

Nimo Release Notes

25/11/2025 UAT Features | 02/12/2025 Production Release

We're excited to announce the latest updates designed to strengthen business operations and drive efficiency across your workflows.

These enhancements are designed to help your teams deliver faster & smarter by:

- ✓ **Streamlining processes,**
- ✓ **Minimising manual effort, and**
- ✓ **Improving visibility**

By leveraging these new capabilities, your organisation can optimise resources, enhance collaboration, and achieve greater operational agility.

1. Nimo Originations – Faster, Smarter Loan Processing


Benefits: Save time and reduce manual work.


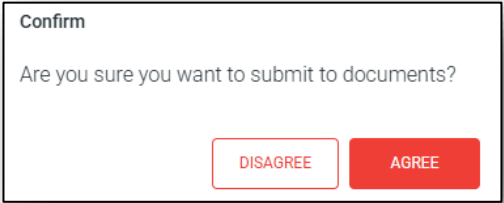
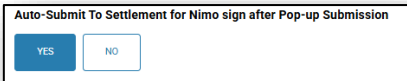
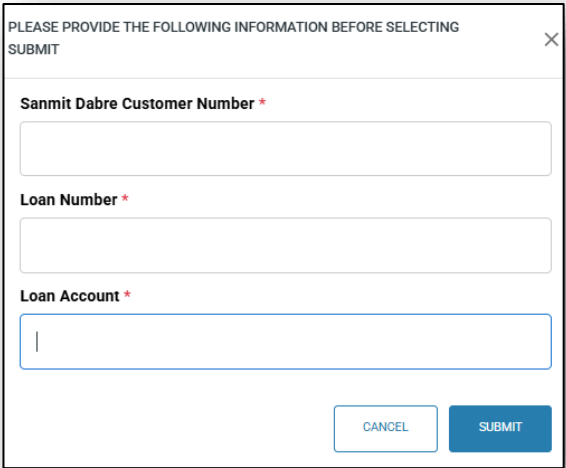
What's new: Approved loans can now move automatically from Approval to Settlement without staff intervention.

Why it matters: This automation eliminates repetitive steps, speeds up settlement, and reduces errors.

How it works:

Configure rules in Risk > Automation > Assessment for different scenarios (5):

Scenario 1	Button Toggle	Example
Automating applications with no Contract required (e.g. Credit Cards):		
Outcome		
Selecting Yes automatically moves approved applications to settlement, for products with Contract method = Not Required .		

Scenario 2		
Automating applications with contracts and NO Submit to Document pop-up		
Outcome		
Selecting Yes automatically moves approved applications to settlement, for products with contracts and no Submit to Document details .		
Scenario 3		
Automating applications with Contract type = NimoSign and Submit to Document pop-up		<p>Notes:</p> <p>Automatic submit to settlement is only triggered when a customer is done signing the contract and setting up direct debit.</p> <p>Selecting 'No' to the automation configurations would manually require a staff member to submit an application to Settlement</p> 
Outcome		
Selecting Yes automatically moves approved applications to settlement, for products with Contract method = NimoSign (requiring additional details before document submission).		
Scenario 4		

Automating Home loan applications with Contracts and Submit to Document pop-up	<div>Auto-Submit To Settlement After Pop-up Submission (Contracts with Input)</div> <div><div>YES</div><div>NO</div></div>	
<div>Outcome</div> <div>Selecting Yes automatically moves approved applications to settlement for products with Loan Contracts, requiring extra details before document submission.</div>	<div><div>PLEASE PROVIDE THE FOLLOWING INFORMATION BEFORE SELECTING SUBMIT</div><div><div>Dealership Name *</div><div>Test</div></div><div><div>Insurances and Warranties</div><div></div></div><div><div>Loan Disbursement</div><div>Amount payable to dealership / seller *</div><div>\$1,000</div></div><div><div>Commission payable to Broker *</div><div>\$500</div></div><div><div>Amount payable to any insurer or warranty provider *</div><div>\$500</div></div><div><div>Insurances or Warranties Funded in this Loan</div><div>Details of any credit related insurances or warranties including Provider Name, Cover Type and Amount Payable *</div><div>Test</div></div></div>	
Scenario 5		
Automating applications including Contracts and Submit to Document pop-up	<div>Auto-Submit To Settlement After Pop-up Submission (Contracts with Input)</div> <div><div>YES</div><div>NO</div></div>	
<div>Outcome</div> <div>Selecting Yes automatically moves approved applications to settlement for products with Contract method = NimoSign, when extra details are required before document submission.</div>		<div>Notes:</div> <div>Automatic submit to settlement is only triggered when a customer is done signing the contract and setting up direct debit (if configured).</div> <div>Selecting ‘No’ to the automation configurations would manually require a staff member to submit an application to Settlement.</div>

2. Functional and UI improvements in Products Tab

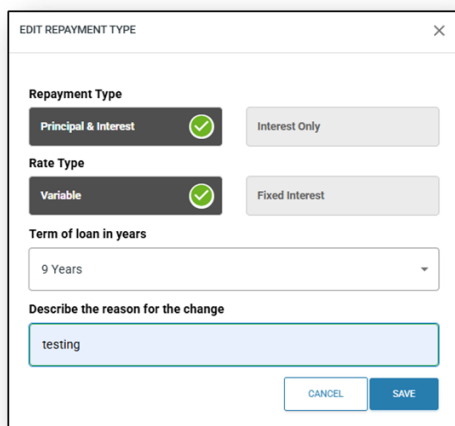
Benefit: Make updates in seconds, not minutes.

