

Nimo Release Notes

27/01/2026 UAT Features | 03/02/2026 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 enhanced capabilities, your organisation can optimise resources, enhance collaboration, and achieve greater operational agility.

1. Conditional Documents review for Staff

Benefit: Greater control over document quality and completeness

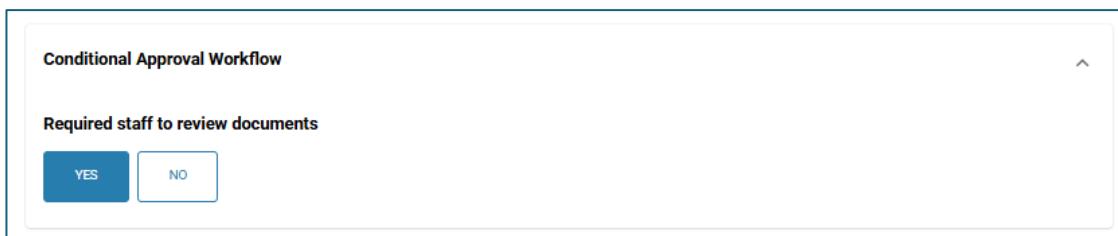
What's new: Staff members can now review, accept, or decline conditional documents uploaded by staff, brokers, or customers pre-approval or settlement. All actions are logged for audit purposes.

Why it matters: This ensures only accurate and approved documents progress through the workflow, improving compliance, reducing delays, and increasing confidence for staff, brokers, and customers.

How it works:

1. To enable the functionality:

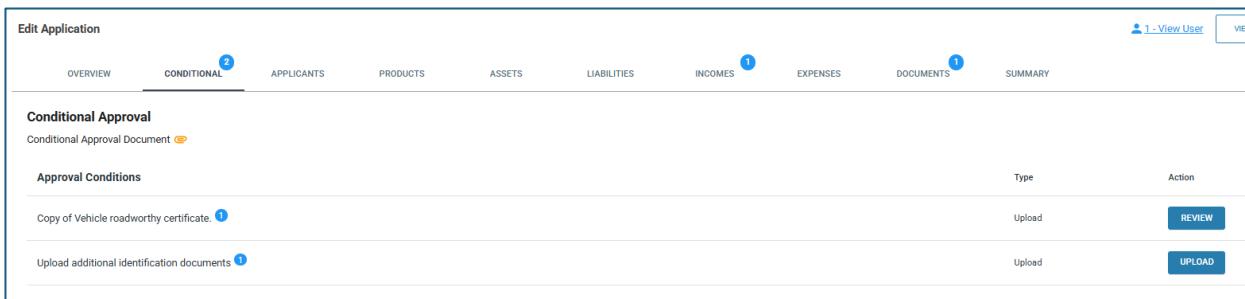
 Navigate to **Risk > Configuration > Conditional Approval Workflow > Yes** and click Save



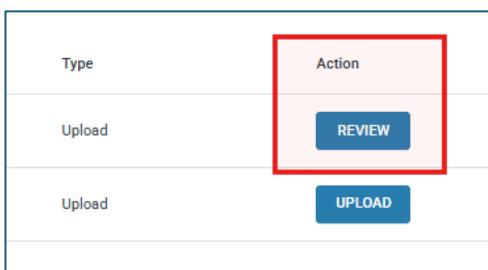
2. To see it in action:

 Go to your Conditionally approved Loan applications and navigate to upload type

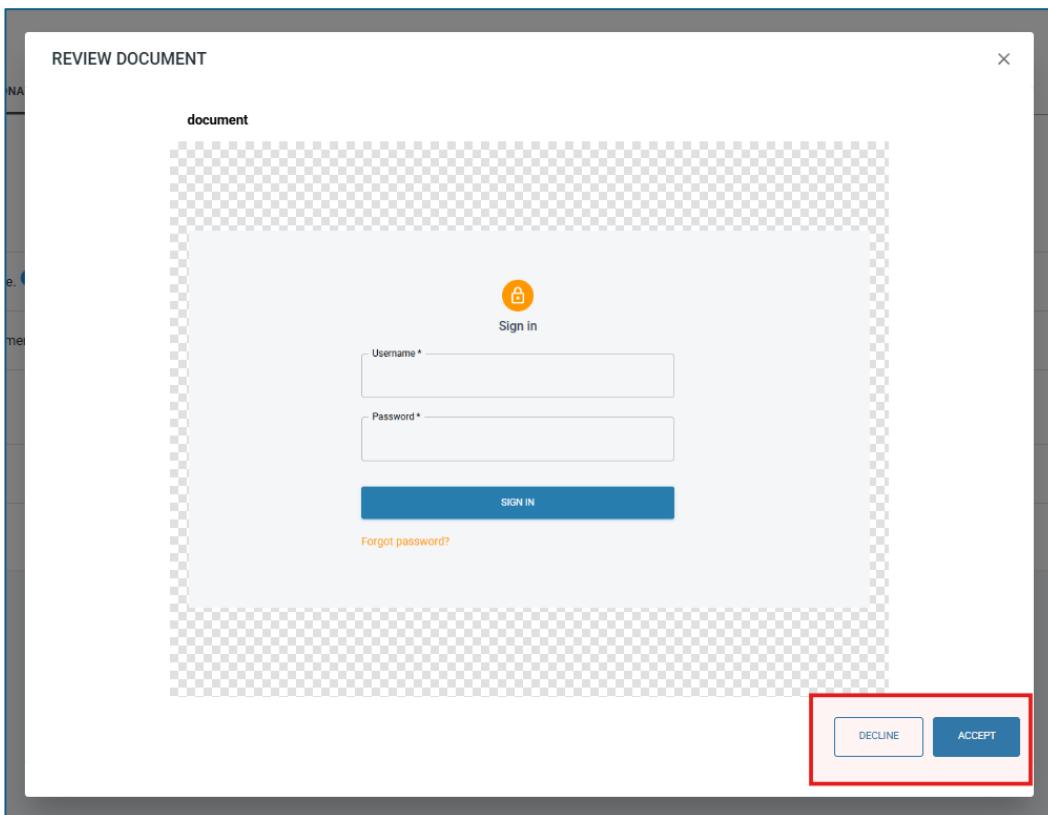
conditions in the Conditional tab in the Application layer



