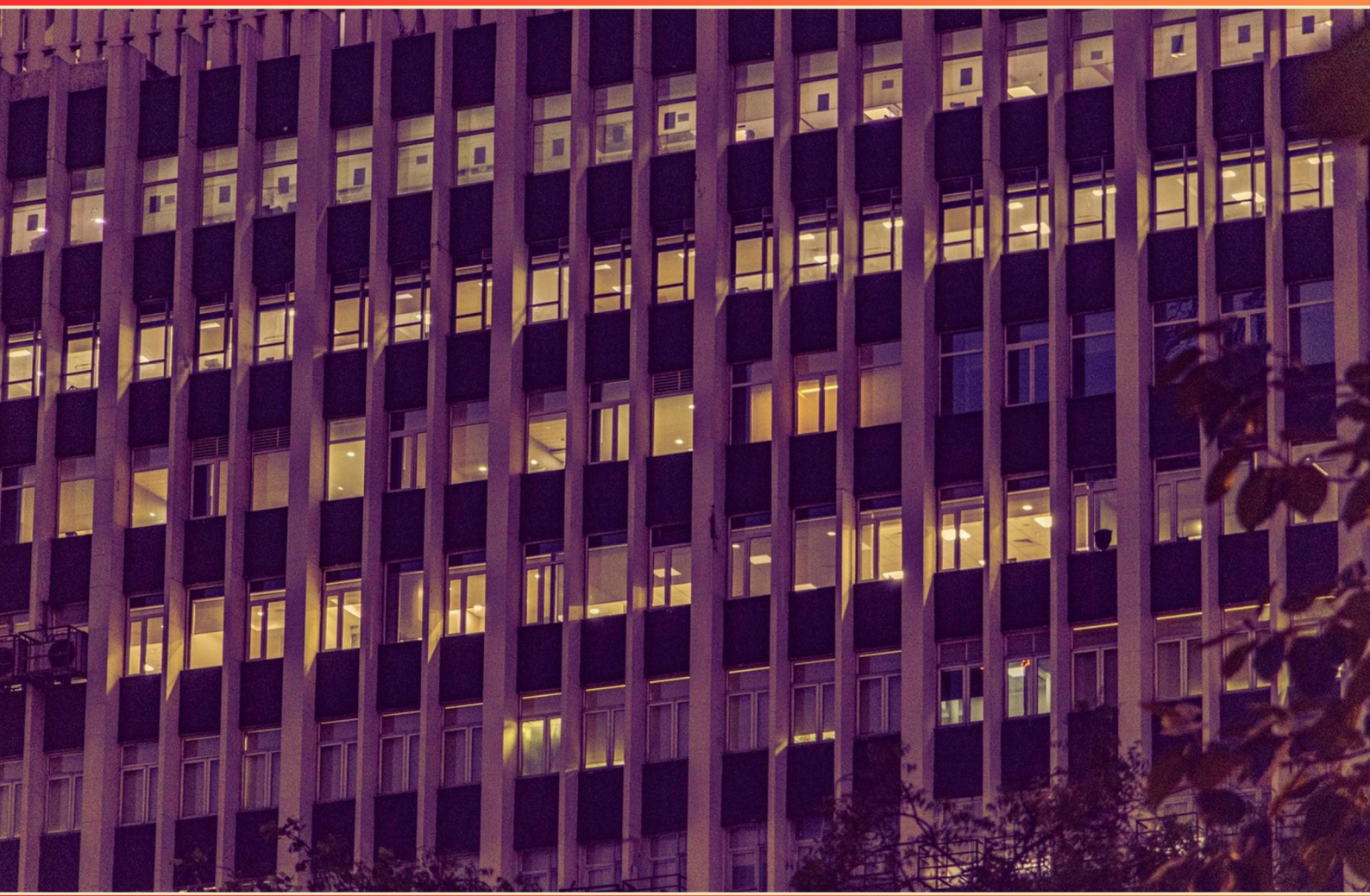
NCINO 301 COMMERCIAL BANKING CONFIGURATION PRACTICE EXAM (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

VISIT US ONLINE FOR THE FULL VERSION STUDY GUIDE

https://ncino301.examzify.com

Copyright © 2026 by Examzify - A Kaluba Technologies Inc. product.

ALL RIGHTS RESERVED.

No part of this book may be reproduced or transferred in any form or by any means, graphic, electronic, or mechanical, including photocopying, recording, web distribution, taping, or by any information storage retrieval system, without the written permission of the author.

