nCino may use Sub-Processors to Process Personal Data in the course of providing the Services. This page lists nCino's current Sub-Processors. Capitalized terms used but not defined on this page have the meanings set out in nCino's Terms of Use or Data Processing Addendum. nCino will update this page to reflect any changes in the use of Sub-Processors.

For each Sub-Processor, we provide the following information:

- Name of Sub-Processor.
- Associated nCino Services that utilize the Sub-Processor.
    - The Services are categorized by the product lines listed below:
        - nCino Core Platform including:
            - Commercial Loan Origination System
            - Consumer (Retail) Loan Origination System
            - Deposit Account Opening
            - nIQ Suite
        - nCino Mortgage including:
            - Loan Origination System
            - Point of Sale System
            - Mortgage Analytics
            - Incentive Compensation
        - nCino Incentive Compensation & Mortgage Analytics
        - nCino Indirect Lending
        - nCino Portfolio Analytics
        - nCino KYC and Commercial Onboarding & Account Opening (COAO)
        - nCino Smart Applications
            - SmartBanker
            - ProBanker
            - SmartOnboard
            - SmartBroker
- Description of how nCino uses the Sub-Processor.
- Primary Processing location from which the Sub-Processor provides or delivers its applicable services.

The categories of Sub-Processors are as follows:

- Storage and Infrastructure for Services.

- Security for Services.
- Product Functionality and User Experience for Services.
- Customer Support.

## Storage and Infrastructure for Services

| Name | Products | Description | Location |
|---|---|---|---|
| **Salesforce** | nCino Services including:<br>• nCino Core Platform Products<br>• nCino Mortgage<br>• nCino Incentive Compensation & Mortgage Analytics<br>• nCino Indirect Lending<br>• nCino Portfolio Analytics<br>• nCino KYC and Commercial Onboarding & Account Opening (COAO) | Salesforce provides a cloud-based Customer Relationship Management (CRM) platform for nCino to host and deliver its Services. | US<br>UK<br>EEA<br>Canada<br>New Zealand<br>Japan<br>Australia<br>U.A.E |
| **Amazon Web Services, Inc.** | nCino Services including:<br>• nCino Core Platform Products<br>• nCino Mortgage<br>• nCino Incentive Compensation & Mortgage Analytics<br>• nCino Indirect Lending<br>• nCino Portfolio Analytics<br>• nCino KYC and Commercial Onboarding & Account Opening (COAO)<br>• nCino Smart Applications | Amazon Web Services (“AWS”) provides cloud hosting services to enable nCino to manage its cloud-based products and Services. | US<br>UK<br>EEA<br>Canada<br>Japan<br>Australia<br>U.A.E |
| **Databricks** | nCino Services including:<br>• nCino Core Platform Products<br>• nCino Mortgage<br>• nCino Incentive Compensation & Mortgage Analytics<br>• nCino Indirect Lending | nCino uses Databricks for their unified data analytics and intelligent platform services that nCino uses to provide its Services. | US<br>UK<br>EEA<br>Canada<br>Japan<br>Australia<br>U.A.E |

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|---|---|---|---|
| | • nCino Portfolio Analytics<br>• nCino KYC and Commercial Onboarding & Account Opening (COAO)<br>• nCino Smart Applications | | |
| **Informatica** | nCino Services including:<br>• nCino Core Platform Products | Informatica provides an ETL tool utilized to sync financial institution's core accounting system with nCino to maintain accurate loan and deposit balance data. | US<br>EEA<br>Canada<br>Australia |

## Security for Services

| Name | Services | Description | Location |
|---|---|---|---|
| **DataDog** | nCino Services including:<br>• nCino Core Platform Products<br>• nCino Mortgage<br>• nCino Incentive Compensation & Mortgage Analytics<br>• nCino Indirect Lending<br>• nCino Portfolio Analytics<br>• nCino KYC and Commercial Onboarding & Account Opening (COAO)<br>• nCino Smart Applications | DataDog supports nCino's security and infrastructure monitoring services through application performance monitoring, log management, security monitoring, threat detection, and analytics and reporting. | US |
| **Scalyr** | nCino Services including:<br>• nCino Mortgage<br>• nCino Incentive Compensation & Mortgage Analytics | Scalyr supports nCino's security and infrastructure monitoring services through log aggregation, server monitoring, real-time log analysis, search capabilities, and performance analytics. | US |
| **Zscaler** | nCino Services including:<br>• nCino Core Platform Products<br>• nCino Mortgage<br>• nCino Incentive Compensation & Mortgage Analytics<br>• nCino Indirect Lending | Zscaler supports nCino's security services through cloud-based security gateway, threat protection, secure web access, data loss prevention, and network security monitoring. | US<br>UK<br>EEA<br>Canada<br>Japan<br>Australia<br>New Zealand |

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|---|---|---|---|
| | • nCino Portfolio Analytics<br>• nCino KYC and Commercial Onboarding & Account Opening (COAO)<br>• nCino Smart Applications | | UK |