3. In Actions, you'll find a new Review button for the conditions for which the documents are already uploaded. Click on the Review button



4. That opens the pop-up with the uploaded Document which can be reviewed by the staff Member and be Declined or Accepted according to their requirements.



Scenario 1: Accepting a Document

If the uploaded document is legitimate and meets the required criteria, click **Accept**. This will mark the document as **Verified**, display a **paperclip icon** for quick access at any time, and automatically record the action in the **change log**, as shown below.

Edit Application

OVERVIEW CONDITIONAL 1 APPLICANTS PRODUCTS ASSETS LIABILITIES INCOMES 1 EXPENSES DOCUMENTS 1 SUMMARY

Conditional Approval

Conditional Approval Document [\(1\)](#)

Approval Conditions

Copy of Vehicle roadworthy certificate. Type Upload Action Verified

Upload additional identification documents [\(1\)](#) Type Upload Action

Settlement Conditions

Attach contract of sale Type Upload Action

Review History - All Conditions (1 entry)

Copy of Vehicle roadworthy certificate.

ACCEPT by Sanmit Multi on 20/01/2026 11:47:00 am (pending → accepted)

Scenario 2: Declining a Document

If the uploaded document does not meet the required criteria, click **Decline**. This action records a change log entry and a **paperclip icon**, allowing you to access the previously uploaded document. The workflow is reset, and the **Upload** button becomes available again for a new submission.

Edit Application

OVERVIEW CONDITIONAL 1 APPLICANTS PRODUCTS ASSETS LIABILITIES INCOMES 1 EXPENSES DOCUMENTS 1 SUMMARY

Conditional Approval

Conditional Approval Document [\(1\)](#)

Approval Conditions

Copy of Vehicle roadworthy certificate. Type Upload Action Verified

Upload additional identification documents [\(1\)](#) Type Upload Action

Settlement Conditions

Attach contract of sale Type Upload Action

Review History - All Conditions (2 entries)

Upload additional identification documents

DECLINE by Sanmit Multi on 20/01/2026 11:53:43 am (pending → declined)

Copy of Vehicle roadworthy certificate.

ACCEPT by Sanmit Multi on 20/01/2026 11:47:00 am (pending → accepted)



Important Note: If a document is declined, the Notify Customer/ Broker option should be used to inform the customer/ Broker that the correct document is still required.

2. Policy Exception Workflow with Further Review

Benefit: Enhanced Decision quality and appropriate level of oversight before application approval

What's new: We have introduced a new '**Further Review**' button within the assessment layer, which can be used prior to approval to refer an application to the appropriate delegated authority for completion of all policy checks before loan approval.

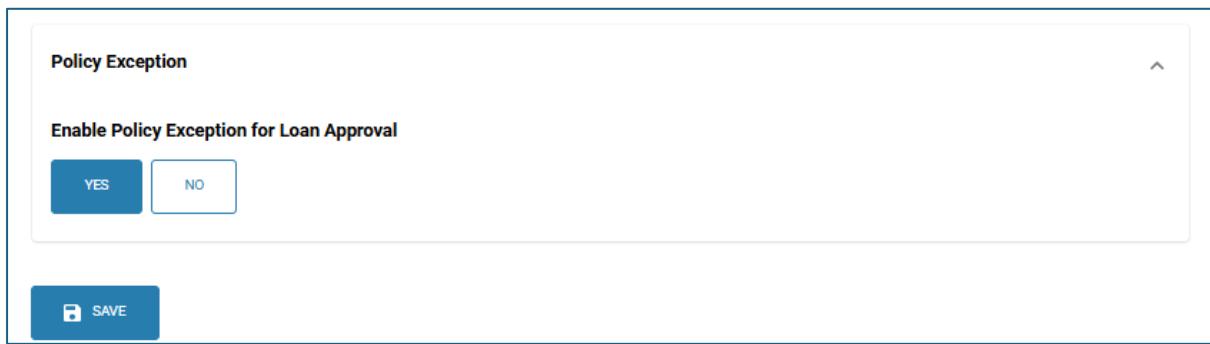
Why it matters: Strengthens governance and risk management by preventing loans from being approved without full policy validation.

Reduces the risk of post-approval rework, exceptions, or audit findings.