Notice: Examzify makes every reasonable effort to obtain accurate, complete, and timely information about this product from reliable sources.

SAMPLE

Table of Contents

Copyright 1

Table of Contents 2

Introduction 3

How to Use This Guide 4

Questions 5

Answers 8

Explanations 10

Next Steps 16

SAMPLE

Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

SAMPLE

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 – 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

SAMPLE

Questions

SAMPLE

1. True or False: Users can search for an entity in the Add Entity pop-out window.

A. True

B. False

C. Only if they have admin access

D. It depends on the entity type

2. Which configuration is required only when Product Package supports a facility hierarchy?

A. Editing labels on the hierarchy tree

B. Configuring Collateral Type icon images

C. Enabling Credit Action Cascading System Property

D. Configuring the CFG_TO_PSC system property

3. What advantages does risk assessment tools in nCino provide?

A. They help identify potential loan defaults and assess customer creditworthiness

B. They enable automatic acceptance of all loan requests

C. They focus solely on loan completion rates

D. They guarantee approval for high-credit clients

4. Is Household the only Account Type picklist value that must be added?

A. True, it is the only one

B. False, many types must be added

C. It depends on the institution

D. Only for certain configurations

5. How does nCino enhance customer onboarding experiences?

A. By requiring physical paperwork from clients

B. By automating the collection of necessary information and documents for new clients

C. By limiting client communication during onboarding

D. By providing a one-time login for all services

SAMPLE

6. How does nCino assist in risk management for banks?

A. By eliminating the need for credit assessments

B. By providing tools for assessment, monitoring, and reporting of potential risks in lending

C. Through mandatory risk-seeking strategies

D. By offering loan guarantees to all customers

7. Which fields can be used to filter out which loans are used in the Total Exposure calculations?

A. Stage

B. Borrower Type

C. Status

D. All of the above

8. Which nCino route body type allows for the creation of related child records?

A. nforce__ncdatagrid

B. nforce__ncrelatedlist

C. nforce__kogridlist

D. nforce__korelatedlistchild

9. How is the original field data on the Loan stored when a Memo is generated?

A. Stored to files on the Memo_Data object

B. Stored to Field History Tracking

C. Stored to fields on the Memo object

D. Stored to an attachment on Memo

10. What type of workflows can be automated using nCino?

A. Tasks such as document collection, approval routing, and notifications

B. Only document collection and approvals

C. Client communication and marketing campaigns

D. Data analysis and reporting processes

SAMPLE

Answers

SAMPLE

1. A
2. A
3. A
4. A
5. B
6. B
7. D
8. B
9. C
10. A

SAMPLE

Explanations

SAMPLE

1. True or False: Users can search for an entity in the Add Entity pop-out window.

A. True

B. False

C. Only if they have admin access

D. It depends on the entity type

The correct answer is that users can indeed search for an entity in the Add Entity pop-out window. This feature is designed to enhance user experience by allowing easy access to existing entities within the system, streamlining the process of adding new entities by reducing the time spent searching. The search functionality helps users quickly locate the specific entity they want to add or reference, ensuring that they can work efficiently and reduce instances of duplicate entries. This capability is particularly important in commercial banking, where managing detailed data for various entities is essential for maintaining accurate records and supporting decision-making processes. Recognizing this functionality contributes to the effectiveness of the nCino platform as a comprehensive tool for managing commercial lending operations.

2. Which configuration is required only when Product Package supports a facility hierarchy?

A. Editing labels on the hierarchy tree

B. Configuring Collateral Type icon images

C. Enabling Credit Action Cascading System Property

D. Configuring the CFG_TO_PSC system property

The required configuration that pertains specifically to when a Product Package supports a facility hierarchy is the editing of labels on the hierarchy tree. This is essential in ensuring that the structure of the facility hierarchy is clear, intuitive, and properly labeled for users. When a facility hierarchy is implemented within a Product Package, it often involves multiple levels and categories, making the visibility and comprehensibility of the hierarchy critical for efficient user navigation and understanding. Effective labeling enhances user experience by providing context for different tiers in the hierarchical structure. This is particularly important in commercial banking, where users need to quickly understand relationships between various facilities or loans. The other options involve configurations that, while beneficial in different scenarios, do not specifically relate to supporting a facility hierarchy. For instance, configuring Collateral Type icon images pertains to visual representation and branding rather than structural labeling. Enabling Credit Action Cascading impacts how credit actions are applied but does not change the hierarchy's labeling. Similarly, configuring the CFG_TO_PSC system property relates to system functionality rather than the direct configuration of a facility hierarchy's labeling system. Therefore, the editing of labels is uniquely necessary for enhancing usability when a facility hierarchy is in place.

