NCINO BUSINESS VALUE PRACTICE EXAM (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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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.

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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!

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Questions

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1. What is involved in the decisioning and offers step of a personal loan process?

A. Preparing documents for signature

B. Determining loan approval criteria and presenting offers

C. Tracking loan disbursements

D. Collecting background information

2. How can a customer be prompted to upload a document through the portal?

A. Select "Document upload" in the main menu

B. Choose "Portal enabled" in the portal options screen

C. Click "Request document upload" from the dashboard

D. Navigate to settings to enable document uploads

3. What is the purpose of 'contacts' in nCino?

A. To store company financial data

B. To store individual personal information

C. To manage transaction histories

D. To define organizational structures

4. What is a 'Disbursement' in construction finance?

A. A summary of the project's financial overview

B. An approval process for loan applications

C. An actual release of funds in response to a draw request

D. The method of calculating interest charges on the loan

5. What does the payment structure define in loan agreements?

A. The total amount of the loan requested

B. The amount and frequency of payments over the loan term

C. The type of collateral required for the loan

D. The credit score needed for approval

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6. What does the status "Exception" indicate for a loan document?

A. The document is not needed

B. The document requires further review or has not been provided

C. The document is approved

D. The document has been waived from submission

7. What does a Credit Underwriter consider when approving a loan?

A. The personal background of the borrower

B. Collateral and risk mitigation strategies

C. The number of documents submitted

D. The speed of the approval process

8. Which task is part of the fulfillment and implementation process in Treasury Management?

A. Training new employees

B. Setting up users to manage payroll

C. Preparing financial statements

D. Conducting market research

9. What is the process for adding authorized signers in a loan application?

A. Using a sign-off wizard to finalize documents

B. Opening a signers pop-out window with suggested relationships

C. Confirming referential eligibility through compliance checks

D. Requesting additional documentation from the borrower

10. What is the automated generation of covenant compliance records triggered by?

A. Changes in borrower status

B. Days until the next evaluation date

C. Loan payment schedules

D. Loan amount changes

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Answers

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

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Explanations

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1. What is involved in the decisioning and offers step of a personal loan process?

A. Preparing documents for signature

B. Determining loan approval criteria and presenting offers

C. Tracking loan disbursements

D. Collecting background information

In the decisioning and offers step of a personal loan process, determining loan approval criteria and presenting offers is crucial. This step involves evaluating an applicant's financial profile against predefined criteria that impact the decision on whether to approve the loan. Factors such as credit score, income verification, and debt-to-income ratio are assessed to ensure the applicant meets the lending standards. Once the evaluation is complete, presenting offers tailored to the applicant is essential. This could include the loan amount, interest rate, and repayment terms, allowing the applicant to see their options and make an informed decision. This phase is key in building a transparent relationship between the lender and the borrower, as it sets expectations about the loan terms and conditions while also ensuring that the lender manages risk effectively. In contrast, other options like preparing documents for signature involve the administrative aspects of finalizing a loan, tracking loan disbursements relates to the management of funds after the loan has been approved, and collecting background information pertains to earlier steps in the loan application process, which set the stage for the decisioning phase. None of these directly involve the critical evaluation and offer formulation that defines the decisioning and offers step.

2. How can a customer be prompted to upload a document through the portal?

A. Select "Document upload" in the main menu

B. Choose "Portal enabled" in the portal options screen

C. Click "Request document upload" from the dashboard

D. Navigate to settings to enable document uploads

The choice indicating that a customer can be prompted to upload a document by choosing "Portal enabled" in the portal options screen is accurate because it highlights an essential feature of the portal that must be activated for document uploads to function seamlessly. By enabling the portal features, customers gain access to various functionalities, including the ability to upload documents. This prompts a user-friendly experience by providing clear avenues for users to engage with the portal and fulfill document submission requirements. Enabling portal options is a foundational step that allows the system to present users with necessary prompts and tools needed for efficient communication and data sharing. It ensures that all features related to document management are operational, enhancing the overall usability of the portal for customers wanting to upload necessary documents for their transactions or applications.

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3. What is the purpose of 'contacts' in nCino?

A. To store company financial data

B. To store individual personal information

C. To manage transaction histories

D. To define organizational structures

In nCino, the primary purpose of 'contacts' is to store individual personal information. This data typically includes essential details about individuals associated with a business relationship, such as clients, prospects, and other stakeholders. This information helps financial institutions and organizations understand and manage their interactions with these individuals effectively. The contact records are crucial for building and nurturing relationships, which directly contribute to business development and customer service efforts. By maintaining accurate and comprehensive personal data, organizations can tailor their offerings and communications, ensuring they meet the specific needs and preferences of their clients. Understanding individual personal information is also essential for compliance and regulatory requirements, as it allows businesses to maintain proper records and conduct due diligence as needed. This functionality plays a vital role in enhancing customer experience and streamlining various processes within the nCino platform.

4. What is a 'Disbursement' in construction finance?

A. A summary of the project's financial overview

B. An approval process for loan applications

C. An actual release of funds in response to a draw request

D. The method of calculating interest charges on the loan

A 'Disbursement' in construction finance specifically refers to the actual release of funds in response to a draw request. This process typically occurs when a contractor or project manager submits a request for payment for work that has been completed. The disbursement is a critical aspect of managing project finances, as it ensures that funds are distributed at appropriate intervals, allowing for the continuity of work and meeting project deadlines. In the construction financing context, disbursements are often tied to specific milestones or phases of the project, such as completing certain work or reaching particular financial targets. This system provides accountability and ensures that funds are only released when they are truly needed, supporting effective cash flow management for both lenders and borrowers. Understanding disbursements is essential because they directly impact the financial health of a construction project. The careful tracking and management of these funds are crucial for maintaining relationships between lenders, contractors, and project owners.

