

## Broker Commissions Management Workflow:

### What's New

#### Default Commission Settings

- Aggregators can now define **default commission rates** for the entire broker portal.
- This setting is available in the "**Commissions**" tab of the portal.
- Once set, the default rate will be automatically applied to all new and existing companies, unless a custom rate is specified (see next section).

Product Category	Upfront commission	Trail commission	Default days to e...	Upfront commission	Commission paid
Home Loans	5 %	5 %	5	5	\$ 5
Personal Loans	- %	- %	-	-	\$ -
Vehicle Loan	- %	- %	-	-	\$ -
Credit Card	- %	- %	-	-	\$ -
Business Loan	- %	- %	-	-	\$ -
Commercial	- %	- %	-	-	\$ -
Personal Deposit	- %	- %	-	-	\$ -
Business Deposit	- %	- %	-	-	\$ -

#### Custom Company Commissions

- Aggregators can now configure **custom commission rates** for individual companies.
- This can be done via the **Company Edit Dialog** by clicking the "**Edit Commission**" button.
- Selecting this option opens a commission table where the aggregator can input and save custom rates.
- Once saved, the platform will **automatically apply the custom commission** for that company, overriding the default rate.

EDIT COMPANY

Principal's email address \*

hello@nimoindustries.com

Status \*

Active

Commission upfront \*

6.500%

Commission trail \*

0.000%

BDM \*

Ahmed Nabil

Notes

no notes

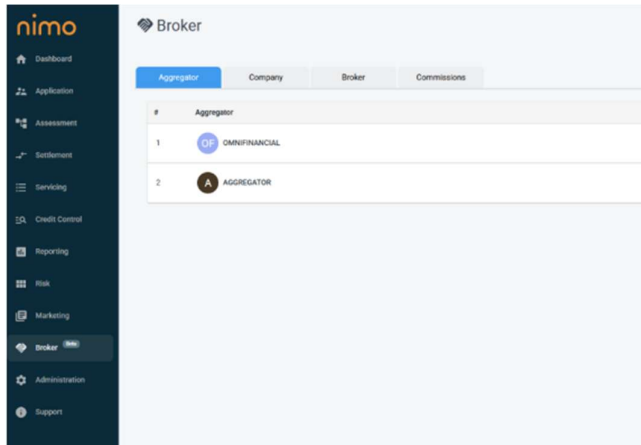
EDIT COMMISSION

## Aggregator Commissions – Broker Layer (Nimo Portal)

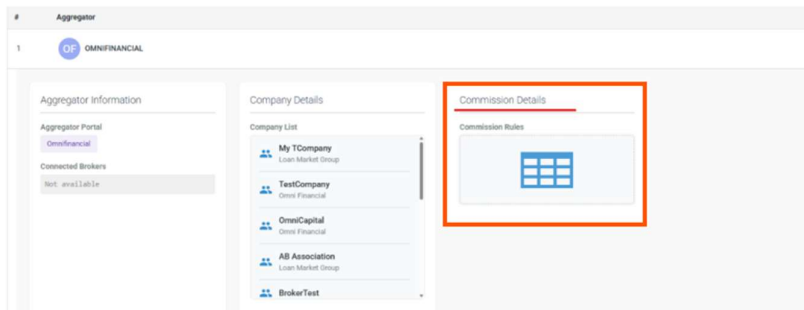
Aggregators can now have specific commission rules set directly within the broker layer of the Nimo portal.

### How to Set Aggregator Commissions:

1. Locate the relevant **Aggregator** in the portal.



2. Click the **“Commission Rules Table”** button.



3. Define and save the desired **Aggregator Commission Settings**.

The screenshot shows the 'Aggregator Commission Settings' form. It has a table with columns: Product Category, Upfront commiss..., Trail commission, Default days to e..., Upfront commiss..., and Commission paid... The table contains rows for Home Loans, Personal Loans, Vehicle Loan, Credit Card, Business Loan, Commercial, Personal Deposit, and Business Deposit. Each row has input fields for the commission percentages and default days. At the bottom right, there are 'CANCEL' and 'SAVE' buttons.

Product Category	Upfront commiss...	Trail commission	Default days to e...	Upfront commiss...	Commission paid...
Home Loans	0.5 %	7.0 %	1	7	\$ 1000
Personal Loans	0.1 %	2.5 %	7	7	\$ 2000
Vehicle Loan	0.2 %	0.75 %	3	7	\$ 250
Credit Card	0.75 %	0.75 %	5	7	\$ 250
Business Loan	0.75 %	0.75 %	4	7	\$ 250
Commercial	0.75 %	0.75 %	5	7	\$ 250
Personal Deposit	0.75 %	0.75 %	5	7	\$ 250
Business Deposit	0.75 %	0.75 %	5	7	\$ 250

Once configured, these rules will be **automatically applied** during the **application stage**, ensuring the correct commission is captured and used for the associated broker or company.

External Aggregators List- Broker Layer (Nimo Portal)

- A new **External Aggregators List** has been added.
- This section displays all external aggregators along with the **companies connected to each aggregator**, providing greater visibility and relationship tracking.

The screenshot shows the 'Broker' layer interface with tabs for Aggregator, Company, Broker, and Commissions. The 'Aggregator' tab is active, displaying a list of aggregators. Below this, a detailed view shows the companies connected to the 'LOAN MARKET GROUP' aggregator.

#	Aggregator	Company	Aggregator	Contact	Status
1	OMNIFINANCIAL				
2	AGGREGATOR				
1	LOAN MARKET GROUP				
		MY TCOMPANY	OmniFinancial	0401 246 524	Inactive
		AB ASSOCIATION	OmniFinancial	012 345 678	Active
		MY TEST COMPANY	OmniFinancial	345	Inactive
2	OMNIFINANCIAL				

Company Commission Table (Read-Only)- Broker Layer (Nimo Portal)

- A **Company Commission Table** has been introduced.
- This table displays the **default or custom commission rates** assigned to each company (as configured in the broker portal).
- **Note:** This table is **read-only** — users can view commission details but **cannot edit** from this section.

