform to seamlessly support banking talent with agentic capabilities. These role-based agents enable financial institutions to focus on decision-making and relationship building rather than navigating complex systems, working invisibly in the background to amplify human capabilities.

Trained on the complexities of rich financial services data—informed by nCino's more than thirteen years of industry expertise and one of the most comprehensive perspectives in financial technology—each Digital Partner is designed to address the distinct workflows, pain points, and objectives of its targeted users. From C-suite executives to relationship managers to customers or members themselves, this approach allows the Digital Partners to deliver contextually relevant assistance through nCino’s intelligent platform. This embedded domain expertise and access to critical financial data within the operational context of financial institutions allows the Digital Partners to operate alongside staff seamlessly, creating a “dual workforce.”

"We built these Digital Partners around the roles where AI can deliver the most immediate value—not by replacing bankers, but by eliminating the friction that keeps them from doing their best work," explained Chris Gufford, Chief Product Officer at nCino. "The goal isn't to replace the human judgment that clients and financial institutions value—it's to amplify it. By handling routine complexity invisibly in the background, these Digital Partners enable banking professionals to focus on what they do best: building relationships, making more informed decisions, and serving their communities with the personal touch that defines great banking."

Five Digital Partners: Role-Specific Intelligence for Your Institution

Each of nCino’s Digital Partners are built on a multi-layer architecture that combines foundational tools, specialized sub-agents, orchestrated agentic workflows, and role-specific intelligence delivered through natural conversation. Four of the Digital Partners are accessible through Banking Advisor —nCino's conversational AI interface:

- **Executive Digital Partner** provides strategic intelligence for C-suite decision-making, delivering market insights, portfolio intelligence, and personalized data science expertise.
- **Analyst Digital Partner** accelerates risk assessment and complex financial analysis for underwriters and credit analysts, backed by peer-benchmarked intelligence from Operations Analytics.
- **Service Digital Partner** enhances customer and member relationship management, enabling relationship managers to identify cross-sell opportunities at precisely the right moment.
- **Processor Digital Partner** eliminates workflow bottlenecks by coordinating documentation, scheduling communications, and validating compliance requirements.

Through Banking Advisor, these capabilities become accessible with simple natural language requests like "What's the risk profile for this commercial loan?" or "Show me which processes have the highest optimization potential.”

The fifth role-based agent, Client Digital Partner, is designed for account holders at an institution and operates directly through the institution’s digital banking interface:

- **Client Digital Partner** delivers AI-enhanced self-service digital banking experiences directly to customers and members.

“As our subagents and tools continue to become more robust with time, the Digital Partners’ résumés will only continue to grow,” said Will Jung, Chief Technology Officer at nCino. “As the technology advances, so do the capabilities available to financial institutions, allowing them to continuously redirect their talent toward higher-value work. It's about building a foundation that evolves."

Utilization of role-based agents reflects the next phase of nCino's multi-step AI strategy, following the first phase that established Banking Advisor as the unified conversational experience.

"Financial institution leaders tell us they need AI to transform operations, but they're overwhelmed by posturing in the market, hundreds of overlapping agents and incomprehensible frameworks,” added Sean Desmond, Chief Executive Officer at nCino. “From community banks, credit unions and IMBs to enterprise institutions, our customers get AI that makes sense from day one—no AI team required; no technical training needed. AI is about real world, curated, and industry relevant data and people aligned with outcomes. Our data and human-centered approach is what separates outcome-based innovation from technology for technology's sake."

Availability

nCino's Digital Partners are being deployed across the platform over the coming year, beginning with Analyst Digital Partner in November 2025. Learn more about nCino’s Digital Partners and other intelligent offerings here.

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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