5. What does the payment structure define in loan agreements?

A. The total amount of the loan requested

B. The amount and frequency of payments over the loan term

C. The type of collateral required for the loan

D. The credit score needed for approval

The payment structure in loan agreements is critical because it outlines the specific details regarding the repayment of the loan. This includes the amount to be paid and how often these payments will occur throughout the duration of the loan term. Understanding the payment structure allows borrowers to anticipate their financial obligations, which helps in budgeting and managing cash flow effectively. This structured approach is essential for both lenders and borrowers. For lenders, having a clear payment schedule reduces the risk of default because it sets clear expectations of when and how much will be repaid. For borrowers, knowing the payment structure helps in determining if they can afford the loan and manage their finances accordingly. Focusing on this structure brings clarity to the loan's terms, allowing both parties to enter into the agreement with a well-defined understanding of the repayment process and its implications for both sides during the life of the loan.

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6. What does the status "Exception" indicate for a loan document?

A. The document is not needed

B. The document requires further review or has not been provided

C. The document is approved

D. The document has been waived from submission

The status "Exception" for a loan document indicates that the document requires further review or has not been provided. This status is critical because it alerts the relevant parties that there may be issues or concerns with the documentation necessary to move forward with the loan process. When a document is marked with this status, it highlights the need for additional attention to ensure compliance with requirements, which can impact the overall decision-making and timeline of the loan process. This status serves as a flag for lenders or processing teams to investigate why the document is marked as an exception—whether it's missing entirely or needs further scrutiny to meet the necessary criteria. Proper management of documents under this status is essential to maintain the integrity of the lending process and ensures that all aspects of the loan are properly vetted before approval.

7. What does a Credit Underwriter consider when approving a loan?

A. The personal background of the borrower

B. Collateral and risk mitigation strategies

C. The number of documents submitted

D. The speed of the approval process

A Credit Underwriter primarily focuses on the assessment of collateral and risk mitigation strategies when approving a loan. This is essential because the underwriter's role is to evaluate the likelihood that the borrower will repay the loan and to determine how secure the loan is based on the collateral offered. Collateral serves as a safety net for the lender; it represents an asset that can be seized if the borrower defaults on the loan. Risk mitigation strategies are crucial as they outline how potential risks are managed and minimized throughout the loan's life. The underwriter analyzes these aspects to ensure that the loan aligns with the institution's risk appetite and lending standards. While the personal background of the borrower, the number of documents submitted, and the speed of the approval process may all play a role in the overarching loan assessment procedure, they are secondary to the analysis of collateral and risk mitigation, which are foundational to the underwriting decision-making process.

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8. Which task is part of the fulfillment and implementation process in Treasury Management?

A. Training new employees

B. Setting up users to manage payroll

C. Preparing financial statements

D. Conducting market research

The task that is part of the fulfillment and implementation process in Treasury Management is primarily focused on setting up the necessary components to ensure that services can effectively be delivered and utilized within an organization. Setting up users to manage payroll is essential as it directly falls within the purview of implementing treasury management systems, which facilitate functions such as payroll processing, cash management, and financial transactions. In the context of Treasury Management, this task is critical for ensuring that designated personnel have the appropriate access and capabilities to handle financial operations efficiently. This operationalization is key to maximizing the value derived from treasury management services, as it enables streamlined processes and enhances the overall effectiveness of financial management within the organization. On the other hand, training new employees, preparing financial statements, and conducting market research are important functions, but they do not directly align with the specific activities categorized under the fulfillment and implementation processes in Treasury Management. These tasks typically relate more to human resources, financial reporting, and strategic planning rather than the direct integration and operational setup of treasury systems.

9. What is the process for adding authorized signers in a loan application?

A. Using a sign-off wizard to finalize documents

B. Opening a signers pop-out window with suggested relationships

C. Confirming referential eligibility through compliance checks

D. Requesting additional documentation from the borrower

The process for adding authorized signers in a loan application involves utilizing a signers pop-out window with suggested relationships. This functionality allows users to efficiently manage the addition of signers by presenting relevant relationship options that can be selected based on the borrower's details. This streamlined approach ensures that the right individuals are identified for signing important loan documents, facilitating a smooth application process. This method enhances user experience by reducing the time spent on searching for appropriate signers and ensures compliance with procedural requirements, making it a vital step in the loan application process. By providing suggested relationships, the system minimizes potential errors and omissions that could arise during manual entry or selection of signers.

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10. What is the automated generation of covenant compliance records triggered by?

A. Changes in borrower status

B. Days until the next evaluation date

C. Loan payment schedules

D. Loan amount changes

The automated generation of covenant compliance records is primarily triggered by the days until the next evaluation date. This approach ensures that compliance checks are timely and efficient, as they are based on pre-defined evaluation dates established at the inception of the loan or credit facility. By automating this process based on the countdown to these key dates, institutions can maintain adherence to covenants without requiring manual oversight each time a deadline approaches. This method allows for proactive management of borrower relationships and timely identification of any potential compliance issues, enhancing operational efficiency. Since covenant compliance is critical for managing risk and maintaining a good standing in lending agreements, this automated approach is essential for financial institutions aiming to uphold rigorous monitoring standards.

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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://ncinobusinessval.examzify.com

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

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