

# Nimo Release Notes

28/04/2026 UAT Release | 05/05/2026 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

The feature updates include:

1. Settlements Review for NimoSign Loan Contracts.....	1
2. Access controls for Interest Rates and Fees Editing.....	3
3. Term Deposits: Interest Calculation and Payment preference updates .....	5
4. Access controls for the Support Layer.....	7
5. New PPSR integration added to the Assessment layer .....	8
6. Linking loan securities to related parties for Business Loans.....	11
7. Change log records in Nimo Core Banking .....	12

## 1. Settlements Review for NimoSign Loan Contracts

**Benefit:** Clear Settlement Audit trails with fewer manual inputs

**What's new:** We've introduced a streamlined configuration for Nimo Settlements that allows settlement officers to automatically **apply their name and a precise timestamp** to NimoSign-

generated loan contracts in a single click, delivering faster processing, stronger audit trails, and consistently compliant documentation with minimal effort.

**Why it matters:** This enhancement strengthens auditability and accountability, provides a clear record of who performed the action and when, and helps streamline compliance processes by reducing manual countersigning while increasing confidence in your documentation.

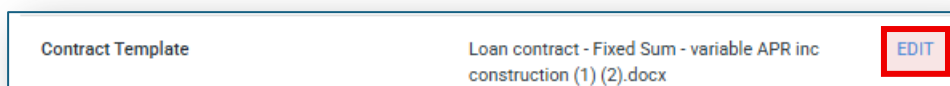
**How it works:**

**Setting it up:**

1. Navigate to Risk > Configuration > Settlement Config
2. Select 'Yes' to the below to enable the configuration



3. In **Marketing > Products**, navigate to the NimoSign Contracts to add the below parameters which would fetch the Settlement Officer's Name and Timestamp and embed onto the Contract when the button is clicked



- 4.

Parameter	Example
[[reviewerName]]	ABC Settler
[[reviewDate]]	09/04/26 04:29 pm

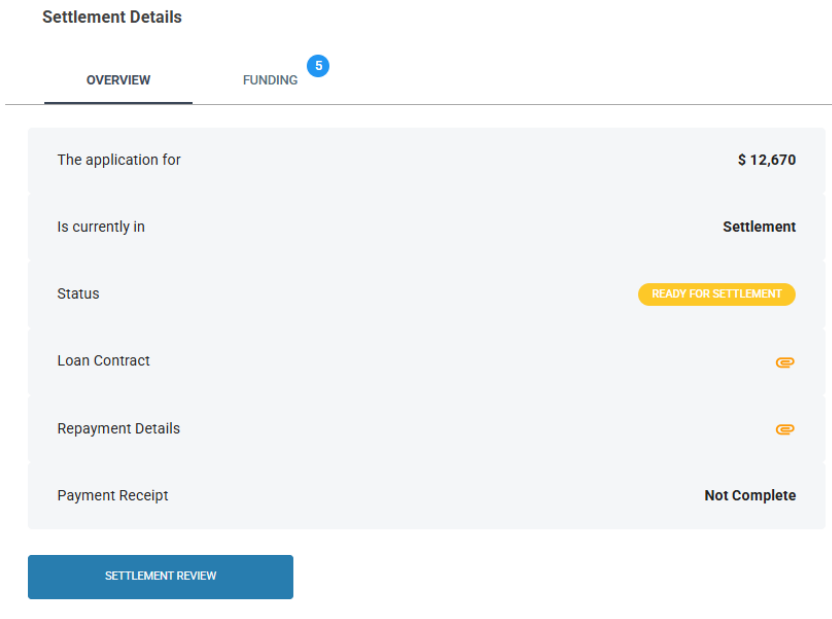
Sample Statement in Loan Contract:

*This Loan Contract is now Countersigned by **ABC Settler** on **09/04/26 04:29 pm** on behalf of Nimo industries*

## 5. Save your changes

### Seeing it in action:

1. After the Loan has been approved and submitted to Settlement, you'll see a button – 'Settlement Review' on the Settlement Overview Page



2. After the button is clicked by the Settlement Officer, the Loan Contract is re-generated and the name and timestamp of the Member who clicked on the button is populated in the Contract where the parameters in point 3 above are placed.



#### Important:

Settlements review will come in effect for Applications which are settled after the configuration is enabled.

- Once enabled, the settler is required to first 'countersign' with Settlement Review and then proceed to the Funding tab to configure Disbursements.
- Members with '**Settlement Edit**' access only will have access to this functionality.
- A user with access to the **Marketing** layer, is required to enable this feature.
- Lenders need to ensure that the settlement parameters mentioned in the table above are added to the Loan contract to capture settler details accurately in the contract.

