



BROCHURE

Mortgage

nCino Mortgage brings together best-in-class digital origination, an intuitive, omnichannel front-end, and native AI to help you move faster, lend smarter, and keep customers for life.



The Opportunity

Buying a home is one of life's most significant moments. Borrowers want speed, certainty, and a lender who understands their needs. Brokers want visibility, fewer clicks, and a partner who can communicate and collaborate clearly.

The gap between what borrowers experience today and what they expect is where market share is won or lost.

Lenders who close the gap between slow, manual processes and intelligent, digital-first origination will be the ones who drive sustainable, profitable growth. nCino Mortgage helps you close that gap, from the first click through to offer and ongoing customer retention.

50%

reduction in time from application to completion

£1 BN

in new lending in 27 months

66%

improvement in time to generate offer letters, from 3 hours to 30 minutes



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

– **Phil Green**
Head of Commercial Lending
Yorkshire Building Society

nCino Mortgage

A Digital Experience that Sets You Apart

Omnichannel journeys for customers and brokers, fewer clicks, fewer drop-offs, and faster speed to offer

- Drive broker advocacy and customer retention
- Context is carried seamlessly across channels and devices

Best-in-Class, Intelligent Origination

Intelligent automation across every origination stage, unified data, fewer errors, and less manual process

- Faster decisioning
- Teams are free to focus on lending, not admin
- Scales with lending volume

Less Process, More Lending

Faster, Cleaner Journeys

Scalable Lending Growth



A Digital Experience That Sets You Apart

From First Click to Offer: One Connected Experience

Today's borrowers and brokers don't want to repeat themselves. They want the flexibility to start a journey on their phone and finish it on their desktop. They want to upload a document once, track their case in real time, and receive an offer without unnecessary back-and-forth.

nCino's omnichannel digital experience delivers exactly that.

Customer and Broker Portals

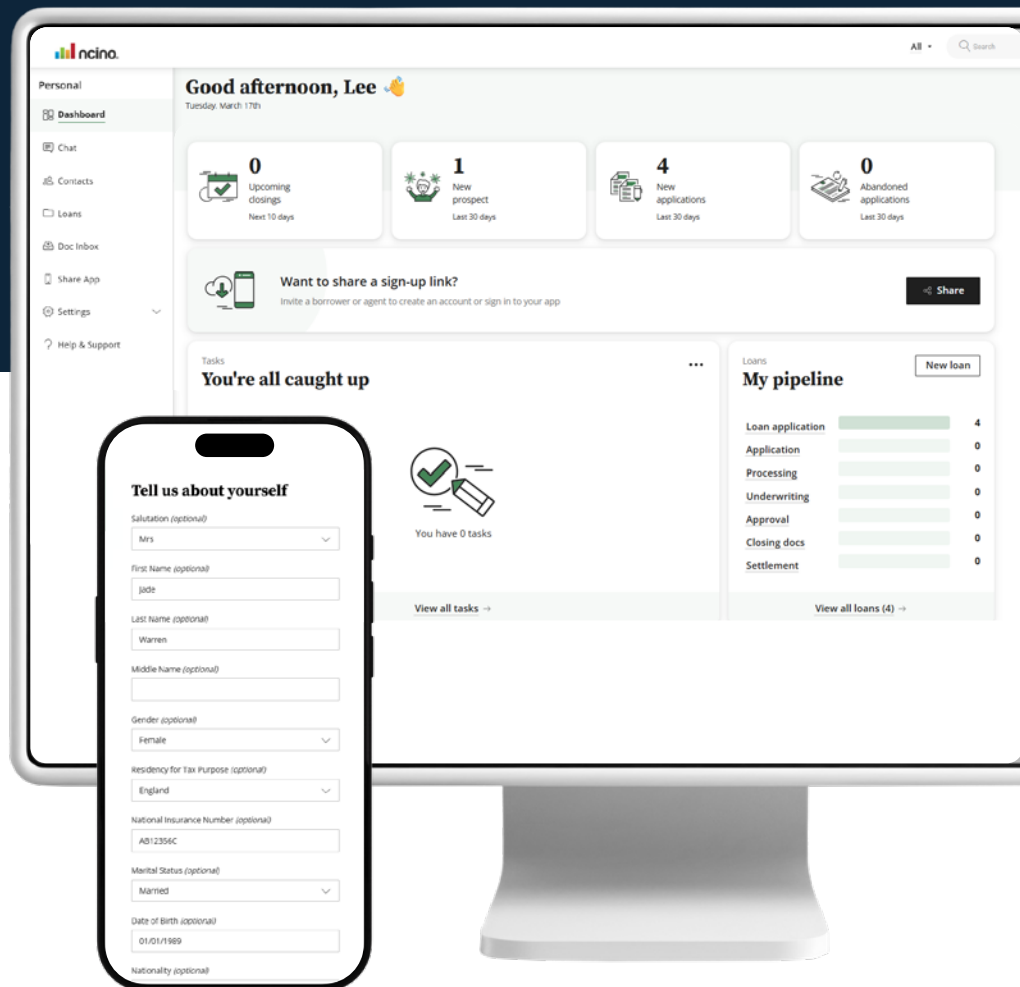
Customers and brokers interact with you through a single, intuitive platform. Out-of-the-box portal experiences deliver best-in-class UX, simplified question sets, improved case tracking, and fewer drop-offs. Brokers can submit and track applications end-to-end, all integrated into your underwriting and decisioning engine.

