



nCino Brings AI-Powered Guidance and Automation Together in Loan Officer Productivity Suite for Mortgage

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Suite unifies six AI-powered capabilities inside the nCino Mortgage Point of Sale to help originators work more efficiently and spend more time with borrowers

WILMINGTON, N.C., Oct. 12, 2026 (GLOBE NEWSWIRE) -- nCino, Inc. (NASDAQ: NCNO), the platform for agentic AI banking, today introduced its Loan Officer Productivity Suite, a comprehensive set of AI-driven tools designed to boost mortgage originator productivity by putting faster answers and automated actions directly into the nCino Mortgage Solution.

The Suite brings together features in one accessible experience inside nCino's mobile-native point of sale, where originators already work. Together, they reduce time spent on manual work so originators can spend more of it with borrowers. The Suite uses each institution's own data, product guidelines, and workflow rules to give originators institution-specific answers and let them take action from one place, without bouncing between tools.

Customers are putting Loan Officer Productivity Suite features to work, with early adopters like Educated Mortgage already using them in daily origination workflows to reclaim time and move loans through the pipeline more efficiently, and Security National Financial Corporation preparing to equip its loan officers:

- "I asked Mortgage Advisor for Loan Officers something specific, and it cited the guidelines and gave me the guideline almost immediately," said Dan O'Brien, President and Loan Officer at Educated Mortgage. "With other AI search tools, you almost have to sit there with 10 different prompts to get the information you're looking for. This is better."
- "We're excited to equip our loan officers with nCino's intelligent features so they'll have more confidence knowing exactly what each file needs to keep moving and can trust that routine tasks and borrower questions are being handled along the way," said Thayne Atkinson, Vice President and CIO at Security National Financial Corporation.

What Makes Up the Loan Officer Productivity Suite

- **Mortgage Advisor for Loan Officers:** Extends the conversational AI behind nCino's borrower-facing Mortgage Advisor to the loan officer's side of the file, letting originators ask questions naturally and get plain-language answers about their pipeline, individual loan files, and GSE guidelines. It can also execute routine actions, such as creating tasks or sending reminders, with the loan officer's approval.
- **Loan PreCheck:** An AI underwriting tool that automatically evaluates borrower eligibility against Fannie Mae, Freddie Mac, FHA, VA and USDA guidelines and recommends the best-fit loan program before a file ever reaches underwriting.
- **Mortgage MCP for Loan Officers:** Lets loan officers connect their own AI agents directly to the nCino Mortgage Suite through a single conversational interface, eliminating the screen-switching that slows origination workflows.
- **AUS Smart Tasks:** Turns automated underwriting findings into a plain-language summary and suggested tasks that loan officers can work through one by one or automate by template.
- **Automated Pre-approval:** nCino's workflow unifies credit authorization, verification services, fee calculations, and dual AUS integrations into one seamless process. This powerful feature automatically processes loan applications with less loan originator intervention, shortening traditional approval cycles to minutes.
- **Automated Disclosures:** Automation of Initial Disclosures and Redisclosures for standard loan templates allowing for time to be spent on other activities.

"Loan officers are being asked to handle more work without sacrificing responsiveness to borrowers," said Casey Williams, General Manager of Global Mortgage at nCino. "The Loan Officer Productivity Suite helps create that capacity by taking routine work off originators' plates and putting answers and next steps at their fingertips, so they can stay responsive and competitive without adding more hours to the day."

Prospective customers can [request a personalized demo](#).

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.