nCino Releases Mortgage MCP, Letting Lenders Connect AI Agents Directly to the nCino Mortgage Suite

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New capability puts the AI agent in the customer's environment while keeping nCino's compliance and permissioning framework intact

WILMINGTON, N.C., Aug. 07, 2026 (GLOBE NEWSWIRE) -- nCino, Inc. (NASDAQ: NCNO), the platform for agentic AI banking, today announced new capabilities to let lenders connect MCP-compatible AI agents directly to the nCino Mortgage Suite via Model Context Protocol (MCP), an open-source protocol that acts as a universal plug between AI agents and external platforms.

Mortgage teams lose real time to a familiar problem: getting information or taking action means navigating screen after screen, even when the task itself is simple. Mortgage MCP solves that. The agent executes the task on the user's behalf — no clicking, no toggling between tools — within your existing governance and permissions settings.

Mortgage MCP currently ships with two pre-built tools for those who want to get to work immediately:

- **Admin MCP**

Mortgage systems administrators — the internal "product owners" responsible for a lender's loan origination system (LOS), point-of-sale system (POS) and other key mortgage technologies — spend dozens of hours each month on tasks such as user and role management, system configuration and integration maintenance.

The Admin MCP lets administrators handle those tasks through natural language conversation, without logging into the nCino console. An administrator can onboard a new loan officer, add their state licenses, assign them to a branch, restructure organizational hierarchies, perform compliance tasks and report on loan officer performance in a single conversation.

- **Loan Officer MCP**

Loan officers move fast — or try to. Between checking loan status, triaging their pipeline, managing borrower records and triggering income and asset verifications, they spend much of their day toggling between screens rather than working with borrowers.

The Loan Officer MCP gives loan officers a single conversational interface to handle those tasks, eliminating the screen-switching that slows origination workflows and keeping their attention on the borrower relationship. Other use cases include running AUS, drafting disclosures, partner onboarding, loan briefings, guidance on where to focus time, and task reminders.

"With Mortgage MCP, administrative workflows that used to consume hours become a five-minute conversation," said Casey Williams, General Manager of Global Mortgage at nCino. "We're building for a world where lending teams state intent and the system acts, replacing clicks with commands and dashboards with answers. Admins can connect the AI agent they already use directly into the nCino Mortgage Suite, and it only ever acts within their existing permissions, with every action logged."

Mortgage MCP is built on nCino's existing permissioning and audit-logging framework: actions taken through the nCino Mortgage Suite logged with a timestamp, action and outcome within nCino's system. The framework supports configurable controls for high-impact actions, such as archiving a loan officer or restructuring a branch, including a requirement for human confirmation before execution. Customers have the flexibility to configure these controls to fit their own approval workflows and environment.

To learn more about Mortgage MCP or to see nCino's agentic mortgage platform in action, visit www.ncino.com/mortgage or contact nCino today. Existing customers can connect Mortgage MCP through their nCino relationship manager.

About nCino

nCino (NASDAQ: NCNO) is the platform for agentic AI banking. With over 2,700 customers worldwide — including community banks, credit unions, independent mortgage banks and the largest financial entities globally — nCino offers a trusted agentic platform purpose-built for financial services and regulated industries. By deploying AI agents alongside human teams, nCino's dual workforce enables institutions to eliminate inefficiencies, sharpen decision-making and deliver better outcomes for the customers they serve. 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.