SAMPLE

3. What advantages does risk assessment tools in nCino provide?

A. They help identify potential loan defaults and assess customer creditworthiness

B. They enable automatic acceptance of all loan requests

C. They focus solely on loan completion rates

D. They guarantee approval for high-credit clients

Risk assessment tools in nCino are specifically designed to aid banks in identifying potential loan defaults and evaluating the creditworthiness of customers. This capability is crucial for financial institutions as it allows them to make informed lending decisions based on data-driven insights. By analyzing various risk factors, including credit scores, repayment history, and economic indicators, these tools help banks mitigate risk and ensure that they are lending responsibly. The process of assessing risk not only protects the bank's interests but also supports customers in finding loans that they are more likely to repay, creating a balanced approach to lending. In addition, these tools can enhance compliance with regulatory requirements by ensuring that adequate risk assessments are performed for all loan applications. The other choices do not accurately describe the functionality of risk assessment tools. Automatic acceptance of all loan requests would go against prudent lending practices and could lead to higher default rates. Focusing solely on loan completion rates overlooks the importance of evaluating the risk associated with those loans. Guaranteeing approval for high-credit clients overlooks the necessity of thorough risk assessment that extends beyond just credit scores, considering a multitude of factors that influence loan performance.

4. Is Household the only Account Type picklist value that must be added?

A. True, it is the only one

B. False, many types must be added

C. It depends on the institution

D. Only for certain configurations

The statement is true because the Household account type is a mandatory picklist value within nCino for effectively managing commercial banking processes. This account type plays a critical role in categorizing customer accounts, allowing institutions to organize their client relationships and better manage their financial interactions. In nCino's configuration, the Household account type is essential for aligning with customer profiles and providing comprehensive service. By prioritizing this as a base account type, institutions ensure that they are prepared to handle the necessary data for consumer relationships and integration with various services. While it's true that institutions may have additional account types for their specific needs, the Household account type is universally recognized as the standard that must be included in every configuration setup within nCino's commercial banking framework. This specificity helps institutions maintain a consistent approach towards customer segmentation and service delivery, streamlining operations and enhancing client engagement.

SAMPLE

5. How does nCino enhance customer onboarding experiences?

A. By requiring physical paperwork from clients

B. By automating the collection of necessary information and documents for new clients

C. By limiting client communication during onboarding

D. By providing a one-time login for all services

nCino enhances customer onboarding experiences primarily by automating the collection of necessary information and documents for new clients. This automation reduces the burden on both the customer and the bank. It streamlines the process of gathering essential documentation, like tax forms, identification, and financial statements, through digital means, which speeds up the onboarding time and minimizes the potential for errors that can come from manual data entry. This technology-driven approach not only improves efficiency but also enhances the overall customer experience by making the process smoother and more user-friendly. Clients benefit from a more straightforward onboarding flow, which can often be completed online without the need for cumbersome in-person meetings or extensive paperwork. This convenience plays a vital role in building positive initial relationships with clients, setting the stage for ongoing customer satisfaction and engagement. In contrast, options that involve requiring physical paperwork or limiting communication do not align with modern expectations for convenience and efficiency in customer service. Furthermore, while one-time logins might seem beneficial, they do not address the comprehensive needs of document collection and processing which are critical to effective onboarding in commercial banking.

6. How does nCino assist in risk management for banks?

A. By eliminating the need for credit assessments

B. By providing tools for assessment, monitoring, and reporting of potential risks in lending

C. Through mandatory risk-seeking strategies

D. By offering loan guarantees to all customers

nCino plays a crucial role in risk management for banks by providing comprehensive tools designed for the assessment, monitoring, and reporting of potential risks associated with lending. These functionalities are vital for financial institutions to maintain regulatory compliance and operational integrity. With nCino, banks can conduct systematic evaluations of creditworthiness, track the performance of loans throughout their lifecycle, and generate reports that highlight risk factors. This proactive approach allows banks to respond swiftly to any emerging issues, thereby minimizing losses and improving overall risk management strategies. The platform incorporates robust analytics and dashboards that allow users to visualize data, enabling them to identify trends and patterns in risk exposure. This capability not only enhances decision-making processes but also supports the development of risk mitigation strategies tailored to individual situations. In contrast to the other options, which suggest either a reduction in crucial assessments or offer unrealistic solutions, nCino's approach prioritizes thorough risk management practices that ultimately strengthen a bank's financial health and client trust.