What's New: A single, unified pop-up lets you edit Repayment Type, Rate Type, Loan Term, and Fixed Term in one place.

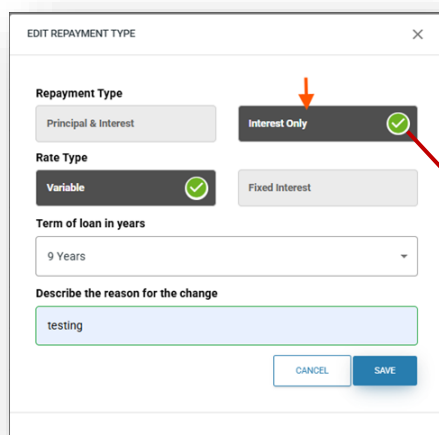
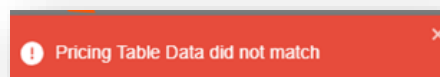
Why it matters: No more jumping between screens. The system recalculates interest rates, fees, and repayments automatically, reducing errors and saving time.

How it works:

1. Navigate to **Application > Products > Repayment Type**, click Edit.
2. This opens a consolidated pop-up window where you can edit and configure fields as per your requirements. This will pull in any configured data from the pricing table and apply the same. Save your updated changes.




Important Note: The system will return an error if you attempt to change to a setting that is not configured for the selected product. **e.g.** If the “Interest Only” option is **not** available for the chosen loan product, attempting to select and save this option will result in the below error.

3. Signature Pad Disabling for NimoSign Contracts

Benefit: Simplify the signing process for staff, brokers, and customers.

What's new: You can now disable the signature pad in the **Sign Contract** tab for loan products using the NimoSign contract method.

Why it matters: This reduces unnecessary steps when signatures aren't required, improving efficiency and user experience.

How it works:

1. Go to **Marketing > Product**, select the NimoSign product you want to configure.
2. Scroll down to find two new options:

Contract Method	NimoSign	EDIT
Contract Template	LoanContract (13) (2).docx	EDIT
Disable staff portal signature pad	Yes	EDIT
Disable customer portal signature pad	Yes	EDIT

3. You'll see two new configuration options:
 - a. **Disable staff portal signature pad:** Selecting '**Yes**' removes the signing requirement for staff and brokers.
 - b. **Disable customer portal signature pad:** Selecting '**Yes**' removes the signing requirement for customers.



Important Notes: Users can still review and download unsigned contracts if needed. If the signature pad is disabled only for staff/brokers, a blue bubble will indicate that the customer signature is still required.

4. New notifications for customer-signed contracts (NimoSign)

Benefit: Stay informed and act faster.

What's new: You can now enable notifications for internal teams and brokers when a customer signs a NimoSign contract.

Why it matters: This removes the need to manually check status and helps you move to the next step immediately.

How to configure:

1. Go to **Marketing > Communications > Broker / Internal**
2. Locate **Customer NimoSign submitted** and enable the setting.

GENERAL SETTINGS
COMMUNICATIONS
PRODUCT
FORM BUILDER
MODULES

Customer
Broker
Internal

Enable communications

YES NO

Application to Assessment

Application Conditionally Approved

Application Approved

Application Declined

Application Settled

Customer NimoSign Submitted

- Expand and enable the sending configuration, then add your email and SMS content. Repeat for Broker if you want signed NimoSign contracts sent to them. Click Save to apply your changes.

Customer NimoSign Submitted

Send Email to Internal Staff Member

YES

NO

BCC

lender@mail.com

Email Subject

Contract signed via NimoSign

Email Customisation

Dear Staff Member,

Customer has signed the home loan contract via Nimosign, request you to please take the next steps

Add Application URL

Send SMS to Internal Staff Member

YES

NO

SMS Customisation

Dear Staff Member,

Customer has signed the home loan contract via Nimosign, request you to please take the next steps

5. New PPSR Fee Option in Fees and Charges Table

What's new:

We've added a PPSR fee option in the Fees and Charges table, fully configurable to be capitalised or deducted based on your lending setup.

