BROCHURE

Digital Partners

Five Role-Based AI Agents. One Unified Interface. Zero Complexity.



The AI Challenge in Banking

The banking industry faces a problem: every vendor promises AI transformation but delivers confusion. Generic chatbots require prompt engineering. Multi-agent frameworks demand dozens of specialized tools. Both approaches create complexity that overwhelms rather than empowers.

The market reality is stark: 54% of AI projects fail to reach production due to implementation complexity (Gartner). Meanwhile, 75% of banks struggle with talent shortages (ABA), and customer expectations for instant, personalized service continue rising.

nCino is defining a third category, Intelligence without Intimidation: embedded, role-specific Digital Partners that understand banking workflows and deliver outcomes through natural conversation. Clarity over chaos. Banking expertise over generic capabilities.



The Digital Partners Framework

Five Digital Partners aligned to core banking roles:

1 **Executive Digital Partner**–Strategic market sensing, resource allocation, risk scenario planning for banking executives and CLOs

2 **Analyst Digital Partner** (Available Now)–Automated covenant testing, relationship health alerts, credit risk summaries, relationship reviews, auto spread tax statements, financial analysis

3 **Service Digital Partner**–AI-generated customer insights, satisfaction monitoring, personalized interactions for relationship managers

4 **Processor Digital Partner**–Workflow optimization, document management, process coordination for loan officers and processors

5 **Client Digital Partner**–AI-enhanced self-service, personalized guidance for digital banking customers and members

Unified Banking Advisor interface spans all nCino products. Employees ask for what they need via natural conversation, reducing clicks and screens. Digital Partners orchestrate workflows and tools behind the scenes producing outcomes based on context.



Why This Approach Works

Prevents Agent Proliferation

Five Digital Partners with sub-agents operating within defined frameworks. Quality over quantity prevents the management chaos of dozens of disconnected AI tools.

Embedded Platform Integration

Works within existing nCino security and permission frameworks. No point solutions. No integration nightmares. Seamless operation across all nCino solutions.

Banking-Specific Intelligence

Built for banking roles and workflows. No prompt engineering. No generic chat interfaces. Contextual results because the AI understands banking.

Industry-Informed Decisions

Operations Analytics integration (1H27) will amplify Digital Partners with peer benchmarking and process mining, transforming them from assistants into strategic advisors.



Immediate Business Impact

For Institutions

- **20-30% operational cost reduction** through automated workflows and reduced manual effort (McKinsey)
- **Competitive differentiation** as first-mover in human-centered AI without requiring internal AI expertise
- **Technology simplification** replacing multiple point solutions with unified intelligent layer

For Employees

- **Proactive alerts** surfacing risks and opportunities before they become obvious
- **Natural conversation** delivering results without technical training or prompt engineering

For Customers

- **Faster processing times** reducing loan decisions from days to hours
- **Personalized service** with relationship managers accessing real-time contextual insights
- **Transparent processes** with clear guidance and reduced friction



The Competitive Advantage

While competitors flood the market with generic AI copilots or promise hundreds of specialized agents requiring dedicated teams, nCino delivers focused intelligence that your employees can use immediately.

The window for competitive advantage is now.

Early adopters establish market positioning, attract top talent with modern tools, and gain productivity advantages that compound quarterly. Institutions waiting face widening efficiency gaps and increasing implementation complexity as point solutions proliferate.

This isn't about technology for technology's sake.

This is about operational transformation that directly impacts efficiency ratios, competitive position, and ability to serve customers.



nCino Digital Partners:

Clarity Over Complexity. Intelligence Built for Banking.

Contact your nCino Account Executive or Customer Success Manager to schedule a demonstration.

Visit https://www.ncino.com/solutions/data-ai-analytics for additional information or to schedule a demo.