How it works:

1. To enable the functionality:

Navigate to Risk > Configuration > Policy Exception > Click on Yes and Save your changes



Policy Exception

Enable Policy Exception for Loan Approval

YES NO

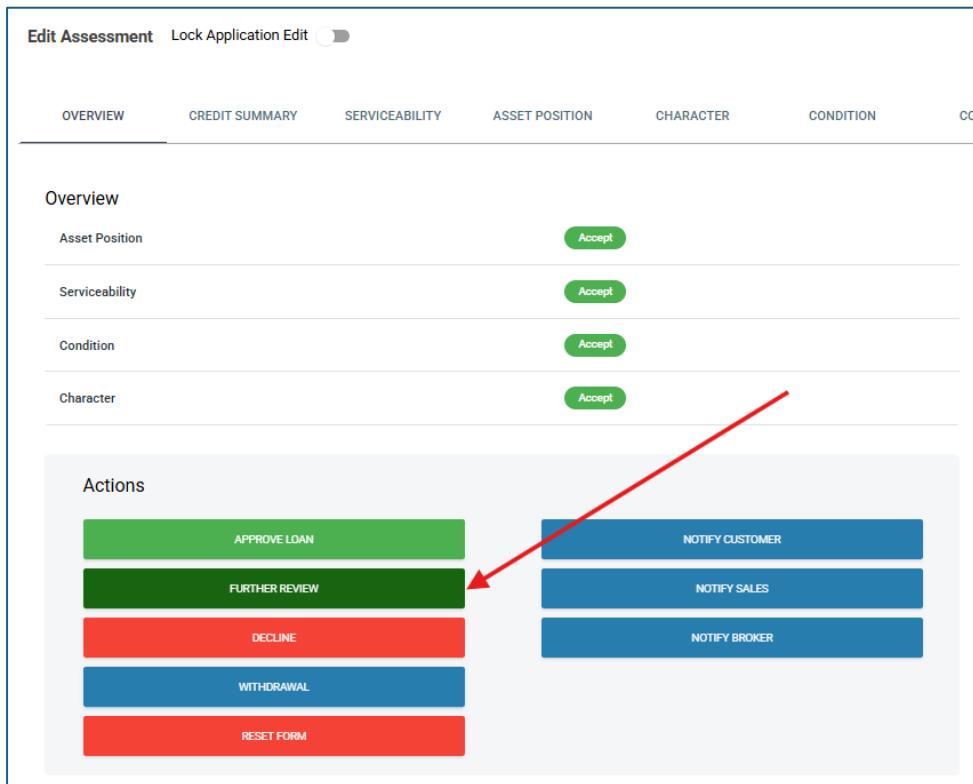
SAVE

2. To see it in action:

Go to an application in the Assessment layer and complete all assessment steps as usual

3. After all assessment steps are in place, you'll see both the standard green 'Approve Loan' button and a darker green 'Further Review' button

From here, you can either Approve your Loan as usual or refer it for Further Review. To do so, click on the Further Review button.



Edit Assessment Lock Application Edit

OVERVIEW CREDIT SUMMARY SERVICEABILITY ASSET POSITION CHARACTER CONDITION CO

Overview

Asset Position **Accept**

Serviceability **Accept**

Condition **Accept**

Character **Accept**

Actions

APPROVE LOAN

FURTHER REVIEW

DECLINE

WITHDRAWAL

RESET FORM

NOTIFY CUSTOMER

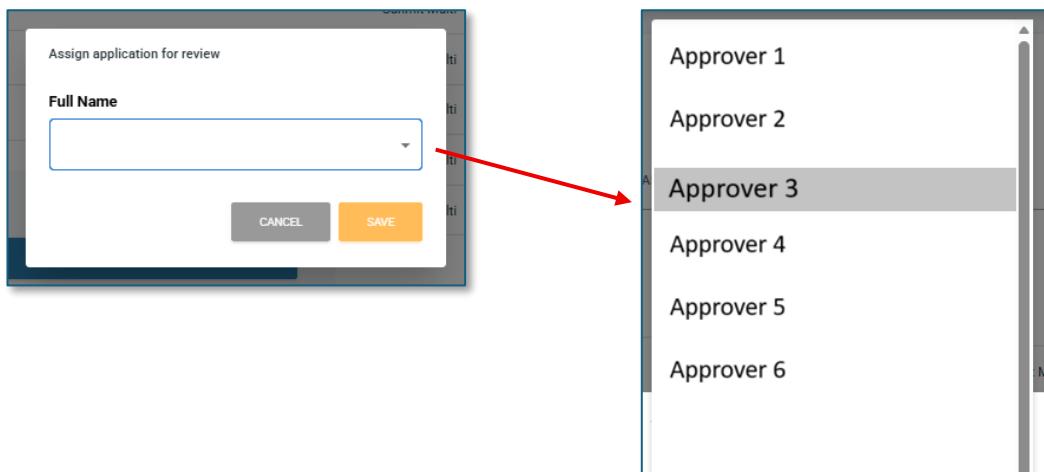
NOTIFY SALES

NOTIFY BROKER

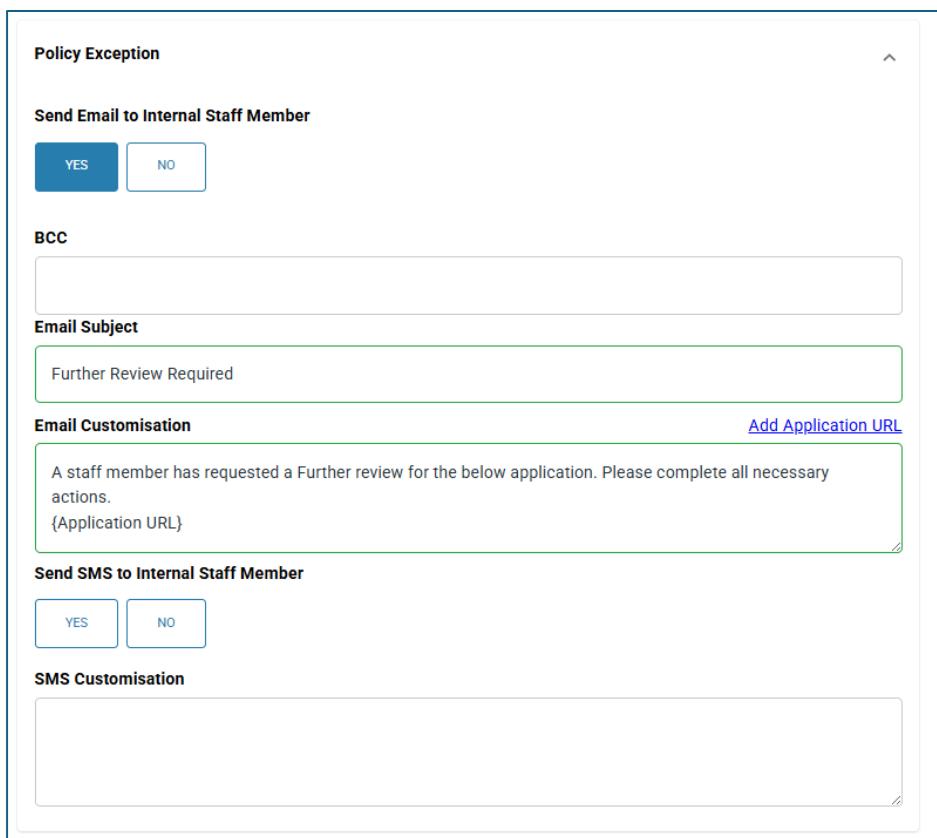
4. This opens a pop-up which allows you to refer this application to the staff members listed.