How it works:

1. Navigate to Marketing > Product > Fees and Charges

Marketing

GENERAL SETTINGS

COMMUNICATIONS

PRODUCT

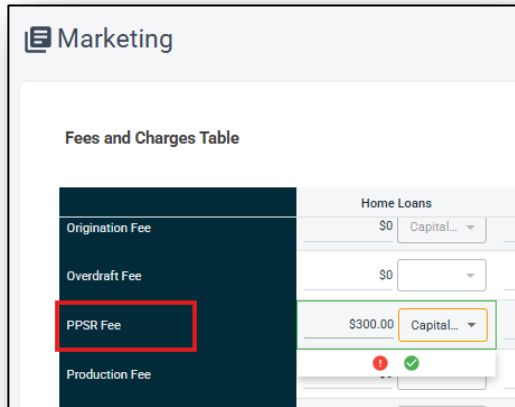
FORM BUILDER

MODULES

ADD NEW PRODUCT

FEES & CHARGES

2. Go to PPSR fee and configure the same as per loan product requirement and Save.



Fees and Charges Table	
	Home Loans
Origination Fee	\$0 Capital...
Overdraft Fee	\$0
PPSR Fee	\$300.00 Capital...
Production Fee	

- PPSR fee will be applied and calculated for the selected Loan product where it is configured and the same will be reflected in the Fees and Charges accordion in the Application > Products tab



Overdraft Fee	\$0.00	
PPSR Fee	\$300.00	Capitalised
Production Fee	\$0.00	

6. Enhanced custom filters across Applications

Benefit: Find what you need faster and manage records with ease.

What's new: Nimo now offers advanced filtering across **Application**, **Assessment**, and **Settlement** layers.

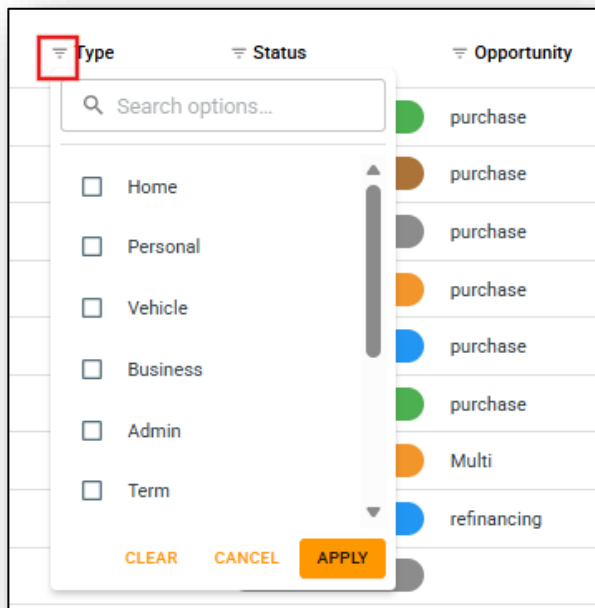
Why it matters: These filters make it simple to locate, track, and manage records throughout the application lifecycle.

You can filter by:

- Type
- Status
- Opportunity
- Sales Person / Assessor / Settler
- Created & Modified dates

How it works:

1. Click the **Filter** icon next to the column header to open filter options.

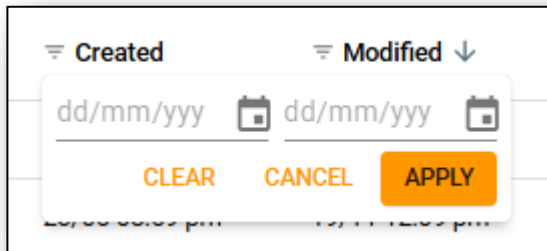


2. Select your criteria and click **Apply**. Repeat for other columns if needed.
3. Your applications will display based on all selected filters.

