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SalesforcenCino 201 Commercial Banking Functional Exam

nCino 201-Commercial-Banking-Functional

Version Demo

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QUESTION NO: 1

A commercial lender needs to organize several related facilities, their collateral, and associated fees into one credit-request workspace. Which nCino feature should be used?

A. Product Package

B. Entity Involvement

C. Collateral Management

D. Process Overview

ANSWER: A

Explanation:

Product Package is correct. A Product Package provides a single workspace for related Loans and ancillary information, including Collateral and Fees. It also supports coordinated credit activities and consolidated documentation for the overall request. This allows users to manage a connected credit relationship as one transaction while retaining the underlying facility-level records. See nCino Commercial Banking for additional product context.

QUESTION NO: 2

What objects are standard supported for Document Manager?

A. -Loan

B. -Relationship

C. -Deposits

D. -Collateral

E. -Treasury Services

F. -Product Package

ANSWER: A B C D E F

Explanation:

Document Manager is designed to provide a consistent document workspace across the principal commercial-banking records used throughout an nCino relationship. The standard supported objects are **Loan**, **Relationship**, **Deposits**, **Collateral**, **Treasury Services**, and **Product Package**. Supporting these records lets users collect, classify, request, review, and retain documents in the business context where they are needed. For example, relationship-level documents can support the overall customer relationship, while loan and collateral records hold credit- and security-specific evidence. Deposit, treasury-services, and product-package records similarly allow operational and onboarding documentation to remain associated with the applicable product workflow rather than being managed separately. This object coverage supports nCino's goal of centralizing commercial-banking processes and information on its platform, including document-driven lending, onboarding, and servicing work. See nCino's overview of its Commercial Lending solution and its Banking Platform for the platform context in which these commercial-banking workflows and records are managed.

QUESTION NO: 3

Which statements are true about calculating a Risk Rating in nCino? (Choose 2)

A. Qualitative

B. Quantitative

C. Narrative

D. Template

ANSWER: A B

Explanation:

Qualitative and **Quantitative** methods can be used to calculate a Risk Rating. A qualitative method considers judgment-based factors, such as management quality, industry conditions, and borrower characteristics. A quantitative method uses measurable financial data and defined scoring rules, such as leverage, liquidity, or debt-service coverage. Narratives may document the analysis, but they are not themselves a risk-rating calculation method. See the OCC Risk Assessment System for discussion of qualitative and quantitative risk considerations.

QUESTION NO: 4

Which nCino feature is required to be utilized when setting up multi-tiered loan structure?

A. Credit Memo

B. Rate Structure

C. Product Package

D. Spreads

ANSWER: C

Explanation:

Product Package is required because it provides the nCino framework for grouping related lending products into a single, coordinated loan offering. A multi-tiered loan structure needs a defined package so that the institution can model the connected components of the structure consistently, including the products presented to the user and the applicable configuration inherited during the loan workflow. The package establishes the overall lending arrangement before the individual product-level details are completed, helping users create a structure that follows the institution's approved product design and process. This is particularly important when one lending request includes tiers, tranches, or other related components that must be maintained as part of a unified commercial lending relationship. By using a Product Package, administrators can standardize how complex offerings are initiated and ensure the downstream loan origination experience is aligned with the institution's configured products and policies. nCino's Commercial Lending solution is designed to centralize and standardize commercial-credit and loan-origination workflows, including the setup of configurable lending products and processes. See nCino's Commercial Lending overview and its platform overview for more information on its configurable lending workflow capabilities.

QUESTION NO: 5

True or False? When Creating a New Route you should always click the New Button.

A. True

B. False

ANSWER: B

Explanation:

False is correct because creating a route does not always require starting with the *New* button. In nCino administration, an institution can often create a route by copying or cloning an existing route and then modifying its steps, criteria, assignments, or other configuration to meet the new business need. Reusing an established route is a practical configuration approach when the desired workflow resembles one already in use: it can preserve a proven structure, reduce repetitive setup, and support more consistent routing behavior. The appropriate method depends on whether an existing route provides a suitable template, rather than following a universal requirement to begin from a blank route. Administrators should evaluate the intended workflow and use the available route-management action that best supports the configuration, while validating the resulting route before it is used in production. nCino's commercial-banking platform is designed to support configurable workflows and operational processes; see the nCino Commercial Banking overview and the nCino platform site for product context.