Direct In-Platform Messaging

Borrowers and brokers can communicate directly within the case without leaving the platform. This reduces reliance on phone and email, enables collaboration on the go, and keeps a clear audit trail on every case.

Seamless, Continuous Journeys

Context is carried across channels and devices, so previous interactions are recognised and repetition is eliminated. Brokers can start an application and hand it off to the customer to complete outstanding sections and upload documents at their convenience.



Truly Omnichannel

Both direct and intermediary channels are fully supported on a single platform. Regardless of channel, the experience is consistent and fully connected. The portal is optimised for mobile so brokers can check case status, receive real-time alerts and notifications, and upload documents from anywhere.

Fewer Clicks, Faster Answers

Streamlined application flows reduce screens and clicks, accelerating speed-to-offer and driving broker advocacy.

Best-in-Class, Intelligent Origination

Less Process, More Lending

Intelligent Automation

Automate the path from decision to offer with configurable workflows, third-party integrations, and built-in tools – including an affordability calculator, intelligent document data extraction, and policy exception handling – so offer documents are generated and sent the moment a decision is made.

Pre-Populated Applications

Pull broker data directly into the application to eliminate manual re-keying, then automatically verify that the right documents have been uploaded to the correct placeholders, improving right-first-time rates and reducing the back-and-forth that delays.

Personalised Pricing and Product Management

Segment pricing quickly to respond to market movement compliantly. Adapt your product and rate card in hours instead of weeks and maintain a market-leading proposition without operational overhead.

Journey Design

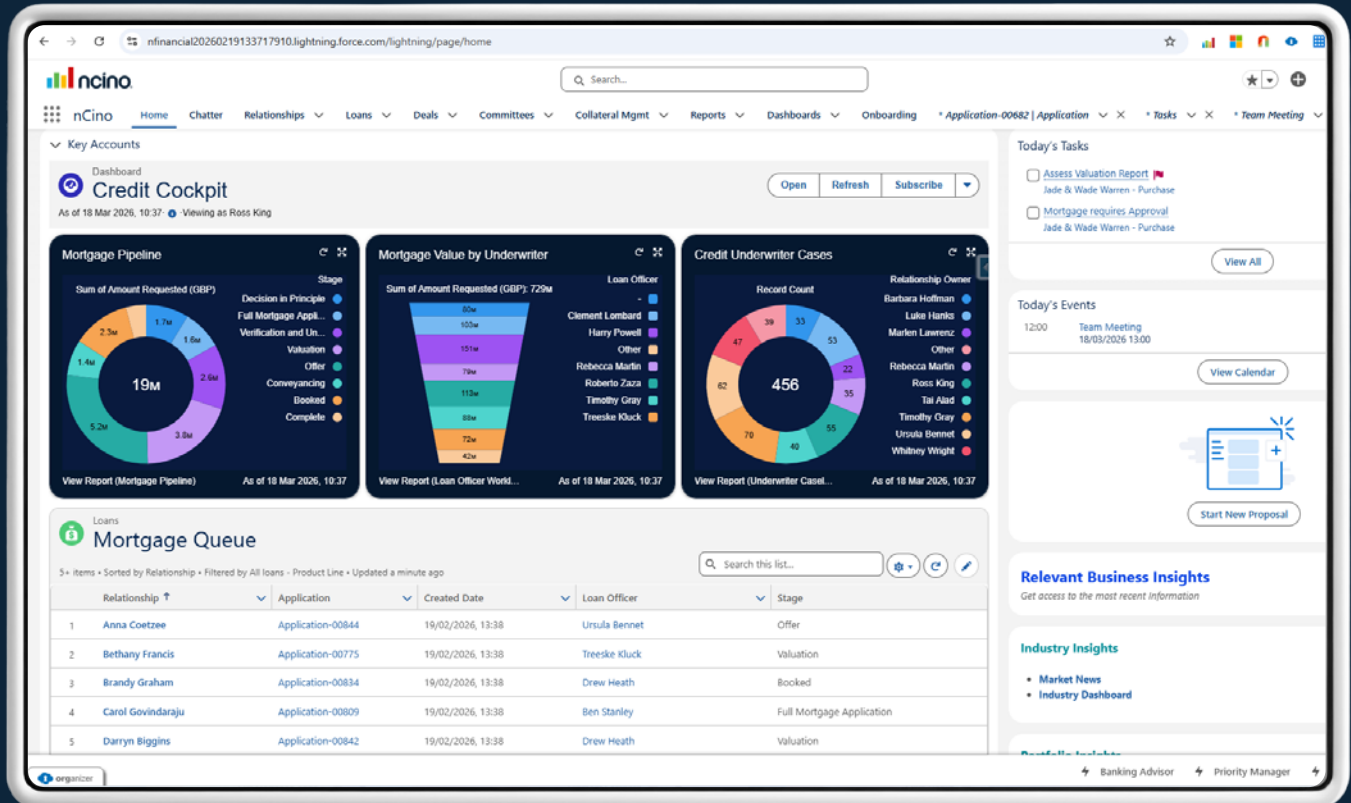
Create new journeys, modify existing ones, or trial simplified question sets for specific risk profiles – whether you're launching a new product, responding to a regulatory change, or testing a new segment.

