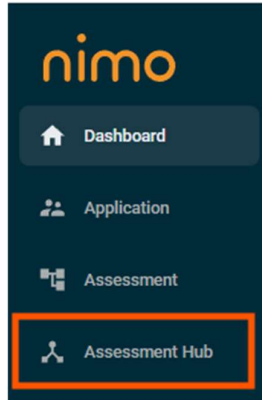


Implementation of the Assessment Hub in the Nimo Platform

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**.

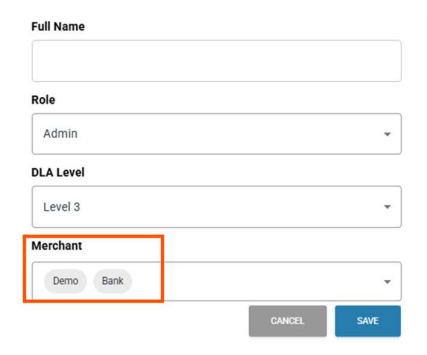


How it Works

- 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.



Full Name

Role

Admin

DLA Level

Level 3

Merchant

Demo Bank

CANCEL SAVE

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

MANAGE USERS	INTEGRATIONS	BROK
Access Level Table		
Layers	Features	
	Admin Level 3	
Application	ENABLE	
Assessment	ENABLE	
Assessment Hub	ENABLE	
Settlement	ENABLE	
Servicing	ENABLE	

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.

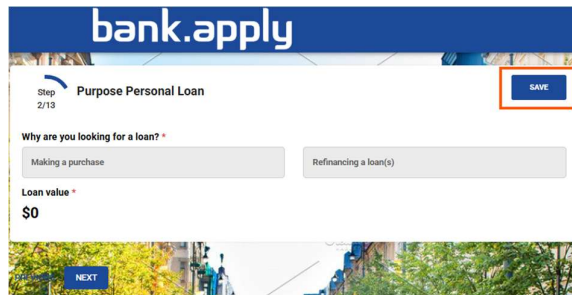
Save Application and OTP for Broker Applications

What's New

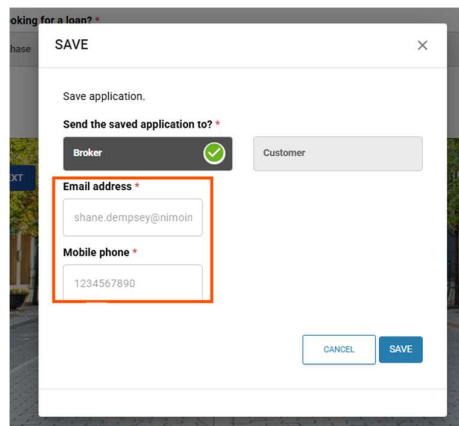
A new enhancement has been implemented to streamline the **Save & Resume** process for Brokers completing application forms.

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**.



The screenshot shows the 'bank.apply' website interface for a 'Purpose Personal Loan' application. It is Step 2 of 13. The form asks 'Why are you looking for a loan?' with options 'Making a purchase' and 'Refinancing a loan(s)'. Below this is a 'Loan value' field set to '\$0'. A 'NEXT' button is at the bottom left, and a 'SAVE' button is in the top right corner, highlighted with a red rectangle.



The screenshot shows a 'SAVE' modal dialog. It prompts the user to 'Save application' and 'Send the saved application to?'. Two radio buttons are present: 'Broker' (selected with a green checkmark) and 'Customer'. Below the 'Broker' button, there are two input fields: 'Email address' (prefilled with 'shane.dempsey@nimoin') and 'Mobile phone' (prefilled with '1234567890'). These two fields are highlighted with a red rectangle. At the bottom right are 'CANCEL' and 'SAVE' buttons.