## 2. Access controls for Interest Rates and Fees Editing

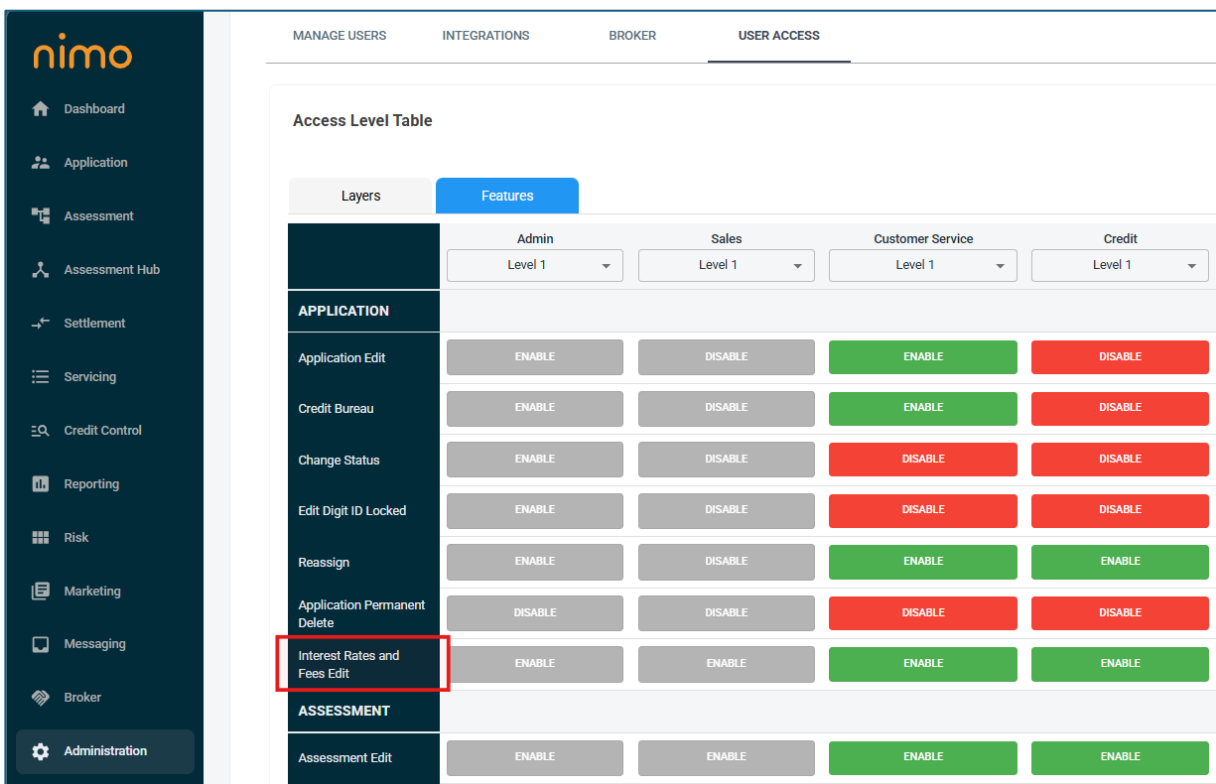
**Benefit:** Stronger control and governance with reduced risk of errors

**What's new:** A new permission, “**Interest Rates & Fees Edit,**” has been added to the *Features* tab under the *Application* section in User Access. This control allows administrators to enable or disable, at a role level, the ability for staff to edit interest rates and fees within the Application > Product tab.

**Why it matters:** Previously, staff could modify fees, increasing the risk of errors, inconsistencies, or unauthorised changes. This update introduces a clear governance layer, ensuring that only approved users can make sensitive pricing adjustments after application submission.

**How it works:**

1. To set-up the rule, go to Administration > User Access > 'Features' section of the Access Level Table
2. You will find new rule under the Application section. You can now Enable or Disable this rule based on your business requirements.



3. Disabling the rule above would remove the Edit functionality for Interest rates, Fees and Charges in the Product Tab of the Application Layer.

**Important:**

The above rule will be **enabled by default** for all roles across all DLA levels

### 3. Term Deposits: Interest Calculation and Payment preference updates

**What's Changing:** We've enhanced the Term Deposit experience in Nimo by introducing more flexible **interest calculation methods** and **payment preferences**, now fully configurable through the form builder.