QUESTION NO: 6

A "Standard Fee" is defined as: (Choose 3)

A. A fee that can be queued up automatically to be added to a specific loan product

B. A fee that can be queued up automatically to be added when a loan hits a specific stage

C. Any fee that a Financial Institution might add to a loan

D. A fee that can be queued up automatically with a preset amount

E. A fee that exists as an option in the "Fee Type" Picklist on the Fee Object

ANSWER: A B D

Explanation:

Standard Fees support consistent, automated fee setup within an nCino commercial loan workflow. They can be configured so that a fee is queued for addition when a user selects a particular loan product. This lets the institution associate customary charges with the products to which they apply, rather than requiring users to recreate the fee for each loan. A Standard Fee can also be queued when the loan reaches a designated stage, allowing fees to be introduced at the appropriate point in the lending process. Finally, its configuration can include a preset amount, which promotes repeatable pricing and reduces manual entry for commonly assessed fees. Together, product-based assignment, stage-based assignment, and a default amount make Standard Fees reusable configuration records that streamline fee administration while preserving a predictable borrower and lender experience. This approach aligns with nCino's commercial-banking workflow focus, in which product configuration and process automation standardize lending operations. See nCino's Commercial Banking solution overview and the nCino platform information for additional context on its configurable, workflow-driven banking processes.

QUESTION NO: 7

True or False? Collateral Placeholders can be imported into Loan Documan.

A. True

B. False

ANSWER: A

Explanation:

True is correct. Loan DocMan supports the use of collateral-related placeholders so that collateral data maintained in nCino can be brought into the document-generation environment. Importing these placeholders makes the available collateral fields accessible when configuring document templates, allowing generated loan documents to populate relevant collateral information consistently from the underlying record. This capability helps institutions build reusable templates for documents that need collateral descriptions, values, identification details, or other collateral attributes, while reducing repetitive manual entry during document preparation.

This behavior aligns with Loan DocMan's role in nCino's commercial-lending workflow: it connects platform data to document templates and generated documents, helping institutions standardize loan documentation and improve operational efficiency. The imported placeholder is a template-design component; when a document is generated in the appropriate collateral context, the placeholder can resolve to the applicable collateral data. For general information on nCino's commercial-lending capabilities and its approach to connected lending workflows, see nCino Commercial Lending and nCino's official website.

QUESTION NO: 8

Which practices help prevent errors when configuring a query in an nCino form template? (Choose 3)

A. Copy field API values from the available-fields interface.

B. Use straight quotation marks in queries.

C. Use Schema Builder to identify related-object paths.

D. Use field display labels in place of API names.

ANSWER: A B C

Explanation:

Copying field API values from the available-fields interface helps ensure that the template uses the exact API name expected by Salesforce. Queries should use straight quotation marks because curly quotation marks inserted by word-processing software can prevent the query from parsing correctly. When a required field is located on a related object, Schema Builder can help identify the correct relationship path. Manually entering display labels is not a reliable substitute for API names, because labels can differ from the field's API name and can be changed. See Salesforce documentation on SOQL relationship queries and Schema Builder.

QUESTION NO: 9

Which statements are true about Field Dependencies used for Product Line, Product Type, and Product selection? (Choose two)

A. A controlling-field selection can filter dependent picklist values.

B. Field Dependencies help prevent incompatible product selections.

C. Field Dependencies grant users access to restricted fields.

D. Field Dependencies replace field-level security.

ANSWER: A B

Explanation:

A controlling-field selection can filter dependent picklist values and **Field Dependencies help prevent incompatible product selections** are correct. In an nCino product hierarchy, a selected Product Line can limit the Product Types available, and a selected Product Type can limit the Products available. Field Dependencies guide users toward valid combinations; they do not grant field access or replace field-level security. See Salesforce dependent fields documentation.

QUESTION NO: 10

When configuring the form template, which of the following items are nCino's recommended best practices?