*Example: Type = **Home**, Status = **Assessment**, Opportunity = **Multi**.*

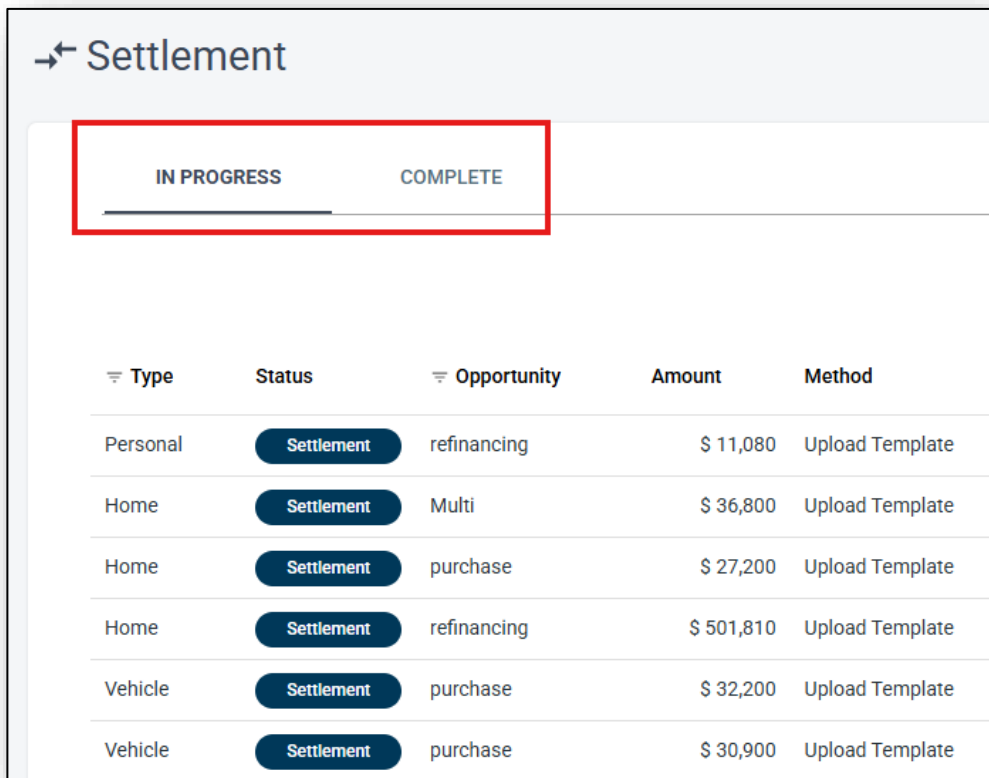
<input type="checkbox"/>		Type	Status	Opportunity
<input type="checkbox"/>	✓	Home	Assessment	Multi
<input type="checkbox"/>	✓	Home	Assessment	Multi
<input type="checkbox"/>	!	Home	Assessment	Multi
<input type="checkbox"/>	!	Home	Assessment	Multi
<input type="checkbox"/>	!	Home	Assessment	Multi
<input type="checkbox"/>	!	Home	Assessment	Multi
<input type="checkbox"/>	!	Home	Assessment	Multi
<input type="checkbox"/>	✓	Home	Assessment	Multi
<input type="checkbox"/>	!	Home	Assessment	Multi
<input type="checkbox"/>	!	Home	Assessment	Multi
<input type="checkbox"/>	!	Home	Assessment	Multi

4. You can refine date filters by setting a date range and clicking Apply.



A date filter dialog box with two sections: 'Created' and 'Modified'. Each section has a date input field with a calendar icon. Below the input fields are three buttons: 'CLEAR', 'CANCEL', and 'APPLY'.

Note: To reduce clutter, Lenders will no longer see applications in 'Settlement' and 'Complete' within the Assessment layer as we have moved them to the Settlement layer with Complete applications having their own dedicated sub tab



The 'Settlement' tab interface shows a sub-tab bar with 'IN PROGRESS' and 'COMPLETE'. Below this is a table with columns: Type, Status, Opportunity, Amount, and Method.

Type	Status	Opportunity	Amount	Method
Personal	Settlement	refinancing	\$ 11,080	Upload Template
Home	Settlement	Multi	\$ 36,800	Upload Template
Home	Settlement	purchase	\$ 27,200	Upload Template
Home	Settlement	refinancing	\$ 501,810	Upload Template
Vehicle	Settlement	purchase	\$ 32,200	Upload Template
Vehicle	Settlement	purchase	\$ 30,900	Upload Template

7. Advanced Filters in Transaction History (Servicing)

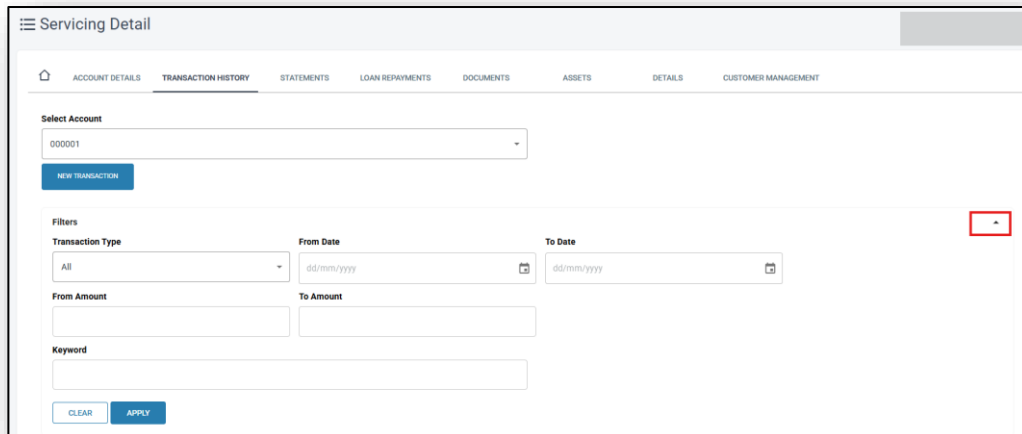
Benefit: Quickly find and analyse the transactions you need.

What's new: Lenders now have access to advanced filtering options in the Transaction History tab.