## Product Functionality and User Experience for Services

| Name | Services | Description | Location |
|---|---|---|---|
| **Amazon Web Services, Inc.** | nCino Services including:<br>• nCino Core Platform Products<br>• nCino Mortgage<br>• nCino Incentive Compensation & Mortgage Analytics<br>• nCino Indirect Lending<br>• nCino Portfolio Analytics<br>• nCino KYC and Commercial Onboarding & Account Opening (COAO)<br>• nCino Smart Applications | Amazon Web Services ("AWS") provides cloud hosting services to enable nCino to manage its cloud-based products and Services. | US<br>UK<br>EEA<br>Canada<br>Japan<br>Australia<br>U.A.E |
| **Databricks** | nCino Services including:<br>• nCino Core Platform Products<br>• nCino Mortgage<br>• nCino Incentive Compensation & Mortgage Analytics<br>• nCino Indirect Lending<br>• nCino Portfolio Analytics<br>• nCino KYC and Commercial Onboarding & Account Opening (COAO)<br>• nCino Smart Applications | nCino uses Databricks for their unified data analytics and intelligent platform services that nCino uses to provide its Services. | US<br>UK<br>EEA<br>Canada<br>Japan<br>Australia<br>U.A.E |

## Customer Support

| Name | Services | Description | Location |
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|---|---|---|---|
| **All nCino entities** | nCino Services including:<br>• nCino Core Platform Products<br>• nCino Mortgage<br>• nCino Incentive Compensation & Mortgage Analytics<br>• nCino Indirect Lending<br>• nCino Portfolio Analytics<br>• nCino KYC and Commercial Onboarding & Account Opening (COAO)<br>• nCino Smart Applications | nCino's entities may process personal data on behalf of the parent company depending on the region of the customer. | US<br>UK<br>EEA<br>Canada<br>Japan<br>Australia<br>New Zealand<br>UK |
| **Anthropic** | nCino Services including:<br>• nCino Core Platform Products | Anthropic provides artificial intelligence and large language model services for nCino's teams to use for supporting its Services. | US |
| **Clari** | nCino Services including:<br>• nCino Core Platform Products<br>• nCino Mortgage<br>• nCino Incentive Compensation & Mortgage Analytics<br>• nCino Indirect Lending<br>• nCino Portfolio Analytics<br>• nCino KYC and Commercial Onboarding & Account Opening (COAO)<br>• nCino Smart Applications | Clari supports nCino's sales forecasting and pipeline management operations through revenue analytics, deal tracking, forecast accuracy tools, and performance reporting. | US |
| **Rocketlane** | nCino Services including:<br>• nCino Core Platform Products<br>• nCino Mortgage<br>• nCino Incentive Compensation & Mortgage Analytics<br>• nCino Indirect Lending<br>• nCino Portfolio Analytics | Rocketlane supports nCino's customer support and professional services operations through project management, communication tools, time tracking, budget management, and customer portal access. | US |

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|---|---|---|---|
| | • nCino KYC and Commercial Onboarding & Account Opening (COAO)<br>• nCino Smart Applications | | |
| **Smartsheet** | nCino Services including:<br>• nCino Core Platform Products<br>• nCino Mortgage<br>• nCino Incentive Compensation & Mortgage Analytics<br>• nCino Indirect Lending<br>• nCino Portfolio Analytics<br>• nCino KYC and Commercial Onboarding & Account Opening (COAO)<br>• nCino Smart Applications | nCino uses Smartsheet for workflow automation and team collaboration capabilities that enable nCino to manage support operations and coordinate customer service activities. | US |
| **Slack** | nCino Services including:<br>• nCino Core Platform Products<br>• nCino Mortgage<br>• nCino Incentive Compensation & Mortgage Analytics<br>• nCino Indirect Lending<br>• nCino Portfolio Analytics<br>• nCino KYC and Commercial Onboarding & Account Opening (COAO)<br>• nCino Smart Applications | Slack assists nCino with customer service requests and other customer communications. | US |
| **Microsoft** | nCino Services including:<br>• nCino Core Platform Products<br>• nCino Mortgage<br>• nCino Incentive Compensation & Mortgage Analytics<br>• nCino Indirect Lending<br>• nCino Portfolio Analytics | Microsoft assists nCino with customer service requests and other customer communications. | US |

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|---|---|---|---|
| | • nCino KYC and Commercial Onboarding & Account Opening (COAO)<br>• nCino Smart Applications | | |
| **Zendesk** | nCino Services including:<br>• nCino Core Platform Products<br>• nCino Mortgage<br>• nCino Incentive Compensation & Mortgage Analytics<br>• nCino Indirect Lending<br>• nCino Portfolio Analytics<br>• nCino KYC and Commercial Onboarding & Account Opening (COAO)<br>• nCino Smart Applications | Zendesk supports nCino's customer support services through messaging, help center coordination, agent workspaces, ticketing integration, issue routing, and analytics and reporting. | US<br>UK<br>EEA<br>Australia<br>Japan |
| **Zoom** | nCino Services including:<br>• nCino Core Platform Products<br>• nCino Mortgage<br>• nCino Incentive Compensation & Mortgage Analytics<br>• nCino Indirect Lending<br>• nCino Portfolio Analytics<br>• nCino KYC and Commercial Onboarding & Account Opening (COAO)<br>• nCino Smart Applications | nCino uses Zoom's virtual meeting and collaboration capabilities to enable nCino to conduct support sessions, training, and other customer service interactions in connection with the delivery of nCino services. | US |