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

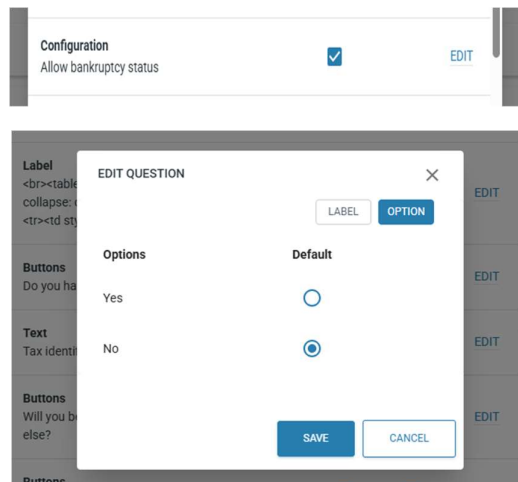
What's New

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

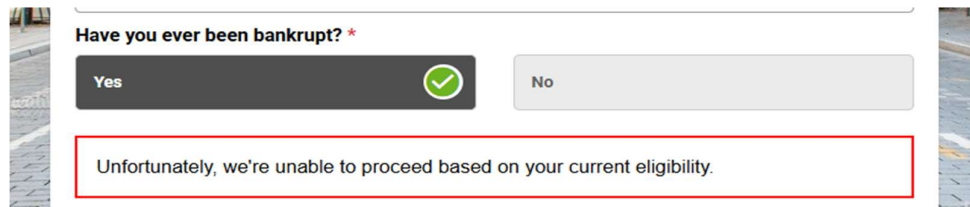
- Displays real-time messages in the Customer Form based on responses to **Bankruptcy** and **Residency Status**.
- This is configured in the **Customer Details** module of the customer form, where setting **Allow Bankruptcy Status or Allow Non-Resident** to **No** triggers the eligibility message and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

Allow bankruptcy status:



Yes: progression Skips the bankruptcy check.

No: Displays ineligibility message and restricts.



Allow Non-Resident:

Configuration
Allow Non Resident ☒ [EDIT](#)

Label

<table>
collapse: collapse; border: none; width: 100%;
<tr><td style="width: 50%;></td><td style="width: 50%;></td></tr></table>

Buttons

Do you have a valid passport?

Text

Tax Identification Number

Buttons

Will you be returning to Australia?

Buttons

Will you be returning to Australia?

EDIT QUESTION

[LABEL](#) [OPTION](#)

Options

Yes

No

Default

☐

☒

[SAVE](#) [CANCEL](#)

EDIT

EDIT

EDIT

EDIT

EDIT

- 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.

Assets					
Asset	Property: 89 Kerferd Rd, Albert Park, VIC 3206			4,475,000	Refer EDIT 
Metrics	Requirement	Parameters	Actual Value	Evaluation	Action
Is Primary Property	IN	Yes ▾	Yes	Accept	EDIT
Land Area (in square meters)	NO LESS THAN	150	Not Provided	Refer	EDIT
Accepted Purpose	IN	liveIn ▾	liveIn	Accept	EDIT
Customer Estimate Value	NO LESS THAN	\$400,000	\$2,500,000	Accept	EDIT
Market Value	NO LESS THAN	\$400,000	4,475,000	Accept	EDIT
Property Valuation	NO MORE THAN	\$1,500,000	Not Provided	Refer	Evaluate
FSD Confidence	NO MORE THAN	20	Not Provided	Refer	EDIT
Proof of Valuation	REQUIRE	Mandatory	Not Provided	Refer	EDIT

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

Assets					
Asset	Property: 89 Kerferd Rd, Albert Park, VIC 3206			4,475,000	Refer EDIT 
Metrics	Requirement	Parameters	Actual Value	Evaluation	Action
Is Primary Property	IN	Yes ▾	Yes	Accept	EDIT
Land Area (in square meters)	NO LESS THAN	150	Not Provided	Refer	EDIT
Accepted Purpose	IN	liveIn ▾	liveIn	Accept	EDIT
Customer Estimate Value	NO LESS THAN	\$400,000	\$2,500,000	Accept	EDIT
Market Value	NO LESS THAN	\$400,000	4,475,000	Accept	EDIT
Property Valuation	NO MORE THAN	\$1,500,000	Not Provided	Refer	Evaluate
FSD Confidence	NO MORE THAN	20	Not Provided	Refer	EDIT
Proof of Valuation	REQUIRE	Mandatory	Not Provided	Refer	EDIT

Step 3: Choose Valuation Type and Request Valuation.