The screenshot shows the 'Company' tab active, displaying a list of companies. Below this, a detailed view shows the commission rates for the 'TESTCOMPANY'.

#	COMPANY	AGGREGATOR	CONTACT	STATUS	ACTIONS
1	MY TCOMPANY	OmniFinancial	0401 246 524	Inactive	
2	TESTCOMPANY	OmniFinancial	0401 246 524	Active	

Company Information	Contact Information	Financial Information	Notes
<p>Company Name TestCompany</p> <p>ABN/ACN 11114655478</p> <p>Company Phone 0401 246 524</p> <p>Address 147 Cecil Street, South Melbourne VIC, Australia</p> <p>Status Active</p>	<p>Principal tst name tst last name</p> <p>Principal Mobile 012 345 678</p> <p>Principal Email hello@nimoindustries.com</p>	<p>Aggregator Omni Financial</p> <p>Commission Rates</p> <p>BOM [Fixed] [Rate]</p>	<p>no notes</p>

## Enhanced Application Timeline Visibility:

A new **"Updated By"** column has been added to Timelines across the Nimo platform. This is displayed alongside **Application Stage** and **Update Time**.

### Key Functionality:

- **Lender Portal:** Displays the **name of the staff member** who moved the application between the various stages, e.g. Application, Assessment, Approved.

Timeline		
Application Stage	Update Time	Updated By
Enquiry	10/07/2025 11:40 am	
Application	10/07/2025 11:40 am	
Assessment	18/07/2025 03:50 pm	Shane Dempsey

This enhancement allows lender staff to easily track the flow of applications, identify points of action, and increase transparency and collaboration across teams. This visibility is especially valuable for audit trails, internal reviews, and responding to status inquiries more efficiently.

## New Debit Transaction Type:

A new **Debit Transaction** type titled **‘REFUND TO CUSTOMER’** has been created in the **Servicing Portal**.

### Key Details:

- **Location:** Servicing Portal
- **Type:** Debit Transaction
- **Name:** REFUND TO CUSTOMER

NEW TRANSACTION ×

\$ 1000

Transaction Category

Debit

Transaction Type

REFUND TO CUSTOMER

Transaction Date

18/07/2025 03:52 PM

UPDATE TRANSACTION

This update ensures consistent handling of customer refunds in the system, aligning with existing transaction flows and validations.

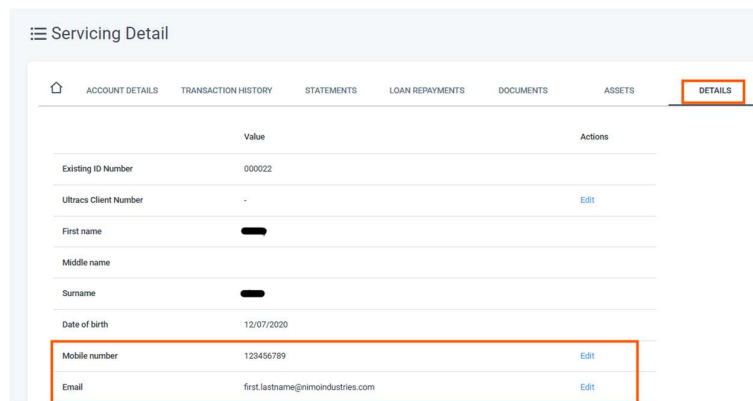
## Edit Functionality on Servicing Details Page:

A new **edit functionality** has been introduced on the **Servicing Detail Page**, allowing lenders to update a user's **mobile number** and **email address** directly within the platform.

### Key Features:

- Lenders can now **edit mobile numbers and email addresses** without needing to leave the Servicing Detail Page.
- Once updated, changes are **automatically synced with AWS Cognito**, ensuring consistent and secure user information across the authentication system.

This enhancement streamlines user management and reduces reliance on backend updates, improving efficiency and data accuracy.



The screenshot shows the 'Servicing Detail' page with a navigation bar containing tabs: ACCOUNT DETAILS, TRANSACTION HISTORY, STATEMENTS, LOAN REPAYMENTS, DOCUMENTS, ASSETS, and DETAILS (highlighted with an orange border). Below the tabs is a table with columns 'Value' and 'Actions'. The table contains the following rows:

	Value	Actions
Existing ID Number	000022	
Ultras Client Number	-	<a href="#">Edit</a>
First name	[REDACTED]	
Middle name		
Surname	[REDACTED]	
Date of birth	12/07/2020	
Mobile number	123456789	<a href="#">Edit</a>
Email	first.lastname@ninoindustries.com	<a href="#">Edit</a>

The 'Mobile number' and 'Email' rows are highlighted with an orange border, indicating the new edit functionality.

## Interest Rate Adjustment in Applications:

A new feature has been added under the Products tab in the Application layer, allowing staff to Discount or Increase the interest rate on an application.

Key functionalities include:

- Display of the **Base Rate**, **Rate Change** (discount will be the default option), and the resulting **Effective Rate**.
- Improved visibility and control over interest rate variations at the individual application level, as seen below.

EDIT INTEREST RATE

×

Base Rate

10.00%

Rate change type

Discount

✓

Increase

Rate Change

0.10%

Effective Rate

9.90%

Describe the reason for the change

CANCEL

SAVE

This enhancement enables lenders using Nimo to:

- Track and report on discount rate changes across applications.
- Strengthen portfolio management by providing better insights and flexibility in interest rate handling within the Nimo Core Banking platform.