Lenders can now:

- Offer a new **Monthly (End of Month)** interest calculation option
- Configure how interest is handled with two clear preferences:
  1. **Interest Payments:** Interest is calculated and paid out based on the selected frequency
  2. **Interest Compounded:** Interest is calculated at the chosen frequency and compounded over time
- Decide whether these options are **predefined by the lender** or **selectable by customers** during the application process

This brings Term Deposits in line with more advanced product configuration capabilities, enabling tailored offerings without additional system complexity.

**Why it matters:** This update gives lenders the flexibility to design Term Deposit products that better match customer expectations and diverse financial needs. Whether customers prefer regular income from interest payouts or long-term growth through compounding, lenders can now support both seamlessly.

**How it works:**

1. To enable Interest calculation / frequency options in the application form, navigate to Marketing > Products > Term deposit products > 'Interest Calculation and Payment Options'

2. Select from a range of frequency options matching your Product offerings and save your preferences.

Attribute	Value	Actions
Category	Term Deposit Personal	LOCKED
Name	Term Deposit - Personal	EDIT
Product Detail URL	https://nimoindustries.com/	EDIT
Interest Calculation and Payment Options	Fortnightly Quarterly Biannually Annually At Maturity	EDIT
Prepayment Penalty Rate	1.5 %	EDIT
Transactions	No	EDIT
Interest Rate	table	VIEW
Annual Fee	\$0	EDIT
Monthly Fee	\$5	EDIT
Treasury Account		EDIT

### Edit Interest Calculation and Payment Options

Option	Included
Fortnightly	<input type="checkbox"/>
Monthly (End of Month)	<input checked="" type="checkbox"/>
Monthly (Anniversary)	<input checked="" type="checkbox"/>
Quarterly	<input checked="" type="checkbox"/>
Biannually	<input checked="" type="checkbox"/>
Annually	<input checked="" type="checkbox"/>
At Maturity	<input type="checkbox"/>

Describe the reason for the change

CANCEL SAVE

3. In the form builder > navigate to your Term deposit form > Module 'Term Deposit' you will find the below questions:

**Select** Interest payment frequency   EDIT

**Select** Select your preferred Interest Options   EDIT

**Select Interest Payment Frequency:** Responsible for the frequency for Interest calculation and Payments if enabled in second question

**Note:** These options should match the options set in the Product earlier. Failing to do so would result in not showing the product in the application form

**Select your preferred Interest Options:** Determines if Interest is paid on the selected frequency or compounded.

You can select / default these options as required for them to be appearing in the Application form.

4. The options then selected in the Application form by the customer would determine if the interest is paid out on the set frequency or compounded in Nimo Core Banking.

## 4. Access controls for the Support Layer

**What's changing:** Access to the **Support Layer (Support Site)** is now fully configurable through role-based permissions. Lenders can control which users can view the Support layer, ensuring that access to platform guidance and process documentation is granted only where needed. The Support layer continues to host comprehensive end-to-end workflows and “how-to” guides for the Nimo platform.

**How it works:**

Navigate to Administration > User Access > Layers. You can Enable/Disable the Support layer across roles and DLA levels.

The screenshot shows the 'Administration' section of the Nimo platform, specifically the 'User Access' tab. The 'Access Level Table' is displayed with two columns: 'Admin' and 'Sales', each with a 'Level 1' dropdown menu. The table lists various features and their status for each role. The 'Support' layer is highlighted with a red box and is currently set to 'DISABLE' for both Admin and Sales roles.

Layers	Features	
	Admin	Sales
	Level 1	Level 1
Application	ENABLE	ENABLE
Assessment	ENABLE	ENABLE
Assessment Hub	DISABLE	DISABLE
Settlement	ENABLE	ENABLE
Servicing	ENABLE	ENABLE
Credit Control	ENABLE	DISABLE
Reporting	ENABLE	DISABLE
Risk	ENABLE	DISABLE
Marketing	ENABLE	DISABLE
Messaging	DISABLE	DISABLE
Broker	ENABLE	DISABLE
Administration	ENABLE	DISABLE
Support	DISABLE	DISABLE



**Important:**

The above rule will be **disabled by default** for all roles across all DLA levels

## 5. New PPSR integration added to the Assessment layer

**Benefit:** Faster credit decisions with streamlined operations

**What's new:** Nimo Assessments now supports an integrated PPSR (Personal Property Securities Register) search workflow. Lenders can perform PPSR checks directly within Nimo for vehicles linked to loan applications. With simple configuration in the assessment pipeline and valid PPSR account credentials, results can be retrieved and assessed in real time against predefined rules.