Mortgage Ecosystem

Connect the best third-party providers across the mortgage value chain – including AML, credit data, valuations, and conveyancing – through an open API framework to build the ecosystem that works for your customers.

360-Degree Customer View

Consolidate all customer and loan data in one place with customisable, real-time dashboards that give teams a complete picture of every relationship, enabling cross-selling, up-selling, and the kind of proactive service that builds loyalty.



AI That's Native, Not Bolted On

Intelligence, Not Just Automation

nCino AI is fully native, not bolted on. With more than 14 years of financial industry context on one purpose-built platform. So you can **lend smarter, work faster and serve borrowers with complete confidence.**



Front-End AI: Mortgage Advisor

Your borrowers and brokers get immediate and accurate guidance 24/7, directly inside their application journey.

Mortgage Advisor is context-aware; it knows where your borrower is in the process and responds accordingly. It guides them step by step, answers questions in real time, and reduces the back-and-forth that slows applications down. The result is fewer drop-offs, faster completions, and a borrower experience that stands out.



Back-End AI: Banking Advisor

While Mortgage Advisor supports your customer-facing journey, Banking Advisor works behind the scenes giving underwriters, analysts, and executives the intelligence they need to make faster, more informed decisions.

Banking Advisor can query policy so underwriters spend their time on the cases that genuinely need their expertise, not on administrative tasks and case review.



One Platform. One Data Model. Intelligence Everywhere.

AI that's better because it's **connected**. One platform that's powering your front-end, origination, and analytics. No duplicate entry. No context-switching. Every insight grounded in your full loan file. With a unified, cloud-native platform, AI features deploy across the entire workflow: front-end borrower and broker experiences, and back-end underwriting.

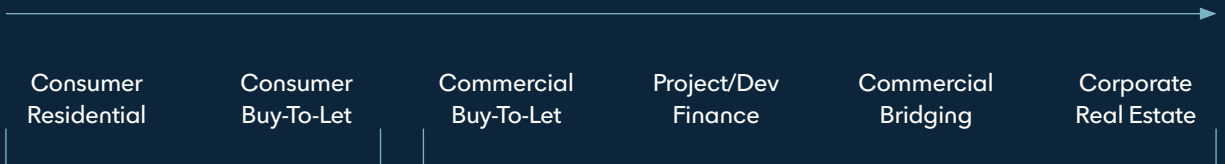
Supporting Every Lending Journey

nCino Mortgage supports the full spectrum of mortgage products and customer types, from simple residential applications to complex buy-to-let, HMO, bridging, project finance, and corporate real estate.

Supporting simple to complex lending across multiple types of customer journeys

SIMPLE

COMPLEX



Key Capabilities at a Glance

Digital Experiences

- Customer and Broker Portals: best-in-class UX out of the box
- Omnichannel journeys across mobile, desktop and broker channels
- Headless APIs: bring your own front-end, powered by the nCino Platform
- Real-time case tracking and eSignature from anywhere

Intelligent Automation

- Intelligent document data extraction and digital document management for faster offers and turnaround times
- Configurable underwriting workflows by product line and risk profile
- Automated verification integrated into the decisioning engine

Native AI

- Mortgage Advisor: context-aware AI guidance for borrowers and brokers
- Banking Advisor: real-time intelligence for underwriters and executives
- AI-generated application summaries and recommended next steps

Servicing and Retention

- Mortgage Servicing: product transfer, rate switch, further advance etc
- 360-degree customer view with customisable real-time dashboards
- Better insights for cross-sell and up-sell opportunity identification

Ecosystem and Integration

- Open API framework with productised and custom third-party integrations
- Integrations across AML, credit, valuations, conveyancing and more
- Full compliance and risk management built into the platform

“With nCino, we’re excited to scale and become efficient through digital consolidation, enhanced risk management and a more modern customer experience.”

– **Andrea Dalton**
Chief Transformation Officer
Together Money



Why Lenders Choose nCino

UK-Dedicated, UK-Built

- Full coverage for all UK mortgage product types
- Delivery accelerators for faster time to value
- Trusted cloud-native SaaS infrastructure: safe, secure and scalable
- UK-based product development with ongoing UK-specific feature enhancements

The future of mortgage lending starts here.

Learn more at www.ncino.com/en-GB/mortgage/uki

