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. This page will be updated to reflect any Sub-Processor changes. To receive email notifications when updates occur, please request access to our Trust Center here, and select subscribe to updates.

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
        - nCino Mortgage including:
            - Loan Origination System
            - Point of Sale System
            - Mortgage Analytics
            - Incentive Compensation
        - nCino Incentive Compensation & Mortgage Analytics
        - nCino Indirect Lending
        - Integration Gateway
        - 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.
- Professional Services.
- Sub-Processors to be implemented within the next sixty (60) days.

Storage and Infrastructure for Services

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

	• nCino Mortgage • nCino Incentive Compensation & Mortgage Analytics • nCino Indirect Lending • Integration Gateway • nCino Portfolio Analytics • nCino KYC and Commercial Onboarding & Account Opening (COAO) • nCino Smart Applications	Services.	EEA Canada Japan Australia U.A.E
Informatica	nCino Services including: • 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 EEA Canada Australia

Security for Services

Name	Services	Description	Location
DataDog	nCino Services including: • nCino Core Platform Products • nCino Mortgage • nCino Incentive Compensation & Mortgage Analytics • nCino Indirect Lending • nCino Portfolio Analytics • nCino KYC and Commercial Onboarding & Account Opening (COAO) • 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: • nCino Mortgage • 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: • nCino Core Platform Products • nCino Mortgage • nCino Incentive Compensation & Mortgage Analytics • nCino Indirect Lending • Integration Gateway • nCino Portfolio Analytics • nCino KYC and Commercial Onboarding & Account Opening (COAO) • nCino Smart Applications	Zscaler supports nCino's security services through cloud-based security gateway, threat protection, secure web access, data loss prevention, and network security monitoring.	US UK EEA Canada Japan Australia New Zealand UK

Product Functionality and User Experience for Services

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

	• Integration Gateway • nCino Portfolio Analytics • nCino KYC and Commercial Onboarding & Account Opening (COAO) • nCino Smart Applications		

Customer Support

Name	Services	Description	Location
All nCino entities	nCino Services including: • nCino Core Platform Products • nCino Mortgage • nCino Incentive Compensation & Mortgage Analytics • nCino Indirect Lending • Integration Gateway • nCino Portfolio Analytics • nCino KYC and Commercial Onboarding & Account Opening (COAO) • nCino Smart Applications	nCino's entities may process personal data on behalf of the parent company depending on the region of the customer.	US UK EEA Canada Japan Australia New Zealand UK
Anthropic	nCino Services including: • 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: • nCino Core Platform Products • nCino Mortgage • nCino Incentive Compensation & Mortgage Analytics • nCino Indirect Lending • Integration Gateway • nCino Portfolio Analytics	Clari supports nCino's sales forecasting and pipeline management operations through revenue analytics, deal tracking, forecast accuracy tools, and performance reporting.	US

	• nCino KYC and Commercial Onboarding & Account Opening (COAO) • nCino Smart Applications		
Rocketlane	nCino Services including: • nCino Core Platform Products • nCino Mortgage • nCino Incentive Compensation & Mortgage Analytics • nCino Indirect Lending • Integration Gateway • nCino Portfolio Analytics • nCino KYC and Commercial Onboarding & Account Opening (COAO) • nCino Smart Applications	Rocketlane supports nCino's customer support and professional services operations through project management, communication tools, time tracking, budget management, and customer portal access.	US
Smartsheet	nCino Services including: • nCino Core Platform Products • nCino Mortgage • nCino Incentive Compensation & Mortgage Analytics • nCino Indirect Lending • Integration Gateway • nCino Portfolio Analytics • nCino KYC and Commercial Onboarding & Account Opening (COAO) • 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: • nCino Core Platform Products • nCino Mortgage • nCino Incentive Compensation & Mortgage Analytics	Slack assists nCino with customer service requests and other customer communications.	US

	• nCino Indirect Lending • Integration Gateway • nCino Portfolio Analytics • nCino KYC and Commercial Onboarding & Account Opening (COAO) • nCino Smart Applications		
Microsoft	nCino Services including: • nCino Core Platform Products • nCino Mortgage • nCino Incentive Compensation & Mortgage Analytics • nCino Indirect Lending • Integration Gateway • nCino Portfolio Analytics • nCino KYC and Commercial Onboarding & Account Opening (COAO) • nCino Smart Applications	Microsoft assists nCino with customer service requests and other customer communications.	US
Zendesk	nCino Services including: • nCino Core Platform Products • nCino Mortgage • nCino Incentive Compensation & Mortgage Analytics • nCino Indirect Lending • nCino Portfolio Analytics • nCino KYC and Commercial Onboarding & Account Opening (COAO) • 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 UK EEA Australia Japan

Zoom	nCino Services including: • nCino Core Platform Products • nCino Mortgage • nCino Incentive Compensation & Mortgage Analytics • nCino Indirect Lending • Integration Gateway • nCino Portfolio Analytics • nCino KYC and Commercial Onboarding & Account Opening (COAO) • 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

Professional Services

Name	Services	Description	Location
HIBERUS GLOBAL IT SERVICES S.L.U.	nCino Services including: • nCino Core Platform Products • nCino UK Mortgage • nCino KYC and Commercial Onboarding & Account Opening (COAO) • nCino Smart Applications	Hiberus Global IT Services supports nCino through systems integration, consulting, implementation, configuration, and technology advisory services and professional services in support of nCino's digital transformation and enterprise platform delivery	EEA EU Middle East Africa
Sapient Limited (Publicis Sapient)	nCino Services including: • nCino Core Platform Products • nCino UK Mortgage • nCino KYC and Commercial Onboarding & Account Opening (COAO) • nCino Smart Applications	Sapient Limited (Publicis Sapient) supports nCino through systems integration, consulting, implementation, configuration, and technology advisory services and professional services in support of nCino's digital transformation and enterprise platform delivery	EU EEA UK Switzerland Romania EEA offshore - India and Middle East

Sub-Processors to be implemented within the next sixty (60) days

Please see the list below for new Sub-Processors that will be added within the next sixty (60) days. If you have any questions or wish to object to the addition of the above sub-processor, please contact privacy@ncino.com.

Name	Products	Description	Location
CrowdStrike	nCino Services including: • nCino Core Platform Products • nCino Mortgage • nCino Incentive Compensation & Mortgage Analytics • nCino Indirect Lending • Integration Gateway • nCino Portfolio Analytics • nCino KYC and Commercial Onboarding & Account Opening (COAO) • nCino Smart Applications	CrowdStrike supports nCino's security services through endpoint detection and response, threat intelligence, malware prevention, cloud workload protection, and security incident response capabilities.	US UK EEA Canada Japan Australia New Zealand UK
Orca Security	nCino Services including: • nCino Core Platform Products • nCino Mortgage • nCino Incentive Compensation & Mortgage Analytics • nCino Indirect Lending • Integration Gateway • nCino Portfolio Analytics • nCino KYC and Commercial Onboarding & Account Opening (COAO) • nCino Smart Applications	Orca supports nCino's cloud security services through agentless cloud workload protection, vulnerability management, misconfiguration detection, and compliance monitoring across nCino's cloud environments.	US UK EEA Canada Japan Australia New Zealand UK