Select the staff member of your choice and click Save.

Note: Only the list of staff members with **Assessment Edit** access would be displayed



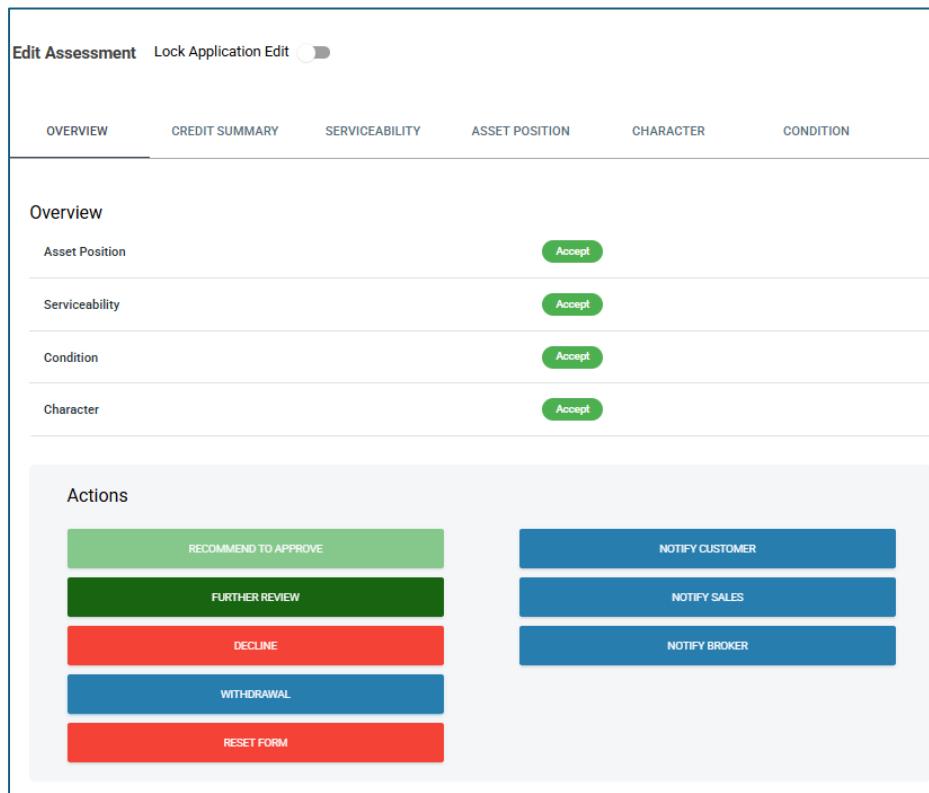
5. This sends an email notification (configurable in Marketing > Communications > Internal > Policy Exception) to the nominated staff member and leaves a note on the Overview page.



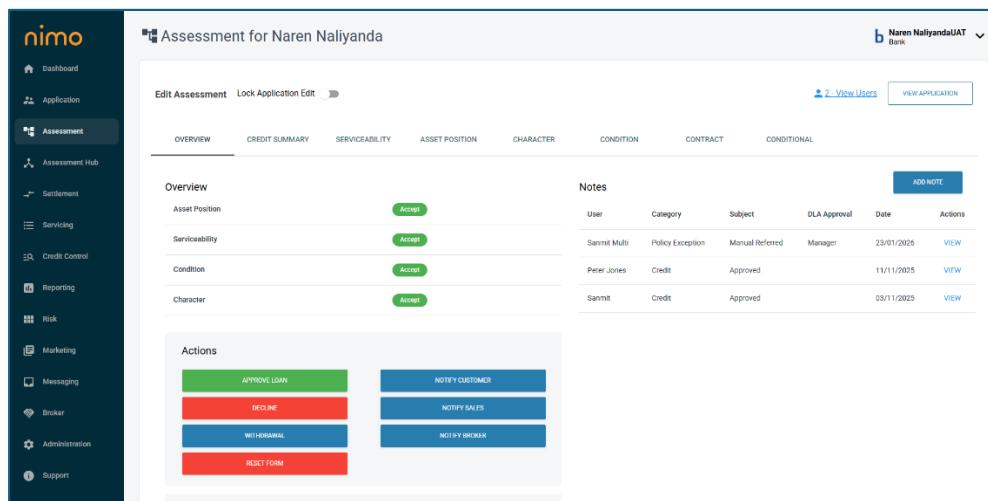
Notes					
User	Category	Subject	DLA Approval	Date	Actions
Sanmit Multi	Policy Exception	Manual Referred	Manager	23/01/2026	VIEW

6. After the staff member has nominated an Approver, they see a non-actionable Recommend to Approve button, along with a Further Review button that allows them to select an

alternative approver if the first approver is unavailable.



