Mortgage Analytics

THE NEED FOR MORTGAGE METRICS

In the world of mortgage lending, reliable tools are essential for making informed, data-driven decisions. However, many lenders find themselves using costly and inefficient business intelligence solutions that don't fit their specific needs. Others rely on disconnected systems that lack consistent reporting capabilities. While some data visualization tools offer temporary solutions, they often fall short in providing a comprehensive and reliable platform for maximizing performance and profitability.

At nCino, we understand these struggles, which is why we've developed nCino Mortgage Analytics. Our product is specifically designed to help banks, credit unions, and independent mortgage banks overcome these challenges and gain clear insights into their lending data. With nCino, you can confidently make data-driven decisions that drive success.

OVERVIEW

nCino Mortgage Analytics is a turnkey mortgage insights and analytics product that empowers you to increase productivity and efficiency by deploying unified data strategies. It features intuitive dashboards, instant views of pipeline and performance data, loan-level drill downs, scorecards, and more. Mortgage Analytics provides direct integration with loan origination systems (LOS), eliminating the need to build a data warehouse or hire developers, business analysts, and solution architects.

As a software as a service (SaaS) product, Mortgage Analytics can be accessed from anywhere via single sign-on (SSO) authentication. You can now replace the generic dashboards and do-it-yourself data entry for a robust solution that provides insights and analytics into your mortgage lending data for your entire organization. When performance isn't on target, it can be hard to pinpoint the root cause of the problem. Let the data drive decisions. Mortgage Analytics equips you with the insights you need to compare projections to actuals, monitor employee performance, define best practices, prioritize activities, and maximize employee productivity.

> "Now we can visualize that data in a nice, pretty chart that illustrates exactly which bank branches are referring loans to the mortgage group. This allows us to identify where the strong branches are and work on the weaker ones."

Bill Corbet
Industry Consultant
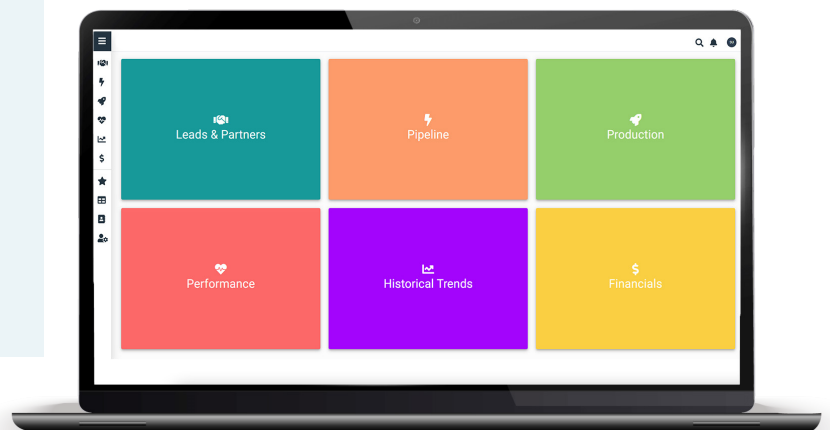
Key Insights & Analytics

Mortgage Analytics has six modules that feature consolidated, high-level visualizations to provide quick views of important metrics and to help identify positive and negative trends. Every graph, metric, trend indicator, and table are actionable and allow users to click to open the details. The six modules that can enable you to organize key insights and analytics are:

Leads & Partners: Do you know who is sending you business? This module will help you analyze lead quality and maintain a healthy pipeline by understanding which sources are delivering and converting the most referrals.

Pipeline: What does your active pipeline look like? This module tracks your loan pipeline to assess what activities need your focus without logging in to your LOS.

Production: How profitable are your loans? This module allows you to zero in on profitability and identify bottlenecks with insights into your loan production, including product mix, turn times, revenue trends, eClose adoption and ROI, etc.

Performance: Who are your top producers? This module can help you define your best practices and track who's doing what and how well with scorecards and Key Performance Indicators (KPIs).

Historical Trends: How is your production trending? This module summarizes five years of year-over-year trend data to help you identify patterns for strategic planning.

Financials: What are your revenue trends and how much are you paying in loan compensation? This module will help you maximize your incentive compensation plans by tying compensation to performance for everyone involved in the loan origination process.

