

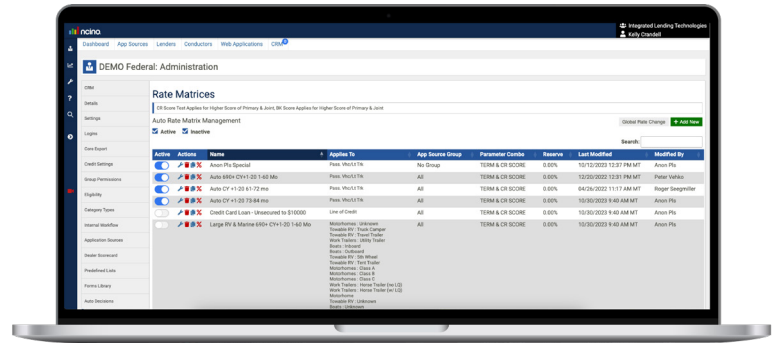
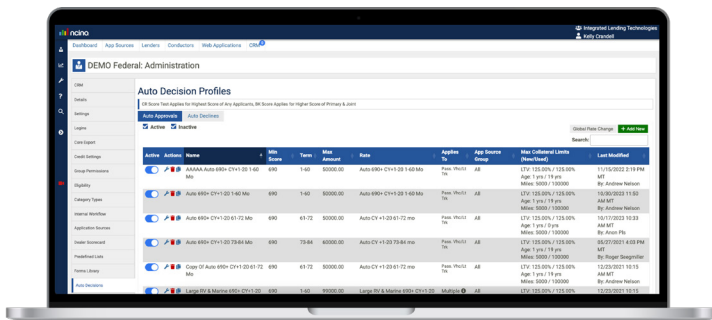
nCino Indirect Lending

Streamline Indirect Lending with nCino

nCino's Indirect Lending product enables financial institutions (FIs) to streamline their indirect lending processes, enhance the dealer experience, mitigate risks, gain valuable insights, and ensure compliance. Designed to help FIs scale their lending programs with efficiency and informed data metrics, nCino's Indirect Lending product connects proven, best-in class technology with business strategy to help FIs maximize their competitive edge.

Features:

- Real-time connectivity to dealers through various application platforms, including DealerTrack, RouteOne, and AppOne
- A digital document feature designed to supply an easy, efficient, and paperless loan documentation process
- Ability to pull real-time credit reports from the three major bureaus, and a wide selection of scoring models to help with decisioning and underwriting
- Support for touchless transactions up until funding
- Fully configurable rate matrices
- Comprehensive Alerts System
- Fast funding tools, including ACH funding to dealers
- Customized forms pre-filled for printing at dealership
- Welcome letters tailored to fit each FI's business operations
- Team dashboards to track workflow activities, applications, and funding totals at a glance
- Real-time dealer communication that speeds processes and tracks messages with the deal in question



Compliance and Security:

- Two Factor Authentication
- SOC 2 Type 2 Certified
- Administrative login which controls who can access underwriting and funding features based on their role in the organization
- Audit trail features ensure FIs can trace who's working on each deal

The Power of One Platform

All indirect lending activity is visible in nCino's Consumer Solution through a nightly sync based on core data. Although customers can use our Indirect Lending product as a stand alone product, FIs using nCino's Consumer Solution in conjunction with our Indirect Lending product will have the tech stack they need to succeed in a competitive marketplace while delivering exceptional service to customers and dealer partners.