7. The nominated staff member (Approver) sees an *Approve Loan* button on their portal. They can review the relevant policies and, if all requirements are met, proceed to approve the loan.



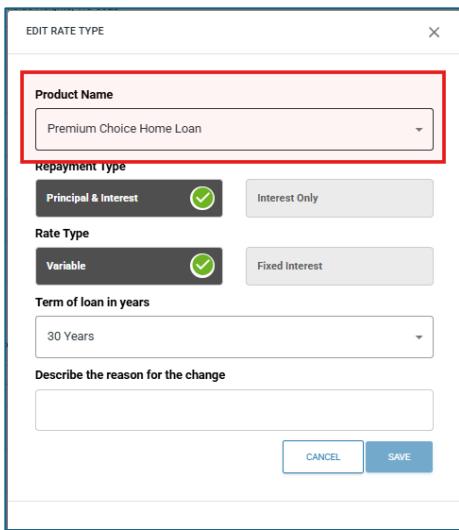
3. Functional and UI improvements in Products Tab – Enhancement and Extended to Home and Multi-Home loan applications

What's Changing: A single, unified pop-up now lets you edit **Product Name** apart from Repayment Type, Rate Type, Loan Term, and Fixed Term in one place now also available for Home and Multi Home loans

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 > Product name**, click Edit.
2. This opens a consolidated pop-up window where you can edit and configure fields as per your requirements. Save your updated changes.



⚠️ Important Note: The consolidated pop-up in the Products tab of the Staff Portal displays options based on the preferences defined in the application form used to submit the application.

For example, John Smith's loan application was completed using the *Premium Variable Home Loan* application form. In this form, the *Rate Type* was defaulted to *Variable* via the form builder. Since *Variable* was the only available and defaulted rate type, it does not appear as a selectable option in case for it to be changed to fixed in the consolidated pop-up.

To ensure the pop-up functions as intended, we recommend removing any default values if using generic forms. This allows customers the flexibility to choose their preferred repayment type or rate type, which can later be modified in the Staff Portal if required.

4. Enhancements in custom filters across Applications

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

What's changing: Advanced filtering across Application, Assessment, and Settlement layers are **now saved with preferences even when a staff member switches tabs or logs out**.

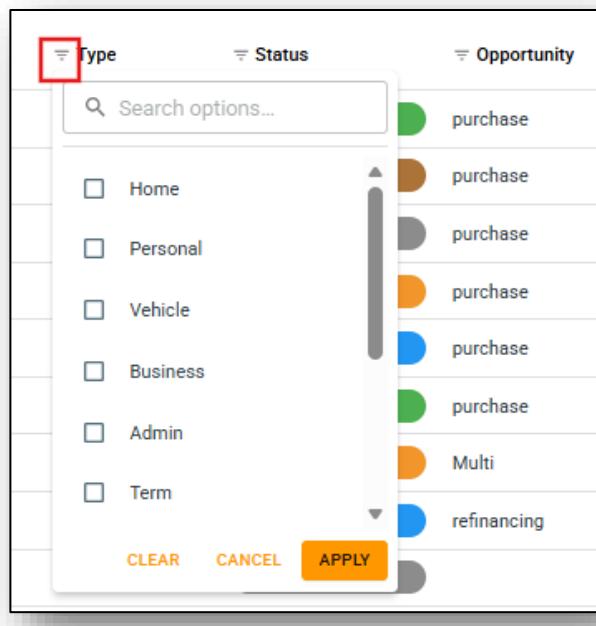
Why it matters: These filters make it simple to locate, track, and manage records throughout the application lifecycle.

You can filter by:

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

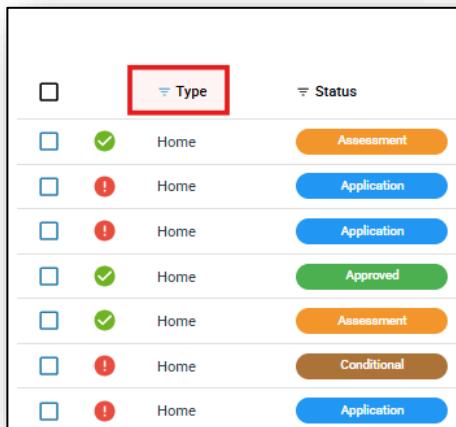
How it works:

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



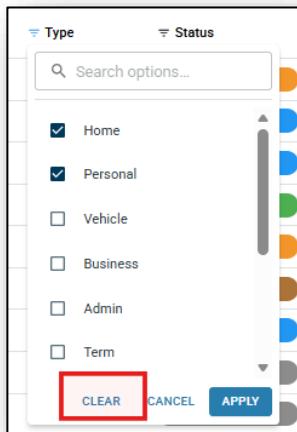
2. Select your criteria and click **Apply**. Repeat for other columns if needed.

3. The filter icon will turn blue indicating that the filter is active on the column and user preferences are saved.



<input type="checkbox"/>	Type	Status
<input type="checkbox"/>	Home	Assessment
<input type="checkbox"/>	Home	Application
<input type="checkbox"/>	Home	Application
<input type="checkbox"/>	Home	Approved
<input type="checkbox"/>	Home	Assessment
<input type="checkbox"/>	Home	Conditional
<input type="checkbox"/>	Home	Application

4. You can click on Clear to clear out your filters on the column.



Type Status

Search options...