**Why It Matters:** This enhancement brings a critical due diligence step directly into the assessment process, eliminating the need to switch between external systems. By embedding PPSR checks into workflows, lenders can make faster, more informed decisions while maintaining strong risk controls.

### **How it works:**

#### *Configuring it:*

1. After you've obtained your credentials from PPSR for lookup and registration, navigate to Administration > Integrations > PPSR Integration and enter the credentials there and Save



The screenshot shows a configuration form for PPSR Integration. The form has a title bar 'PPSR Integration' with an upward arrow icon. Below the title bar are four input fields, each with a label above it: 'B2G Username', 'B2G Password', 'Secured Party Group Number', and 'Secured Party Group Access Code'. Each field is currently empty.

2. To set up rules for PPSR, navigate to **Risk > Assessment > Asset Position > Asset - Vehicle**
  - a. **PPSR:** Responsible for determining if a successful PPSR search has taken place

b. **Collateral Owner Name**: Checks if Applicant name = PPSR Collateral owner name

c. **PPSR Check**: Displays information returned from the PPSR Search

**Risk > Assessment rule view:**

Metrics	Requirement	Parameters	Actions
Age	NO MORE THAN	2 years	EDIT ADD
Customer Estimate Value	NO LESS THAN	\$0	EDIT REMOVE
Market Value	NO LESS THAN	\$0	EDIT REMOVE
Evaluation Percentage	EQUAL	100%	EDIT REMOVE
Proof of Registration	REQUIRE	Mandatory	EDIT REMOVE
PPSR	EQUAL	YES	EDIT ADD
Collateral Owner Name	EQUAL		EDIT ADD
PPSR Check	REQUIRE	Mandatory	EDIT ADD

**Actual Assessment Layer view:**

Asset	Vehicle: HYUNDAI ACTIVE		\$45,000.00	Refer	EDIT
Metrics	Requirement	Parameters	Actual Value	Evaluation	Action
Age	NO MORE THAN	5 years	-2 years	Accept	EDIT
Customer Estimate Value	NO LESS THAN	\$0	\$45,000	Accept	EDIT
Market Value	NO LESS THAN	\$0		Accept	EDIT
Evaluation Percentage	REQUIRE	100%	\$45,000.00	Accept	EDIT
PPSR	EQUAL	YES	YES	Accept	EDIT
Collateral Owner Name	EQUAL	NAREN NALIYANDA	TEST	Refer	EDIT
PPSR Check	REQUIRE	Mandatory	VIEW	Accept	EDIT




**Important: In Marketing > Product:** Ensure the updated Assessment pipeline is added to the Product

*Seeing it in Action:*

1. Ensure your vehicle security added to the Loan includes a VIN (Vehicle Identification Number)

- After your application is submitted to Assessment, go to Asset Position (for Consumer Loans) or Balance Sheet (for Business Loans) > Assets > Drop down to your Vehicle Asset and click **'Evaluate'**

Assets					
Asset	Vehicle: HYUNDAI ACTIVE		\$20,000	<a href="#">Refer</a>	<a href="#">EDIT</a>
Metrics	Requirement	Parameters	Actual Value	Evaluation	Action
Age	NO MORE THAN	5 years	-7 years	Accept	<a href="#">EDIT</a>
Customer Estimate Value	NO LESS THAN	\$0	\$20,000	Accept	<a href="#">EDIT</a>
Market Value	NO LESS THAN	\$0		Accept	<a href="#">EDIT</a>
Evaluation Percentage	EQUAL	100%	\$20,000.00	Accept	<a href="#">EDIT</a>
Proof of Registration	REQUIRE	Mandatory	 d7fef1d1-998c-4658-83b4-8a501d75463d.pdf	Accept	<a href="#">EDIT</a>
PPSR	EQUAL	YES	Not Provided	Refer	<a href="#">EDIT</a>
Collateral Owner Name	EQUAL		Not Provided	Refer	<a href="#">EDIT</a>
PPSR Check	REQUIRE	Mandatory	Not Provided	Refer	<a href="#">Evaluate</a>

- Click on Request PPSR and click on **'Agree'**

Parameters
Actual Value

PPSR CHECK
✕

REQUEST PPSR

Manual Evaluation
▼

CANCEL

SAVE

Not Provided

- This would fetch the details from PPSR and automatically update the Assessment rules based on the information returned from PPSR.