Given that each business has different requirements for reporting, insights, and analytics, we created a multi-level subscription model for Mortgage Analytics. The three subscription levels – Base, Standard, and Enterprise – provide different access to the various components of Mortgage Analytics' six modules. Ask us for more detail.
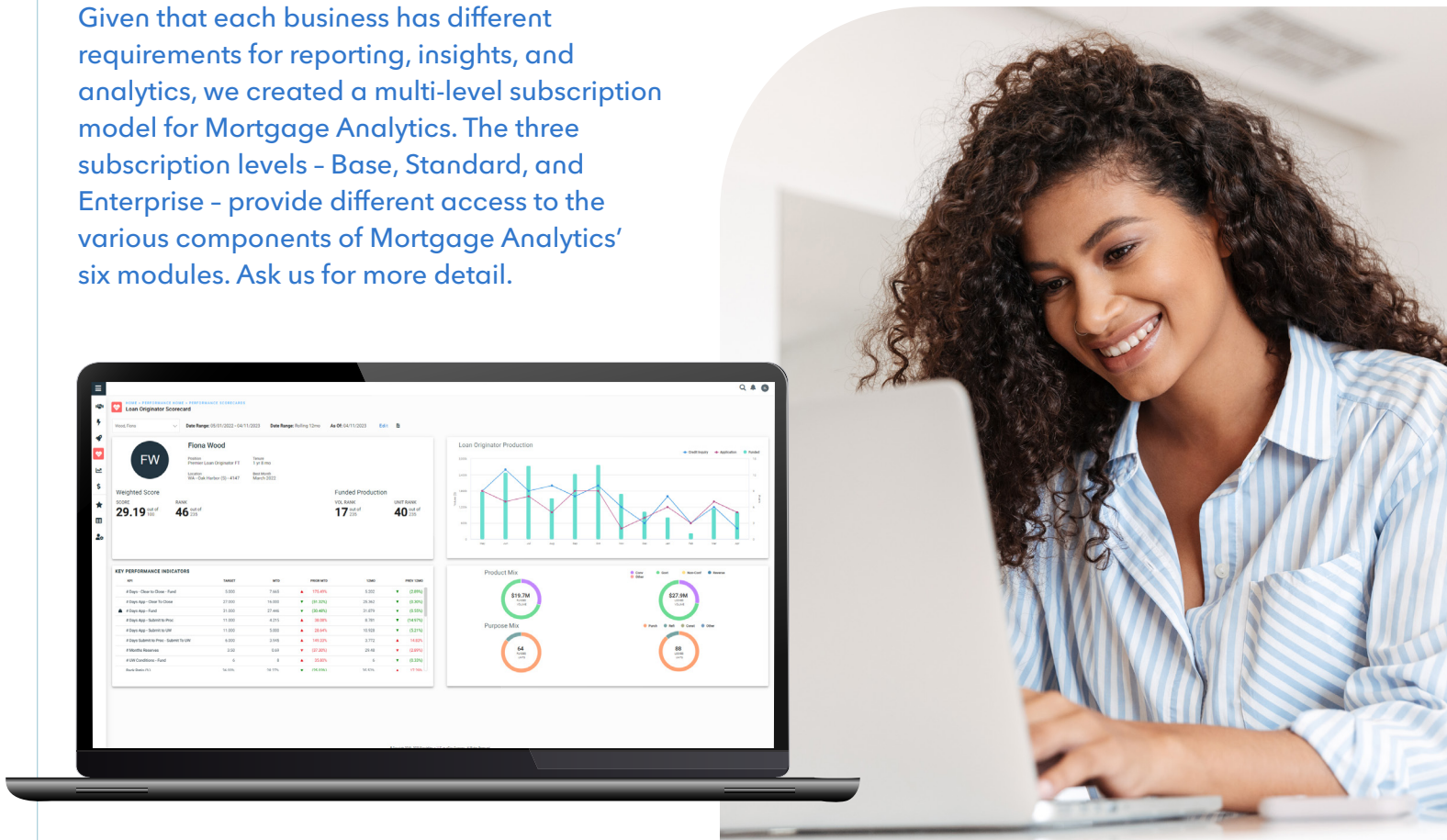
Tailored Data Views

Mortgage Analytics supports unlimited users. However, for security and data governance purposes, you can control who can view which data via the employee position permissions and hierarchy levels. The customizable and tailored views can be configured to provide just the right data for each team member. The Corporate Dashboard allows Power Users to view all the most important summaries. Your executive team will appreciate the flexibility of the Corporate Dashboard as they can configure the ideal views with data they use the most.

Powerful Reporting

Mortgage Analytics includes multiple out-of-the-box reports that span the six modules, providing you with real-time insights into performance and profitability. You can also schedule reports to automatically run based on your specified criteria.

Maximize Incentive Compensation Plans

By integrating with our incentive compensation management product, Mortgage Analytics provides advanced reporting and analytics into your loan commissions. This includes compensation paid per loan, average BPS paid out across branches, outstanding draw balances, and more.

"The fun part of mortgage lending is taking data, making sense of it, and coming up with better ways to leverage it to become a higher performing organization."

Matt Stokes
Chief Analytics Officer
AmCap Home Loans