A. Copy field API values from the "Show Available Fields" window to eliminate any misspellings caused by manual entry

B. Ensure that all quotation marks within queries are the straight quotes " " instead of utilizing the curly Microsoft Word quotation marks " "

C. When configuring a query within a table, navigate to Table Properties and uncheck the "Automatically Resize" checkbox

D. Utilize the Schema Builder functionality when uncertain about how to query to a certain field on a related object to understand the data structure and how the objects are connected

ANSWER: A B C D

Explanation:

All of the listed practices support accurate, maintainable nCino form-template configuration. Copying field API values from the "Show Available Fields" window preserves the exact field and relationship syntax expected by the template, reducing configuration errors caused by manually typed names. Using straight quotation marks in queries is important because query parsers require standard characters; typographic quotation marks introduced by word-processing tools can prevent an otherwise valid query from being interpreted correctly. Disabling automatic table resizing for a table that contains a query helps preserve the intended table structure and formatting as queried values are rendered. Using Schema Builder when a field resides on a related object is a practical way to identify object relationships and determine the appropriate relationship path for a query. Together, these habits make templates more reliable, simplify troubleshooting, and reduce the risk that changes to document formatting or data relationships will produce unexpected output. These practices align with the Salesforce platform's relationship-query model and metadata-driven configuration approach. See Salesforce guidance on relationship queries and custom objects and the Schema Builder reference.

QUESTION NO: 11

True of False? By default, the total exposure includes any proposed direct or indirect exposure.

A. True

B. False

ANSWER: A

Explanation:

True is correct. In nCino Commercial Banking, total exposure is intended to give users a consolidated view of the institution's credit relationship and risk position for the borrower and related parties. By default, that calculation includes proposed exposure that is direct to the borrower, such as credit requested by that borrower, as well as proposed indirect exposure, such as exposure associated through a guarantor, entity relationship, or other related-party structure. Including both types of proposed exposure lets underwriters and approvers evaluate the full potential exposure created if the requested transaction is approved, rather than viewing only currently booked debt or only the direct request in isolation. This supports more complete credit analysis, relationship-level risk assessment, and informed approval decisions. Institutions can configure aspects of their nCino implementation to align with their credit policy and data model, but the default exposure behavior described in the statement includes proposed direct and indirect exposure. See nCino's Commercial Lending solution overview for its relationship-based commercial-lending context and the nCino resource center for product and implementation materials.

QUESTION NO: 12

Which items must be created in order to configure a team key? (Select Two)

A. Role

B. Email alert
Email template

C. Email template

D. Loan field

E. Role

ANSWER: A C

Explanation:

A **Role** and an **Email template** must be created to configure a team key. The role supplies the defined responsibility or participant type that the team key will identify and use when associating the appropriate user with the commercial loan team. Establishing this role first ensures that the team key is tied to a consistent, reusable organizational responsibility rather than to an arbitrary individual user.

The email template provides the standardized notification content used by the team-key process. It allows nCino to generate a consistent message when the configured team-key activity requires an email communication, including the expected subject, merge content, and formatting. Creating and maintaining the template separately also lets administrators update notification wording without changing the underlying team-key configuration.

Together, these setup items provide the role-based target and the reusable communication artifact required by the configuration. This aligns with Salesforce's platform model: roles establish the hierarchy and record-access context that managed applications can use, while email templates define reusable email content for automated communications. See Salesforce guidance on roles and the role hierarchy and email templates.

QUESTION NO: 13

A banker is working from an existing Relationship record and needs to start a new commercial Loan. Which action provides the standard loan-creation path?

A. New Loan Product

B. Manage Collateral

C. New Entity Involvement

D. Convert to Lead

ANSWER: A

Explanation:

New Loan Product is correct. From the Relationship record, the banker selects the New Loan Product action and chooses the appropriate product configuration. nCino then creates the Loan in the context of the existing customer relationship, allowing the new request to proceed through the configured lending workflow. This differs from creating a Loan through lead conversion, which begins from a prospecting record. See nCino Commercial Banking for information about relationship-based commercial lending workflows.

QUESTION NO: 14

Which section of your homepage can be configured to show the reports you choose to have displayed?