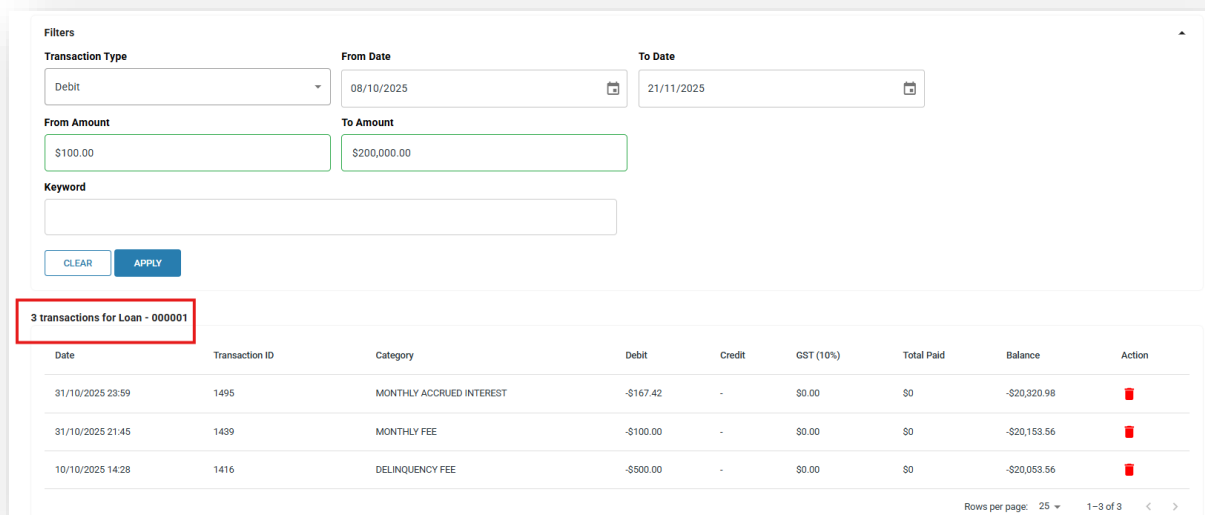
Why it matters: These filters make it easier to narrow down records by multiple criteria, helping you locate, review, and analyse specific transactions without scrolling through long lists.




How it works:

1. Navigate to Servicing > Edit > Transaction History
2. Select the Loan you wish to see the transactions for and click on the Filter dropdown



3. Use the filter options to set your desired criteria, then click Apply to update the transaction list.
4. After applying the filters, the system will display all matching transactions along with the total number of records found.



Date	Transaction ID	Category	Debit	Credit	GST (10%)	Total Paid	Balance	Action
31/10/2025 23:59	1495	MONTHLY ACCRUED INTEREST	-\$167.42	-	\$0.00	\$0	-\$20,320.98	
31/10/2025 21:45	1499	MONTHLY FEE	-\$100.00	-	\$0.00	\$0	-\$20,153.56	
10/10/2025 14:28	1416	DELINQUENCY FEE	-\$500.00	-	\$0.00	\$0	-\$20,053.56	

Rows per page: 25 1-3 of 3 < >

8. Enhanced Messaging in Staff & Customer Portals

Benefit: Communicate faster and keep everything in one place.

What's new: Nimo introduces an Integrated Messaging Layer, allowing customers to chat directly with staff in real time.

Why it matters:

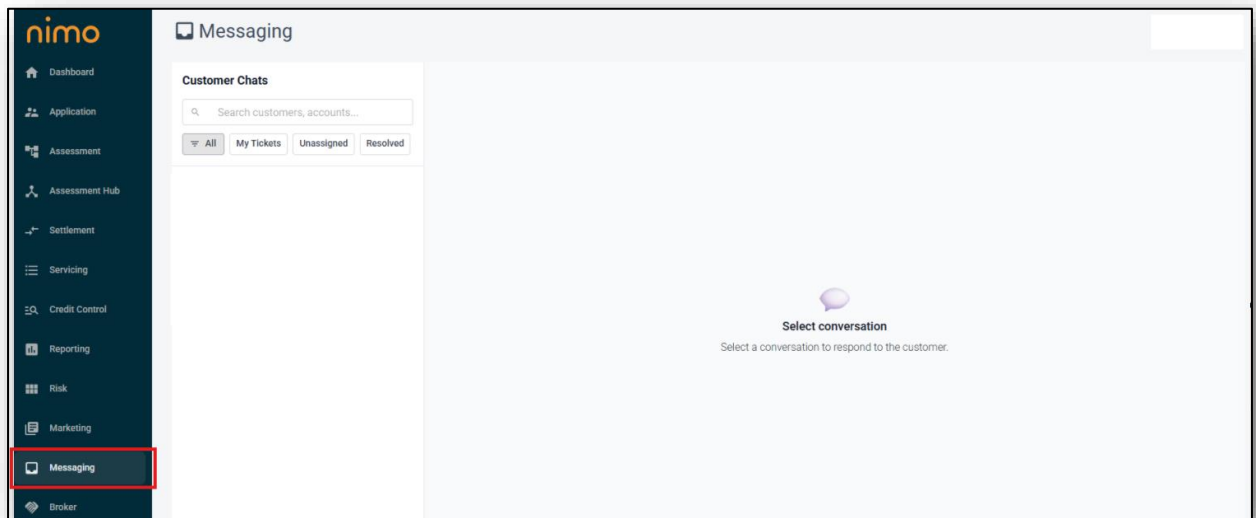
- **Faster Query Resolution:** Get answers instantly, reducing delays in the application process.
- **Improved Customer Experience:** Real-time chat creates a smoother, more personalized interaction.
- **Centralized Communication:** All conversations stay within the platform for full visibility and easier management.

