# Implementation of the Assessment Hub in the Nimo Platform

What's New

- A new sub-layer named **Assessment Hub** has been successfully introduced under the Assessment Layer in the Nimo Staff platform.
- This feature allows users with multiple linked merchants to **view and edit all assessment applications** in one place, by **aggregating them into a single, centralized interface**.
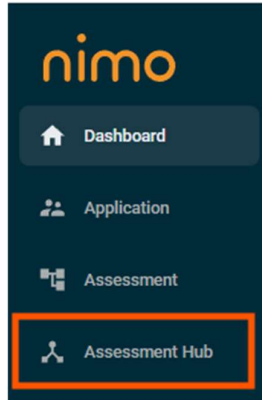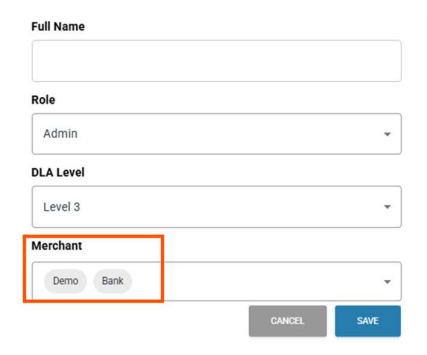

How it Works

- For example, if a user is linked to the two merchants 'Bank' and 'Demo' and is currently working in the staff portal for 'Bank', they will only see applications for 'Bank' in the **Assessment Layer**. However, in the **Assessment Hub**, they will see applications for **both** 'Bank' and 'Demo'.
- Bi-directional sync ensures edits made in the Assessment Hub reflect in the original merchant application and vice versa.

User Eligibility:

- Only users with **more than one merchant linked** are granted access to the Assessment Hub.

- In the Administration layer > Manage Users tab, there is a Merchant section at the bottom of the user pop-up. Users must have more than one merchant linked to access the Assessment Hub.

- Access to the Assessment Hub layer is also controlled using the **Access Level Table**, under User Access in the Administration layer.

The **Assessment Hub** provides a centralised view of assessment applications across all merchants linked to a user, saving time and improving efficiency. It eliminates the need to switch between merchant portals, enables faster decision-making, and ensures consistency with real-time, bi-directional updates across applications.
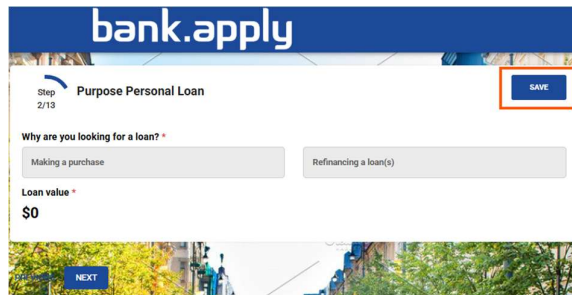
Save Application and OTP for Broker Applications

What's New
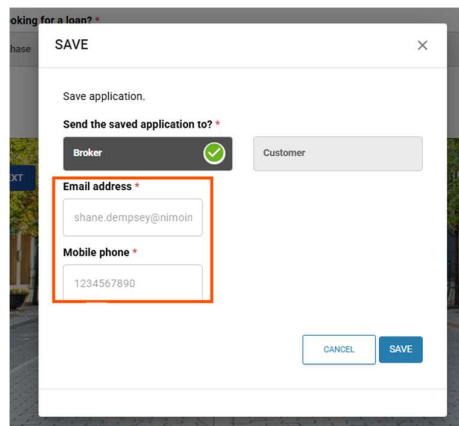
A new enhancement has been implemented to streamline the **Save & Resume** process for Brokers completing application forms.

How it Works

- When a broker saves an unfinished application, they can now choose to have the resume link sent to their email and mobile. This allows them to receive the **One Time Password (OTP)** needed to continue the application later.

- When a Broker presses 'Save' within an application form, the contact details in the pop-up are **automatically prefilled** from the **Broker ID Module**.

- If no broker is present, it defaults to the **first applicant's contact details**.

This enhancement streamlines the save-and-resume process for Brokers by automatically pre-filling their contact details, ensuring the resume link and OTP are sent directly to them. It reduces manual entry, improves accuracy, and ensures a smoother experience when resuming incomplete applications.

Application Form Enhancements – Dynamic Eligibility check for Bankruptcy and Residency
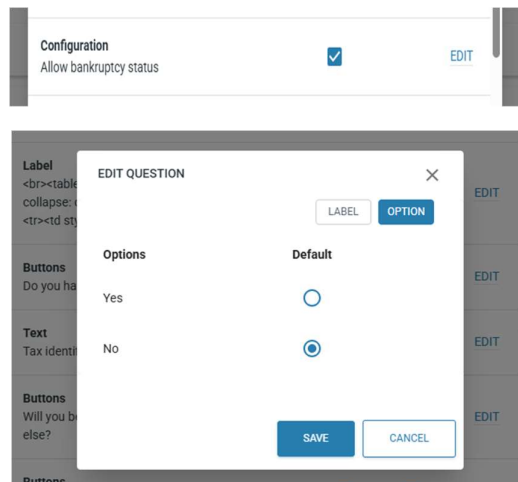
What's New