**PPSR REGISTRATION DETAILS**

**REGISTRATION INFORMATION**

Registration Number: 202004010000917	Registration Kind: SecurityInterest
Start Time: 01/04/2020, 11:49:48 am	End Time: 01/04/2027, 11:59:59 pm

**COLLATERAL INFORMATION**

Collateral Class: Motor vehicle	Collateral Type: Consumer
Serial Number (VIN): 1A8F4B8B77T516793	Is PMSI: False

**SECURED PARTY INFORMATION**

Type: Individual	Organisation Number: N/A
------------------	--------------------------

**ADDRESS FOR SERVICE**

Addressee: test
Email: Mahe.Taumalolo@saiglobal.com
Address: 1 test street, [object Object], SYDNEY, NSW, 2000

**PROCEEDS INFORMATION**

Proceeds Claimed: Yes
Description: All present and after acquired property

[CLOSE](#)

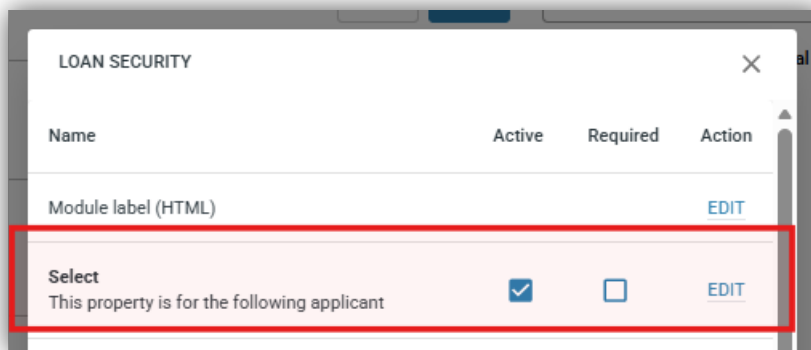
## 6. Linking loan securities to related parties for Business Loans

**What's new:** A new configuration option has been introduced in the **Loan Security module**, allowing lenders to link a **Related Party** directly to a specific **Security Asset**. This is enabled through an additional question setup, making it easy to capture and align ownership or association at the time of configuring loan security.

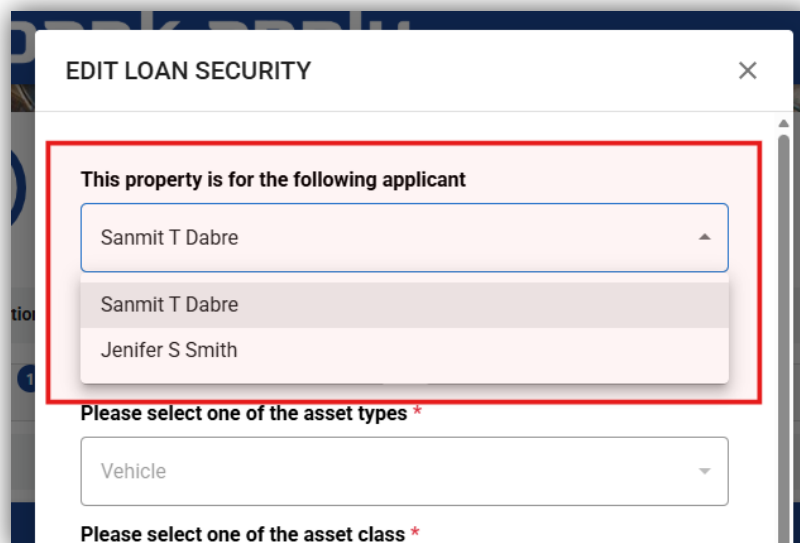
**Why it Matters:** By explicitly linking related parties to individual assets, lenders gain a more accurate view of ownership and responsibility, which is critical for both risk assessment and compliance.

**How it works:**

1. Navigate to your Business / Commercial Loan application form in Marketing layer > Loan Security Module > Edit
2. Make Active (and Required if needed) the question below and Save



3. You will now see this question in the Loan Security section of your application form with a dropdown of Related Parties to select the ownership of that Asset.



4. Once selected, this will flow through your Application into Nimo and will sit in the Security Assets tab.

## 7. Change log records in Nimo Core Banking

**Benefit:** Stronger Audit readiness with Improved accountability

**What's coming:** As we continue to strengthen the Nimo Core banking functionality, we're introducing Change Logs in Nimo Core Banking, providing a detailed audit trail of updates made across key account areas. This will capture field-level changes across the following tabs:

- Account Details

- Transaction History
- Payments
- Documents
- Customer Details

Each change will be recorded to give clear visibility into what was updated, when it occurred, and by whom.

***Why It Matters:*** As operational complexity grows, having a reliable and transparent audit trail is critical. These new change logs strengthen accountability and give teams confidence that all updates can be tracked and reviewed with ease.