How it works:

1. If not already enabled, activate the Messaging layer for the relevant staff members by navigating to **Administration > User Access**.

Layers		Features		
		Admin	Sales	Customer
		Level 3	Level 1	Level 1
Application		ENABLE	DISABLE	ENABLE
Assessment		ENABLE	DISABLE	ENABLE
Assessment Hub		ENABLE	DISABLE	DISABLE
Settlement		ENABLE	ENABLE	ENABLE
Servicing		ENABLE	ENABLE	ENABLE
Credit Control		ENABLE	DISABLE	DISABLE
Reporting		ENABLE	DISABLE	DISABLE
Risk		ENABLE	DISABLE	DISABLE
Marketing		ENABLE	DISABLE	DISABLE
Messaging		ENABLE	DISABLE	DISABLE

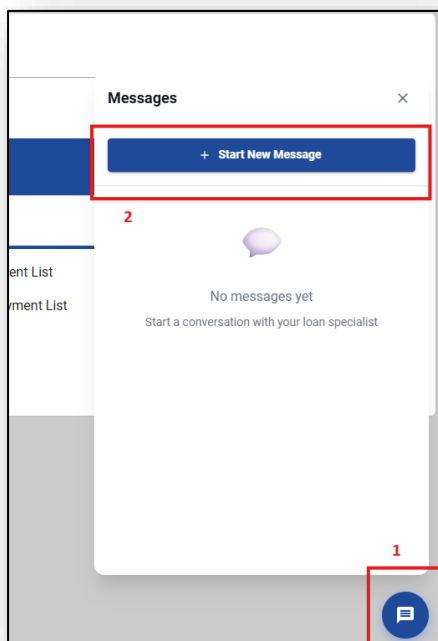
2. Once enabled, your Messaging Layer should look something like this



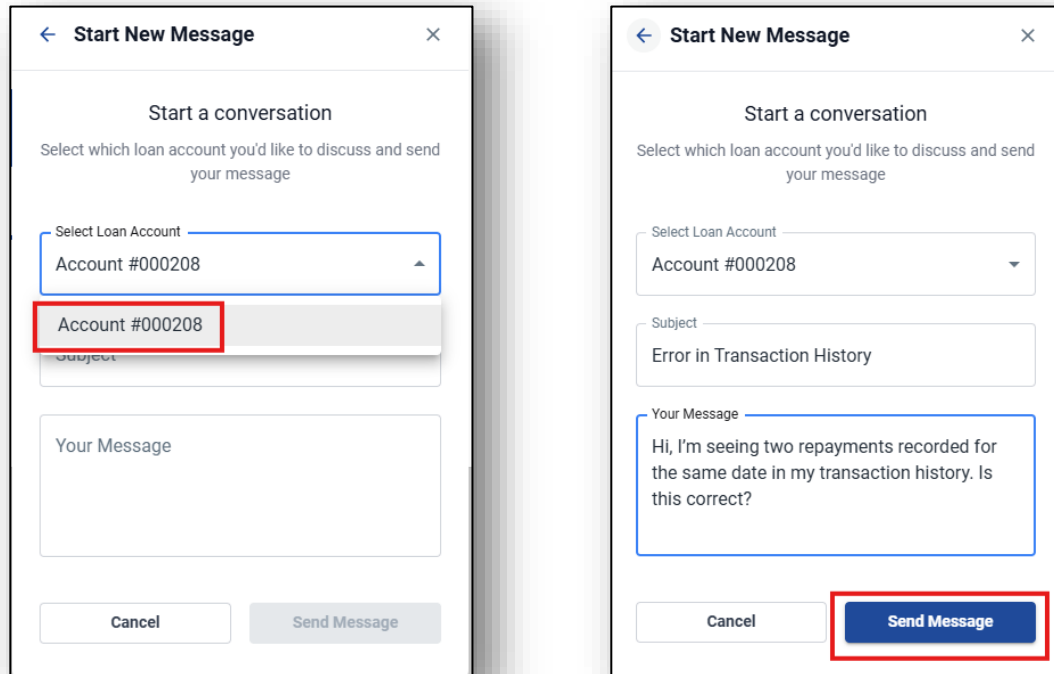
3. Messaging Layer Components:

- **Search Bar:** Find conversations by customer name, account number, or keywords.
- **All:** Displays all unopened, unassigned, and in-progress cases.
- **My Tickets:** Shows open cases assigned to you.
- **Unassigned:** Lists cases not yet assigned.
- **Resolved:** Contains previously closed cases.