PROPERTY VALUATION

Valuation Type

Desktop

REQUEST DESKTOP VALUATION

Certified Valuation

Manual Evaluation


CANCEL SAVE

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

Assets					
Asset	Property: 89 Kerford Rd, Albert Park, VIC 3206		4,475,000		Refer EDIT
Metrics	Requirement	Parameters	Actual Value	Evaluation	Action
Is Primary Property	IN	Yes ▾	Yes	Accept	EDIT
Land Area (in square meters)	NO LESS THAN	150	Not Provided	Refer	EDIT
Accepted Purpose	IN	livein ▾	livein	Accept	EDIT
Customer Estimate Value	NO LESS THAN	\$400,000	\$2,500,000	Accept	EDIT
Market Value	NO LESS THAN	\$400,000	4,475,000	Accept	EDIT
Property Valuation	NO MORE THAN	\$1,500,000	Processing View Cancel	Refer	Refresh
FSD Confidence	NO MORE THAN	20	Not Provided	Refer	EDIT
Proof of Valuation	REQUIRE	Mandatory	Not Provided	Refer	EDIT


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



Check your email for a code


Check your inbox for a 6-digit code and enter it below.



@nimoindustries.com

Edit

Verification code*



Continue

Can't find it? Check your spam folder. [Resend](#)

Step 7: The user can sign in with the verification code and access **the PropTrack valuation platform**.

PropTrack

Valuations Platform

89 Kerferd, Albert Park, VIC 3206

Instructed

Order ID: mutual-00000426

Order activity

Order details

Documents

Internal notes

Messages

Report

Cancel order

Order activity

Activity

Comments

21 Aug 2025 at 3:01 pm

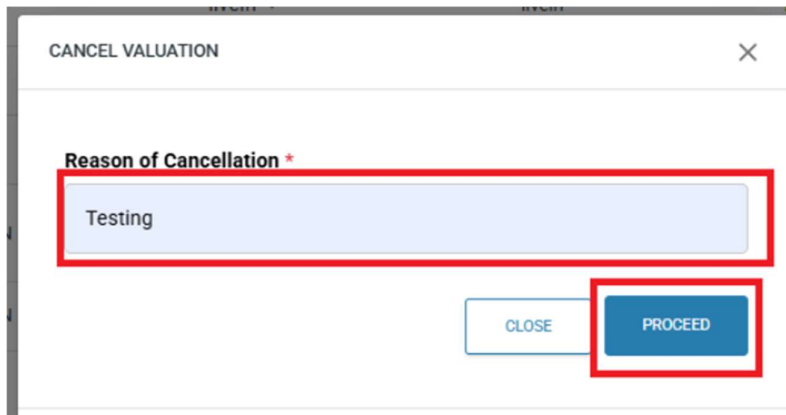
Instructed to Opteon.

21 Aug 2025 at 3:01 pm

Order created. In process of instructing a valuation firm.

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.

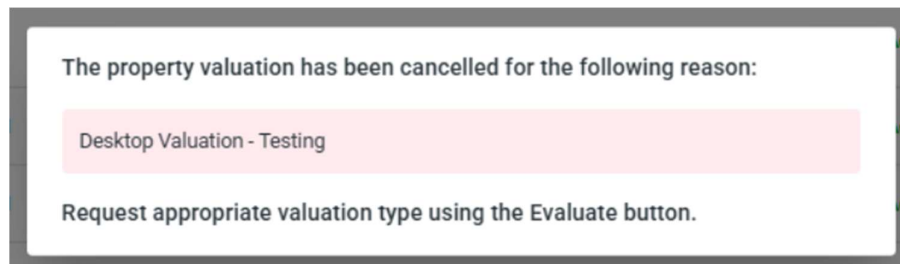
Property Valuation	NO MORE THAN	\$1,500,000	Processing Instructed View Cancel	Refer	Refresh
--------------------	--------------	-------------	--	--------------	----------------



A dialog box titled "CANCEL VALUATION" with a close button (X) in the top right corner. Below the title bar, there is a label "Reason of Cancellation *" followed by a text input field containing the word "Testing". At the bottom right of the dialog, there are two buttons: "CLOSE" and "PROCEED". The "PROCEED" button is highlighted with a red border.

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

Property Valuation	NO MORE THAN	\$1,500,000	Cancelled 	Refer	Evaluate
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A popup box with a grey border. It contains the text "The property valuation has been cancelled for the following reason:" followed by a pink rectangular box containing the text "Desktop Valuation - Testing". Below this, it says "Request appropriate valuation type using the Evaluate button."

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.