Home
 Personal
 Vehicle
 Business
 Admin
 Term

5. Addition of Review and Submit module in Custom Reporting

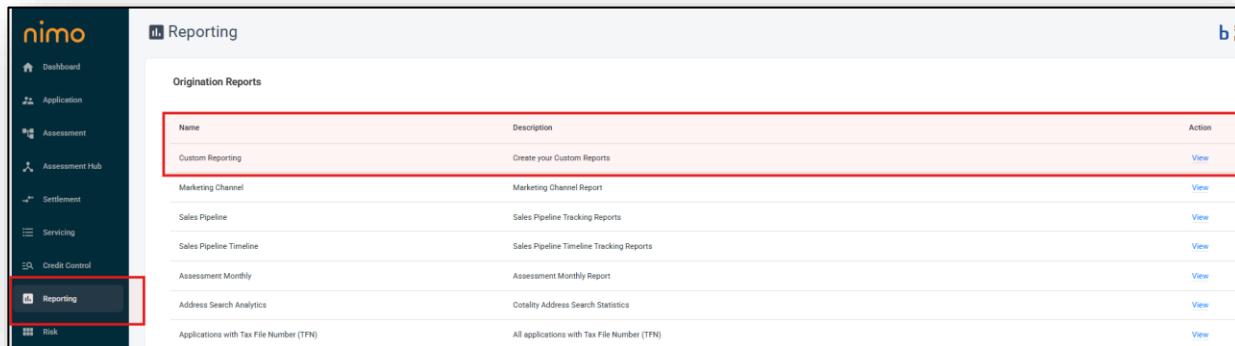
Benefit: Use real application data to refine marketing strategies and product positioning.

What's new: We've added the **Review and Submit module** to the **Custom Reporting tools** within the Reporting Layer.

Why it matters: By including fields such as “*How did you hear about us?*” and “*What is your primary reason for applying?*” to your existing custom reports, you can now capture and analyse key applicant insights directly from the final submission stage and identify which channels and campaigns are driving applications.

How it works:

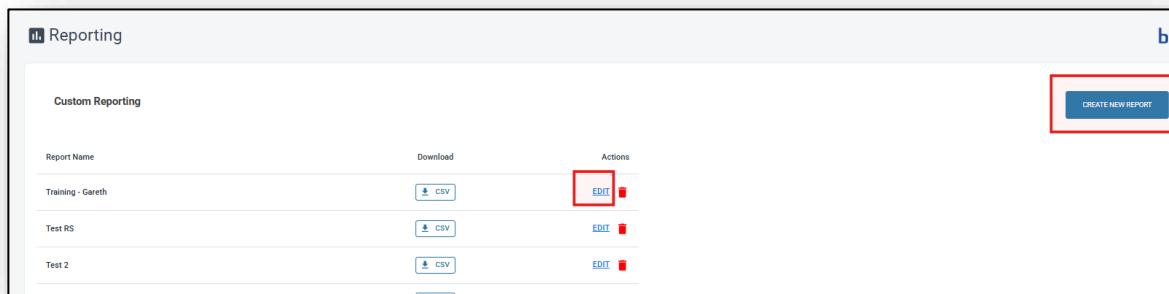
1. Navigate to the Reporting Layer > Custom Reporting > View



The screenshot shows the 'Reporting' section of the nimo application. The left sidebar has a 'Reporting' menu item highlighted with a red box. The main content area shows a table with several report entries. The first entry, 'Custom Reporting', is highlighted with a red box. The table columns are 'Name', 'Description', and 'Action' (with a 'View' link).

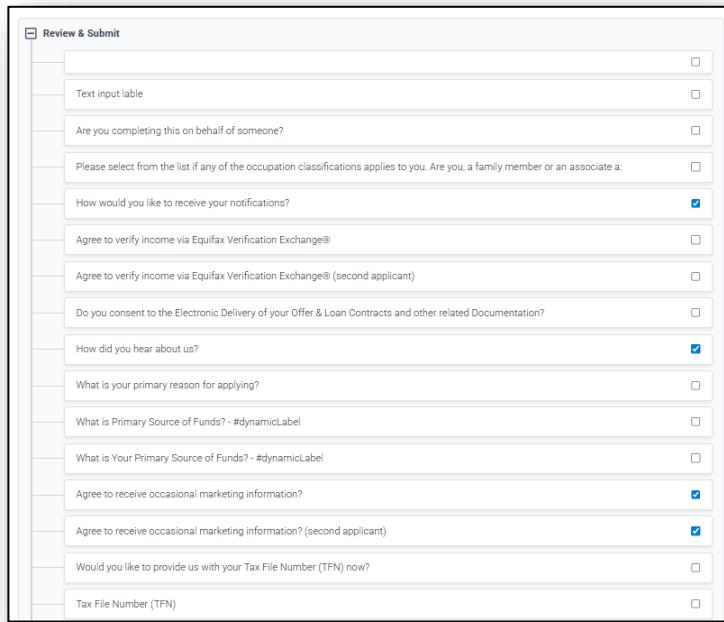
Name	Description	Action
Custom Reporting	Create your Custom Reports	View
Marketing Channel	Marketing Channel Report	View
Sales Pipeline	Sales Pipeline Tracking Reports	View
Sales Pipeline Timeline	Sales Pipeline Timeline Tracking Reports	View
Assessment Monthly	Assessment Monthly Report	View
Address Search Analytics	Cotality Address Search Statistics	View
Applications with Tax File Number (TFN)	All applications with Tax File Number (TFN)	View

2. You can create a new report via the Create New Report button **or** add fields of your choice from the Review and Submit module to any existing custom reports and click on **Update**



The screenshot shows the 'Custom Reporting' list view. The 'CREATE NEW REPORT' button is highlighted with a red box. The 'EDIT' button for the first report entry is also highlighted with a red box. The table columns are 'Report Name', 'Download', and 'Actions' (with 'EDIT' and a delete icon).