A. Dashboard

B. Contacts

C. Calendar

D. My Tasks

ANSWER: A

Explanation:

Dashboard is correct because dashboards are the homepage area designed to present selected reporting information in a visual, at-a-glance format. In nCino's Salesforce-based environment, a dashboard can be configured with components that draw from underlying reports, allowing users to choose which report results they want surfaced on their homepage and how those results are displayed. This gives commercial-banking users a quick view of operational and portfolio information—such as pipeline activity, relationship metrics, exceptions, or work volumes—without opening every individual report. Dashboard visibility and the available data remain subject to the user's permissions and the access configured for the source reports, so each dashboard should be built around reports that are appropriate for the intended audience. Salesforce's documentation describes dashboards as visual displays of key metrics and trends based on source reports, and it explains that dashboard components are configured from those reports. Because the question asks specifically for the configurable homepage section that displays chosen reports, Dashboard is the applicable section. See Salesforce Dashboard Overview and Salesforce Dashboard Components.

QUESTION NO: 15

In Custom Settings, what is the name of the System Property that when configured will impact how exposure is calculated in nCino?

A. CTI Guarantor

B. Pricing.RateStructure.Fixed

C. Exposure Exclusion

D. Hierarchy

ANSWER: C D

Explanation:

Exposure Exclusion and **Hierarchy** are the System Property settings that affect nCino exposure calculations. Exposure is intended to represent a customer's relevant lending obligations, so an Exposure Exclusion configuration determines which records or categories are omitted from the calculation. This allows the institution to align calculated exposure with its credit-policy treatment of products, facilities, or exposures that should not contribute to the reported total. The Hierarchy setting affects the customer structure used when exposure is aggregated. When a borrower belongs to a relationship or organizational hierarchy, the hierarchy configuration determines how exposure can be considered across the applicable related entities. Together, these settings govern both the scope of exposure included and the relationship structure through which it is rolled up. Because System Properties are implemented through Salesforce custom settings, changes should be governed, tested in a non-production environment, and validated against the institution's exposure policy before release. Salesforce describes custom settings as configuration data that applications can access without relying on ordinary record queries; see Salesforce Custom Settings documentation. For nCino product documentation and institution-specific configuration guidance, use the authenticated nCino Help Center.

QUESTION NO: 16

True or False? Document Manager requires permission sets in order for users to upload documents.

A. True

B. False

ANSWER: A

Explanation:

True is correct. In nCino, Document Manager access is controlled through assigned permission sets. A user must receive the appropriate Document Manager permissions before they can use the upload functionality, because these permissions govern access to the relevant user interface, document actions, and underlying Salesforce objects and fields. Assigning the proper permission set is therefore an essential part of provisioning a user who needs to add documents to a loan, relationship, or other supported record. This approach supports least-privilege access: administrators can grant document-upload capability only to users whose role requires it, while withholding it from users who only need to view documents or perform other work. Permission sets are additive in Salesforce, allowing an institution to assign the nCino Document Manager capabilities required for a particular job without changing the user's base profile. Salesforce describes permission sets as a mechanism for extending users' functional permissions beyond their profiles; see Salesforce Permission Set Overview. For nCino product and implementation resources, including institution-specific configuration guidance, use the nCino website and the organization's authorized nCino documentation portal.

QUESTION NO: 17

True of False? Individual Relationship records also have Contact records linked to them - and on the Contact record is where the customer's CIP information is stored.

A. True

B. False

ANSWER: A

Explanation:

True is correct. In nCino's commercial-banking data model, an Individual Relationship represents the person in the institution's relationship structure, while the linked Salesforce Contact holds the individual's person-level customer information. Customer Identification Program information is maintained on that Contact record so the institution can capture, review, and use the identifying details required for the individual customer during onboarding and account-opening workflows. This separation supports a reusable relationship record while keeping the customer's contact and identity details associated with the actual person.

CIP is a core account-opening control: financial institutions must obtain identifying information for each customer and maintain procedures for verifying identity. Storing those details on the linked Contact gives nCino users a consistent record location for the individual's identity data and supports downstream compliance processes. The regulatory purpose and minimum requirements for a CIP are described by the FFIEC BSA/AML Examination Manual. nCino's commercial lending platform is designed to centralize customer and onboarding data within its banking workflows; see nCino Commercial Lending.