4. Customers can start a new case by logging into their portal, clicking the **Message icon** (bottom-right), and selecting Start New Message as per the image below.



- Next, the customer selects the account number their query relates to, they add a clear subject and detailed message, click **Send Message** to submit their enquiry (see customer portal images below).



Start New Message

Start a conversation

Select which loan account you'd like to discuss and send your message

Select Loan Account

Account #000208

Account #000208

Subject

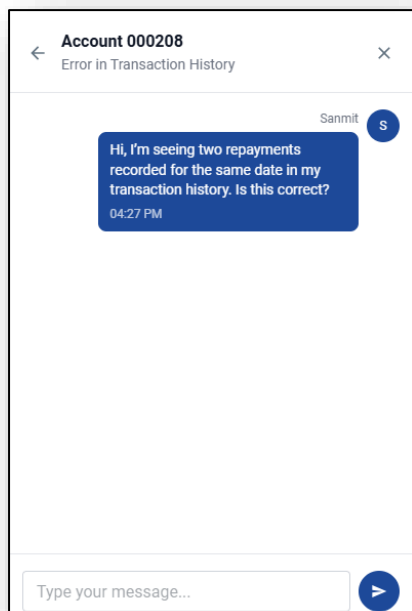
Error in Transaction History

Your Message

Hi, I'm seeing two repayments recorded for the same date in my transaction history. Is this correct?

Cancel Send Message

- This populates a new chat for the customers, see the below image.



Account 000208

Error in Transaction History

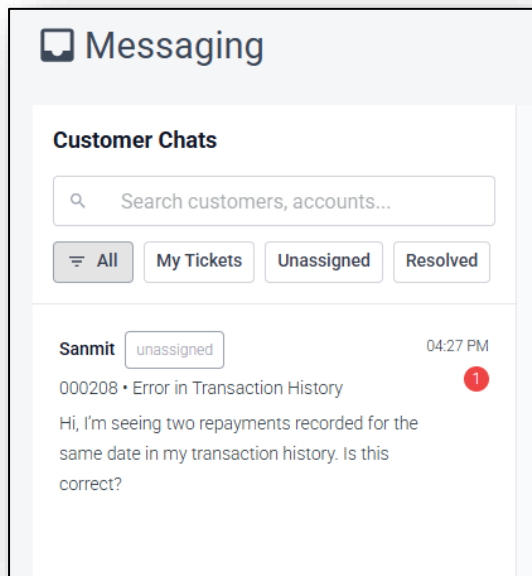
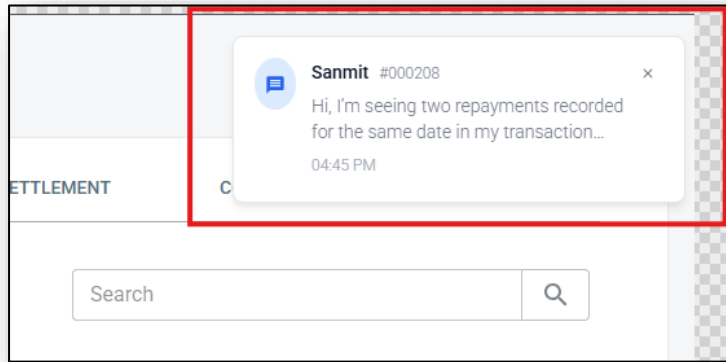
Sanmit S