Report Name	Download	Actions
Training - Gareth	CSV	EDIT 
Test RS	CSV	EDIT 
Test 2	CSV	EDIT 



The screenshot shows the 'Review & Submit' form. It contains a large number of fields, many of which have checkboxes next to them. The fields include: Text input label, Are you completing this on behalf of someone?, Please select from the list if any of the occupation classifications applies to you. Are you, a family member or an associate a:, How would you like to receive your notifications? (checkbox checked), Agree to verify income via Equifax Verification Exchange®, Agree to verify income via Equifax Verification Exchange® (second applicant), Do you consent to the Electronic Delivery of your Offer & Loan Contracts and other related Documentation?, How did you hear about us?, What is your primary reason for applying?, What is Primary Source of Funds? - #dynamicLabel, What is Your Primary Source of Funds? - #dynamicLabel, Agree to receive occasional marketing information?, Agree to receive occasional marketing information? (second applicant), Would you like to provide us with your Tax File Number (TFN) now?, and Tax File Number (TFN).

3. You can extract the report as usual by adding the start and the end dates and clicking on the download button. Below is a sample snapshot of a few selected fields from the Review and Submit

module in the downloaded CSV report.

	E	F	G	H	I	J	K	L
Product Set	Review & Submit How did you hear about us?	Review & Submit Agree to receive occasional marketing information?	Review & Submit What is your primary reason for applying?	Review & Submit How would you like to receive your notifications?	Review & Submit Agree to receive occasional marketing information? (second applicant)	Review & Submit Would you like to provide us with your Tax File Number (TFN) now?	Review & Submit Would you like to provide us with your Tax File Number (TFN) now?	Purpose
an PJ test	Email no	New Loan	Don't send	yes	yes	yes	yes	purcha
Personal L	Email yes	New Loan	Don't send	no	no	no	no	purcha
ess Loan	Email no	New Loan	Don't send	no	no	no	no	
	Newspaper yes	New Loan	email	yes	yes	yes	yes	
	Newspaper yes	Member service	email	yes	yes	yes	yes	
	Radio yes	Member service	email	yes	yes	yes	yes	
	Radio yes	Member service	email	no	no	no	no	
ess Loan	TV yes	New Loan	Don't send	no	no	no	no	
	Radio yes	New Loan	Don't send	yes	yes	yes	yes	

6. Enhancements to the Teams Functionality

What's changing: With the new update for Teams functionality, unassigned applications are now visible to **eligible** Team Leaders, expanding access and improving allocation flexibility.

How it works:

1. Unassigned applications will be accessible to staff members who meet **all** the following criteria:
 - Hold a **DLA Level 3** role and not just Admin
 - Are designated as a **Team Leader** within a team
 - Have visibility enabled for the relevant **loan category or application type**
 - **Examples: Customer Service with Level 3 can be a Team leader and can reassign unassigned applications**
2. Once visible, Team Leaders can reassign applications to:
 - Themselves
 - Members of their own team
 - Members outside their team

Note: Reassigning an application outside the team will remove it from that team's view.

7. Form Builder enhancement: Form Archival

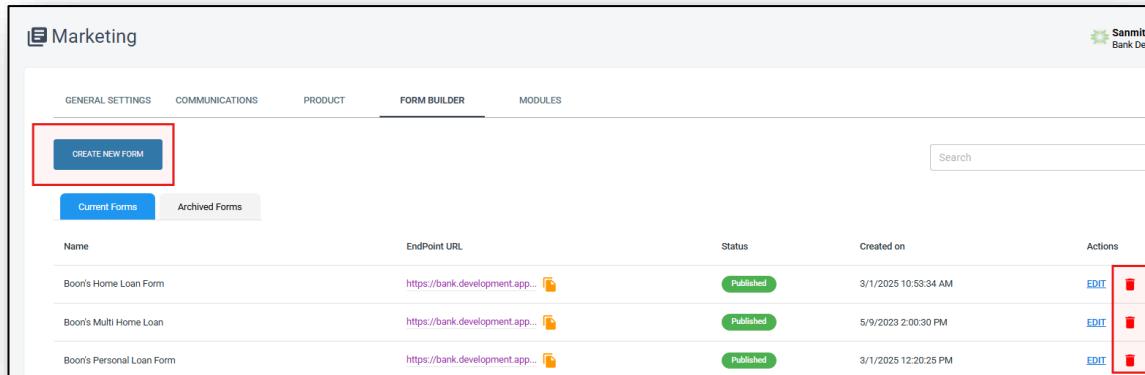
Benefit: Retire forms without irreversible impact.

What's new: The Form Builder in the Marketing tab has been refreshed with a new look and now supports archiving customer forms as an alternative to permanent deletion.

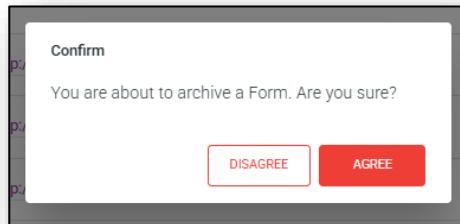
Why it matters: Archiving ensures that forms can be safely retired without disrupting existing data, reports, or integrations while still allowing recovery if needed.

