



**A better mortgage
lending experience
for you and your
customers**

Deliver a better mortgage lending experience with our intelligent platform.

Mortgage lending is competitive, and customers expect fast, personalised, digital-first experiences throughout their home-buying journey.

As the industry evolves, lenders need intelligent technology that enables:

1. Multi-channel experiences.
2. Instant offers.
3. Speed to meet customer demands and drive retention.

How the nCino Mortgage Solution can help you

A better way for customer retention

- **Mortgage Servicing:** Simplify the product transfer, rate switch, further advance, porting, change of contract and transfer of equity journeys from enquiry through to completion.
- **360-Degree Customer View and Reporting:** See all customer and loan information in one place. Create customisable reports and dashboards in a real-time for a 360-degree view of the entire customer relationship, enabling cross- and up-sell opportunities, lead generation and build long-term, profitable relationships.



We invested in nCino because it automates tasks, allowing colleagues more time to deliver differentiated and personalised service"

Phil Green

Head of Commercial Lending
at Yorkshire Building Society



50%

reduction in time
from application to
completion.

30

minutes speed of offer
letter creation (down
from 3 hours per case).

90%+

paperless environment
as a result of
transformation.

8.2/10

customer satisfaction
score for turnaround
time.

250%

overperformance of
NPS goal.

66%

improvement in
time to generate
offer letters due to
360-degree picture
of customer data.

A better way for customer experiences

- **Personalised Pricing and Product Offerings:** Create segmented pricing to quickly adapt to new demands compliantly whilst maintaining market leading offerings and simplify the product management and rate card process.
- **Mortgage Ecosystem:** Integrate essential third-party functionality seamlessly, via vendors that specialise in specific parts of the value chain using Open API framework of productised or custom integrations for market-leading experience.
- **Journey Design:** Create compelling customer journeys with ease, for the variety of segments, products and lending types you are interested in, whether that is net new journeys, changes to existing journeys or even trailing new journeys with simplified question sets or revised risk based policy – all can be achieved via configuration in a matter of hours.

A better way for instant offers

- **Underwriting Excellence:** Tailor the underwriting experience by product line and risk profile to drive accurate and efficient decision making. Underwriters are empowered with automation, the embedding of credit policy, and the use of AI to complete administrative tasks such as document verification allowing them to focus on decisioning exceptions and minimising over-analysis.
- **Straight Through Processing:** Leverage configurable features, third-party integrations, and built-in tools such as the affordability calculator, intelligent document data extraction and policy exceptions to create instant offer mortgages based on product line. Offer documents can be generated and sent to clients as soon as a decision is made.
- **Banking Advisor:** Leverage AI to deliver insights into financial statements, industry reports and credit policy. Underwriters can use AI-driven summaries, analyse scenarios, and compare properties or credit risks, speeding up the review process and providing deeper analysis.
- **Digital Document Management:** Capture all the necessary documents in one place, and quickly generate and e-sign necessary documents throughout the origination process.





A better way for multi-channel experiences

- **Customer and Broker Portals:** Customers and brokers can seamlessly interact with lenders via secure digital portals to deliver a best-in-class experience out of the box, with improved case tracking, simplified question sets and a high-quality UX.
- **Omni-channel Experience:** Both direct and intermediary business channels are fully supported, with intermediary managed via our broker portal. An integration to the leading broker sourcing portal also existing supporting end-to-end application management across Decision-in-Principle and Full-Mortgage application management for an improved broker experience on a single platform.



Combining agile cloud-based technology has set Santander International apart from the competition, driving significant market share, returning customers, and nearly £1bn in new lending”

Santander

Supporting simple to complex lending across multiple types of customer journeys

SIMPLE

COMPLEX

Consumer
Residential

Consumer
Buy-To-Let

Commercial
Buy-To-Let

Project/Dev
Finance

Commercial
Bridging

Corporate
Real Estate

Solution Overview

How our platform can help you retain your customers



Competitive Rates

A compelling TCO and operational efficient service will allow you to compete in a price war

Enabled by:
Single platform advantage
Personalised pricing



Exceptional Customer Service

The ability to perform instant offers and quick turnaround times for approving a customer's case (documentation by exception)

Enabled by:
Document extraction
nCino Mortgage servicing



Flexible Product & Propositions

A powerful and easy to use product management solution which can cater for a wide range of product scenarios

Enabled by:
Product Management 2.0
Product selection UI



Compelling Customer Journeys

A customer UI designed self-service capability for existing customers

Enabled by:
Headless APIs
Customer Portal 2.0



Consistent Value Addition

The ability to consistently update your service offering throughout the life of the mortgage - customers remember a better experience every time they engage with you

Enabled by:
Wider Mortgage Servicing

nCino's intelligent Mortgage solution simplifies the entire loan process. It replaces manual tasks with automated workflows, enabling faster responses and better customer experiences. With a configurable, data-driven platform, lenders can deliver a personalised and efficient mortgage experience across multiple channels, for improved customer satisfaction and retention.