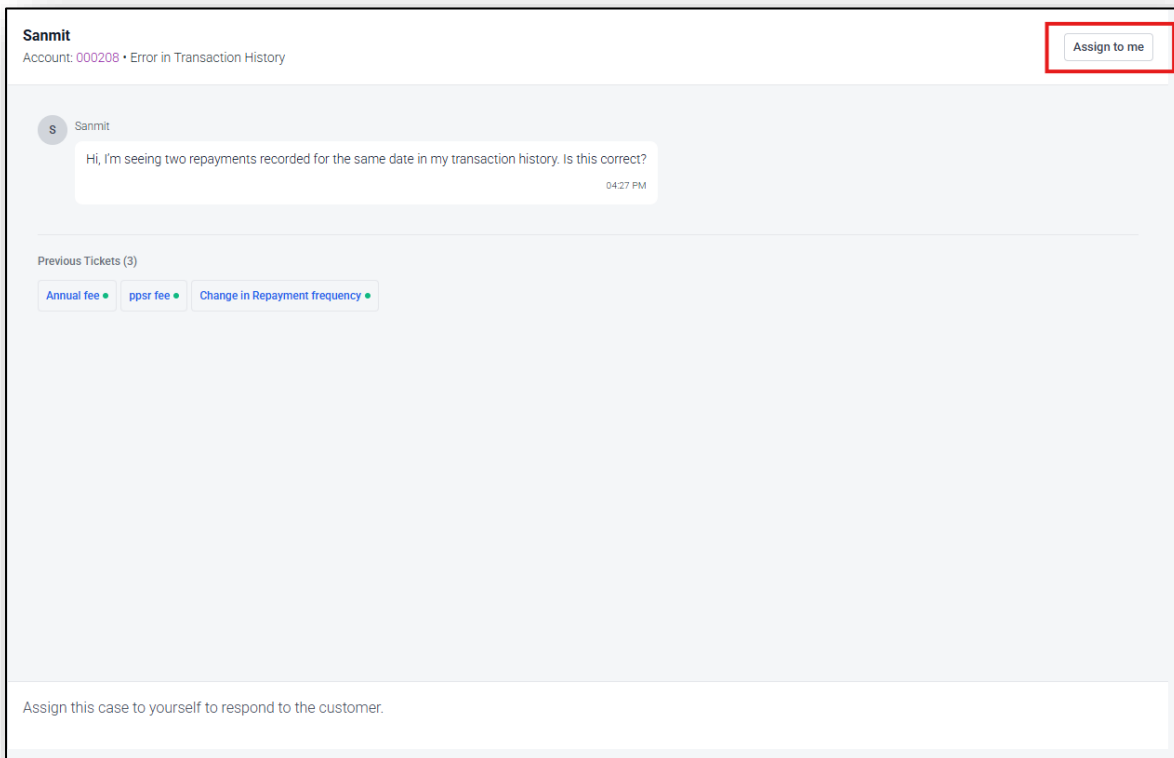
Hi, I'm seeing two repayments recorded for the same date in my transaction history. Is this correct?

04:27 PM

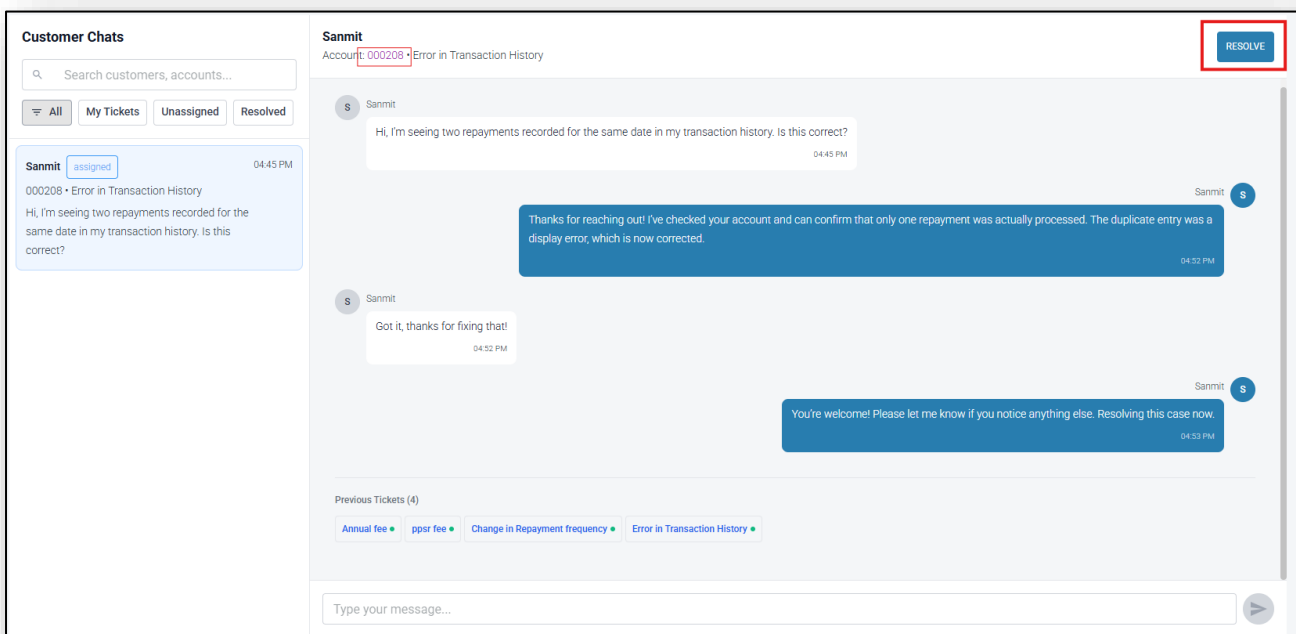
Type your message...

- This creates a new case in the staff portal. All staff receive a pop-up notification. To respond, a staff member can open Messaging, select the message, and assign it to themselves.





8. After sharing the solution or information with the customer, mark the query as **Resolved** to move it to the **Resolved** tab.



Note: In Messaging, click the **account number** under the customer's name to open their servicing portal in Nimo's Servicing layer.

9. You can access your previously closed cases via the **Resolved** tab, and you can also easily view tickets from a particular customer through the previous tickets section on the chat