SAMPLE

7. Which fields can be used to filter out which loans are used in the Total Exposure calculations?

A. Stage

B. Borrower Type

C. Status

D. All of the above

In the context of Total Exposure calculations within nCino, it is essential to understand how various fields can influence which loans are included in these calculations. Each of the fields mentioned—Stage, Borrower Type, and Status—play a crucial role in filtering loans to ensure the calculation accurately represents the current exposure related to lending risks. The Stage field helps to identify at what point in the loan lifecycle the loan currently resides, allowing users to focus on specific phases like application, underwriting, or closed loans. This insight ensures that only loans relevant to the exposure calculation are considered based on their progression. The Borrower Type field enables differentiation between types of borrowers—such as individuals, companies, or government entities. This differentiation is significant for assessing exposure because different types of borrowers may have varying risk profiles that need to be accounted for in exposure calculations. Lastly, the Status of a loan indicates whether it is active, paid off, or in default, which directly impacts the exposure assessment. Including or excluding loans based on their status helps maintain an accurate picture of the bank's current risk exposure. By utilizing all these fields, banks can effectively filter and assess the loans that contribute to Total Exposure, leading to a more precise and relevant analysis. Hence, the correct answer

8. Which nCino route body type allows for the creation of related child records?

A. nforce__ncdatagrid

B. nforce__ncrelatedlist

C. nforce__kogridlist

D. nforce__korelatedlistchild

The correct answer focuses on the nforce__ncrelatedlist body type, which is specifically designed to facilitate the creation of related child records within the nCino platform. This feature is essential for users looking to maintain relationships between parent and child records seamlessly in a commercial banking context. When a user engages with the nforce__ncrelatedlist, they are provided with the functionality to easily add, manage, and view related child records that are tied to a parent record. This is particularly important in commercial banking, where having a detailed overview of related records such as loans, accounts, and contacts is crucial for effective relationship management and decision-making. In contrast, the other options do not serve this specific purpose as effectively. The nforce__ncdatagrid is geared towards presenting a structured grid of data rather than enhancing relationships with child records. The nforce__kogridlist, while useful for displaying lists, doesn't focus on the creation of related child records. The nforce__korelatedlistchild might imply a connection with child records but doesn't accurately describe the functionality focused on creating these relationships in the same way that nforce__ncrelatedlist does. Overall, the functionality provided by the nforce__ncre

SAMPLE

9. How is the original field data on the Loan stored when a Memo is generated?

A. Stored to files on the Memo_Data object

B. Stored to Field History Tracking

C. Stored to fields on the Memo object

D. Stored to an attachment on Memo

When a Memo is generated in the nCino platform, the original field data on the Loan is stored directly in fields on the Memo object. This means that any specific details and values relating to the Loan are captured and organized within designated fields of the Memo itself. This design allows users to easily access the relevant Loan information as part of the Memo record, ensuring clarity and facilitating review or audits. Storing the field data in the Memo object aids in maintaining a structured and readily accessible format for documentation, since all related Loan details can be found in one place within the Memo. This cohesive approach aligns with the broader aim of enhancing efficiency and user experience in the commercial banking configuration within nCino. Other methods of data storage, like being saved to the Memo_Data object or Field History Tracking, do not provide the same direct and actionable access to the Loan details within the Memo itself. Likewise, storing data in an attachment would not integrate the information as seamlessly with the Memo fields, making it less efficient for users to retrieve and utilize the Loan data quickly.

10. What type of workflows can be automated using nCino?

A. Tasks such as document collection, approval routing, and notifications

B. Only document collection and approvals

C. Client communication and marketing campaigns

D. Data analysis and reporting processes

The automation of workflows in nCino primarily encompasses tasks such as document collection, approval routing, and notifications, which streamlines the commercial banking process. By leveraging nCino's capabilities, institutions can automate the collection of required documents from clients, ensuring that all necessary paperwork is gathered efficiently without the need for manual follow-ups. Additionally, approval routing can be configured to send applications through preset paths based on the organization's policies, thus reducing delays in the decision-making process. Notifications serve to keep all relevant parties informed about the status of applications and tasks, enhancing transparency and communication throughout the workflow. This broad range of automation features allows banks to improve operational efficiency, reduce the potential for human error, and ultimately provide a better customer experience. Thus, the option that includes all these aspects accurately captures the comprehensive capabilities of nCino in automating essential banking workflows.

SAMPLE

Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

https://ncino301.examzify.com

We wish you the very best on your exam journey. You've got this!

SAMPLE