Teams Feature

Overview

The new Teams feature allows administrators and staff to create and manage team groups. Each team can include multiple staff members, and a team leader can be assigned. Team leaders gain access to all applications related to their team members, while regular members see only their own applications.

Key Functionality

1. Admin Role: Global admins can view and manage applications for all staff across all teams. They are also the only role capable of modifying team settings.
2. Team Leader Role: Team leaders, regardless of their primary role, have access to all applications of their assigned team members.
3. Non-Admin Roles: Staff who are not global admins or team leaders can only see their own applications.

Important Notes

- A staff member can only belong to one team at a time.
- Credit roles should always be assigned as team leaders; otherwise, they will not have visibility over any applications.
- Customer Service Level 3 roles, when assigned as team leaders, can review other team members' files.
- If no team leader is assigned, each team member will only be able to view their own applications.
- An individual can only belong to one team at a time.

Benefits of the Teams Feature

1. **Enhanced Team Management**:
   Enables administrators to group staff into teams, simplifying the management of tasks, roles, and responsibilities.

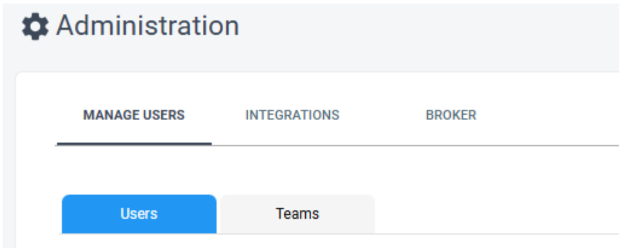
2. **Improved Role Visibility**:

   - Team Leaders can view applications for all team members, ensuring they have oversight of team performance and workflow.

   - Non-admin staff only see their own applications, ensuring a secure and focused work environment.

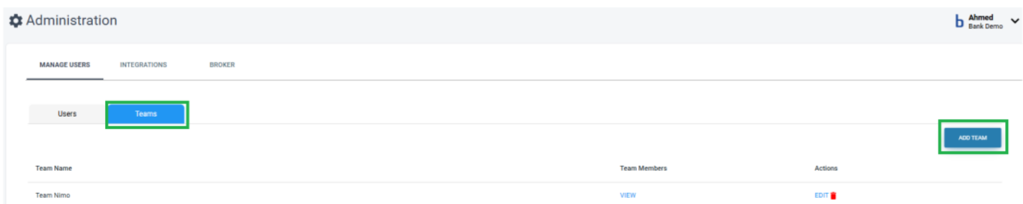
How to Use the Teams Feature

1. Navigate to the Administration panel and select 'Manage Users.'

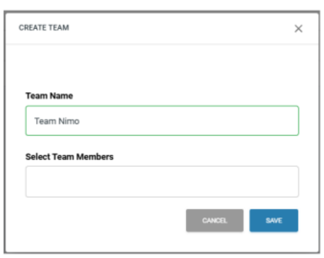


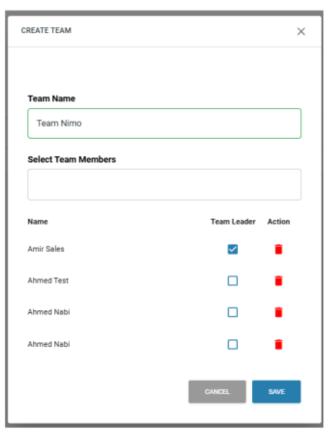
2. Click on the 'Teams' tab to view existing teams or create a new team.

3. To create a new team, click the Add Team button and enter the desired team name.



4. Add team members by selecting them from the drop-down list provided. Ensure you designate a team leader by checking the corresponding box.





5. Save your changes by clicking the 'Save' button.
6. Refresh your screen or log off and log back in.

Credit Bureau in Application Layer

Overview

The Nimo platform now includes the ability to run the credit bureau in the Application Layer. This feature allows lenders to perform a preliminary credit bureau check on a customer's application inputs before the application is submitted to the Assessment Layer. This enables early identification of potential risks and reduces processing time for ineligible applications.

Benefits of This Feature

Improved Efficiency: Allows lenders to identify and reject ineligible applications earlier in the process, reducing the workload in the Assessment Layer.

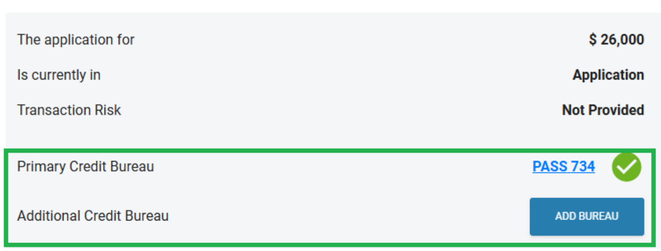
Cost-Effective: Prevents unnecessary processing of applications that fail basic credit bureau checks, saving time and resources.

Enhanced Customer Experience: Applicants are notified sooner if their application fails to meet criteria, leading to quicker decisions and better communication.

Risk Mitigation: By identifying potential issues earlier, lenders can avoid the risk of processing applications that would likely fail the assessment.

How to Use the Feature

1. Navigate to the **Risk** Layer on the left-hand panel.
2. Under the Automation tab, locate the 'Credit Bureau in Application Layer' section.
3. Use the toggle buttons to:
   - Turn the feature ON or OFF.
4. Save the settings to activate the feature.
5. The 'Credit Bureau will appear on the overview tab in the application layer.



Auto Decline

Toggle the Auto Deline feature ON or OFF for applications that do not meet the Pass/Decline Threshold. Enabling this feature will change the status of such applications to 'decline' and trigger a decline notification.

Specify the desired Pass/Decline Threshold value in the input field.

A new communication section has been added for auto declines based on credit score called ‘Credit Score Decline Application’