nCino Launches Doc VOI to Help Lenders Automate Document-based Income Verification

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New nCino Mortgage Solution feature reduces manual paystub and W-2 review, helping lenders qualify borrower income earlier at lower cost

WILMINGTON, N.C., March 16, 2026 (GLOBE NEWSWIRE) -- nCino, Inc. (NASDAQ: NCNO), the leading provider of intelligent, best-in-class banking solutions, today announced the launch of nCino Doc VOI powered by Argyle, a new feature within the nCino Mortgage Solution designed to help banks, credit unions and independent mortgage lenders verify borrower income more efficiently.

Lenders increasingly automate verification of income (VOI), a critical requirement in mortgage underwriting, using direct-source, consumer-permissioned connections to payroll and bank account data. These real-time connections can satisfy income verification requirements in a majority of loan files. When they are unavailable, lenders traditionally rely on time-consuming manual review of borrower-provided paystubs and W-2s. nCino Doc VOI replaces that manual process with automated data extraction and analysis, enabling fast, cost-effective income verification across the mortgage pipeline.

nCino Doc VOI integrates with Freddie Mac AIM Check API, allowing lenders to submit document-derived income data to the API for automated income assessment early in the underwriting process, prior to a full Loan Product Advisor® (LPA®) submission. This document-based income verification can also support assessment of representation and warranty relief eligibility related to the income calculation when submitted to LPA.

“Income verification remains one of the most operationally intensive steps in mortgage lending,” said Casey Williams, general manager of Global Mortgage at nCino. “nCino Doc VOI lets lenders extend automation across more of their pipeline, qualify borrowers earlier and reduce manual touchpoints without introducing new systems or added complexity.”

“No single verification method covers every borrower scenario,” said John Hardesty, senior vice president of revenue at Argyle. “By bringing Argyle-powered Doc VOI directly into nCino, lenders can extend automation across a much larger share of their pipeline, qualify more borrowers and significantly reduce the manual reviews that slow down operations.”

nCino Mortgage customers can activate nCino Doc VOI directly within the nCino Mortgage Solution without the need to contract separately with Argyle. For more information on the nCino Mortgage Solution, 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.

Media Contacts

Riley Keyzer
press@ncino.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.