We have enhanced the **Customer Details module** within the Customer Form to dynamically display eligibility messages based on **Bankruptcy** and **Residency Status** inputs. Messages are shown immediately upon selection and restrict progression where applicable.
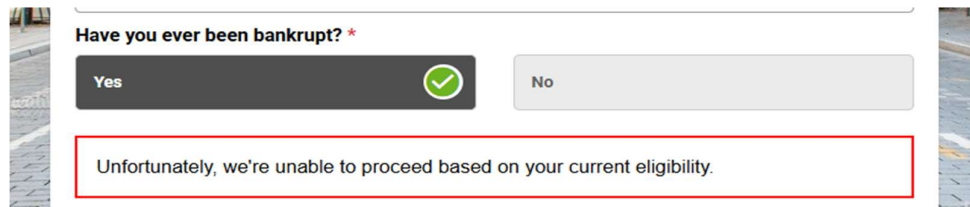
How it Works

- Displays real-time messages in the Customer Form based on responses to **Bankruptcy** and **Residency Status**.
- This is configured in the **Customer Details** module of the customer form, where setting *Allow Bankruptcy Status* or *Allow Non-Resident* to **No** triggers the eligibility message and prevents customers from proceeding.

Allow bankruptcy status:

Yes: progression Skips the bankruptcy check.

No: Displays ineligibility message and restricts.

Allow Non-Resident:

- ▪ Yes: Allows non-residents to proceed.

- ▪ No: Displays ineligibility message and restricts.

Residency Status

Non Australian Resident

Unfortunately, our services are currently available to Australian residents only.

PropTrack V2 Valuation Updates

What's New

Lenders using **PropTrack V2** can now track property valuation reports **directly within Nimo**, removing the need to manually access Proptrack. Lenders can **monitor report progress in real time and upload supporting documents** as needed.

How it Works

Once a property is added and the application moves from Application to Assessment, users can access the Asset Position section in the Assessment tab and select the property for evaluation.

Step 1: Expand the property which requires evaluation using the dropdown arrow.

Step 2: Navigate to the **Property Valuation** section and click on **Evaluate**.

Step 3: Choose Valuation Type and Request Valuation.

Step 4: When the valuation is requested, a **View | Cancel** icon appears on the Actual Value column.

Step 6: Clicking the **View** icon redirects the user to the PropTrack login page, where the email address is automatically pre-filled with the one used to log in to the Nimo platform. The user can either proceed with the pre-filled email or update it by selecting the **Edit** option.

| Property Valuation | NO MORE THAN | $1,500,000 | Processing Instructed View Cancel | Refer | Refresh |
| FSD Confidence | NO MORE THAN | 20 | Not ... View valuation status | Refer | EDIT |

Step 7: The user can sign in with the verification code and access **the PropTrack valuation platform.**
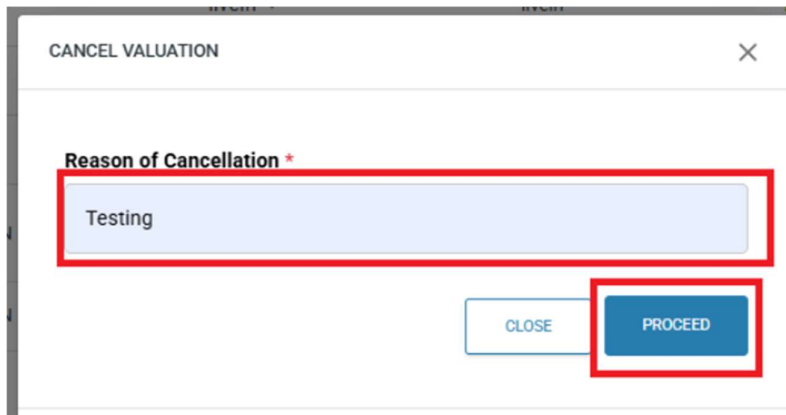
If the user wants to cancel the valuation, they can click the **Cancel** icon, which will prompt them to provide a reason for the cancellation.
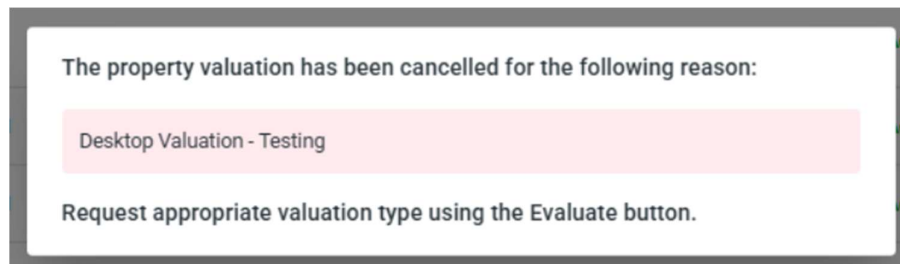
| Property Valuation | NO MORE THAN | $1,500,000 | Processing Instructed View Cancel | Refer | Refresh |

Proceeding with the cancellation will update the **Actual Value** column status to **Cancelled**. Clicking on this status will display the reason for cancellation.

This feature streamlines the property valuation process by integrating PropTrack access directly into the Nimo platform. Lenders no longer need to switch between systems or wait for valuation reports to appear; instead, they can request, track, and view valuation statuses in real time within Nimo. This reduces manual effort, improves workflow efficiency, and ensures faster decision-making, while maintaining security through PropTrack's verified login process.