How it works:

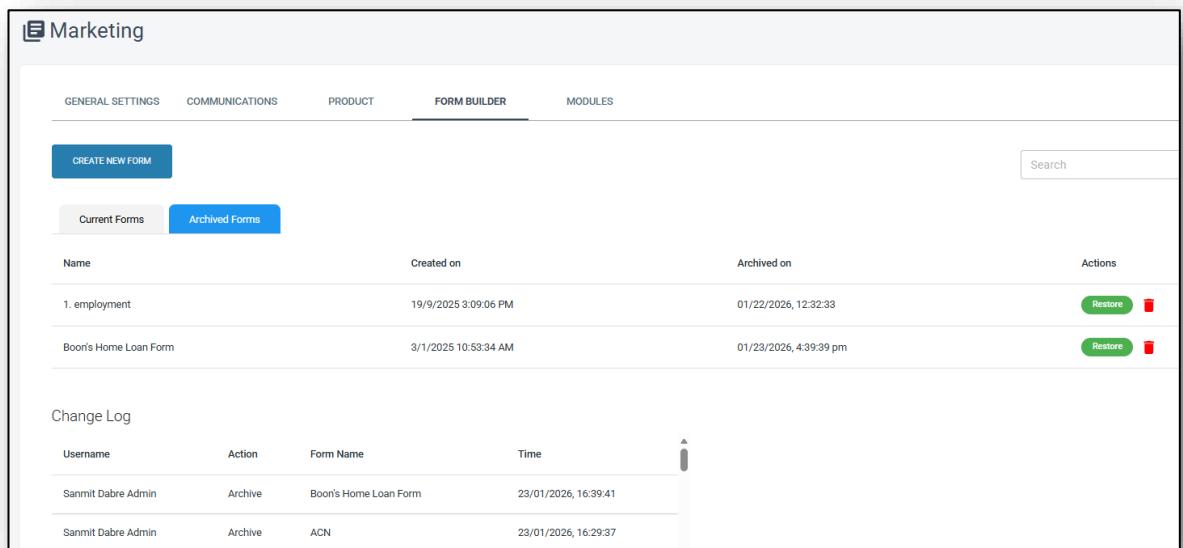
1. To create a new form, click on Create New Form as usual. To archive a form, click on the bin icon next to the edit button for that form



Name	EndPoint URL	Status	Created on	Actions
Boor's Home Loan Form	https://bank.development.app...	Published	3/1/2025 10:53:34 AM	EDIT 
Boor's Multi Home Loan	https://bank.development.app...	Published	5/9/2023 2:00:30 PM	EDIT 
Boor's Personal Loan Form	https://bank.development.app...	Published	3/1/2025 12:20:25 PM	EDIT 



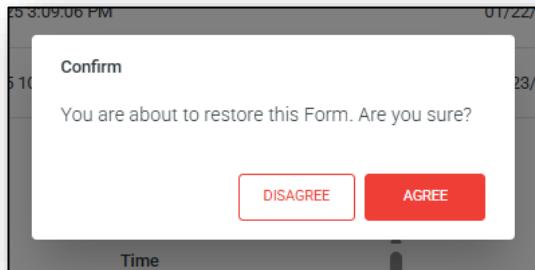
2. Click on Agree on the form you want to Archive, this will move that form to the Archived tab and would leave a Change log for Audit trail.



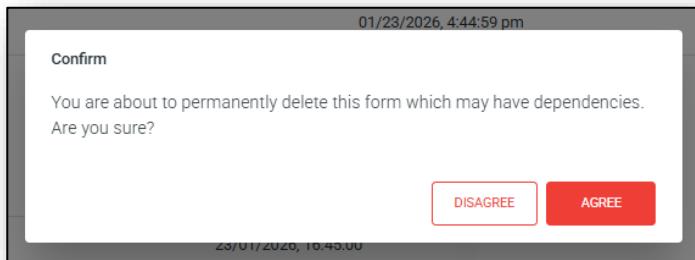
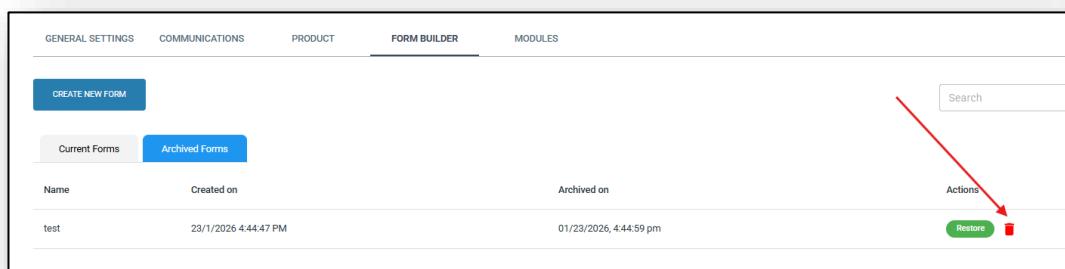
Name	Created on	Archived on	Actions
1. employment	19/9/2025 3:09:06 PM	01/22/2026, 12:32:33	Restore 
Boor's Home Loan Form	3/1/2025 10:53:34 AM	01/23/2026, 4:39:39 pm	Restore 

Username	Action	Form Name	Time
Sanmit Dabre Admin	Archive	Boor's Home Loan Form	23/01/2026, 16:39:41
Sanmit Dabre Admin	Archive	ACN	23/01/2026, 16:29:37

3. Click on the Restore button to move your form back to the Current Forms tab



4. To **permanently** delete a form, click on the Red bin next to the Restore button in the Archive tab



Important Note: We recommend conducting a thorough review before permanently deleting a form and considering any potential impact on applications linked to it, as a permanently deleted form cannot be recovered.

nimo