

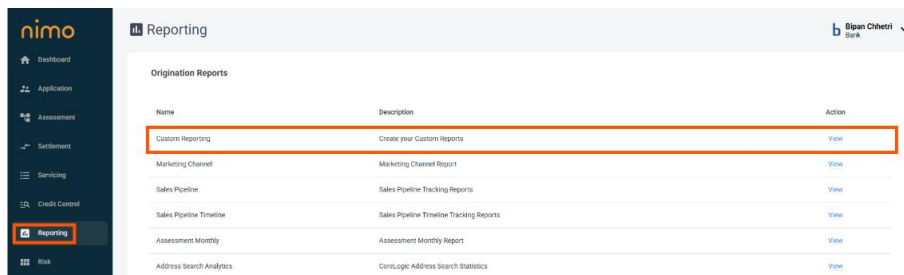
## Introducing Customised Reporting

We're delighted to announce an exciting new feature in Nimo's Reporting layer that allows you to **create customised, comprehensive reports** based on the modules from customer application forms.

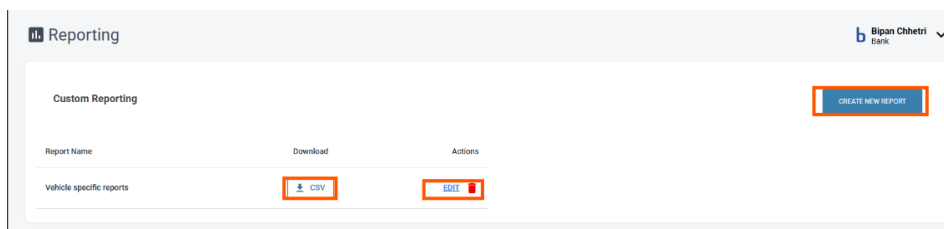
The **Custom Reports** feature gives you the ability to explore and document a wide range data collected through applications in Nimo, offering valuable insights into the information and metrics that matter most to you.

You can access this functionality by navigating to:

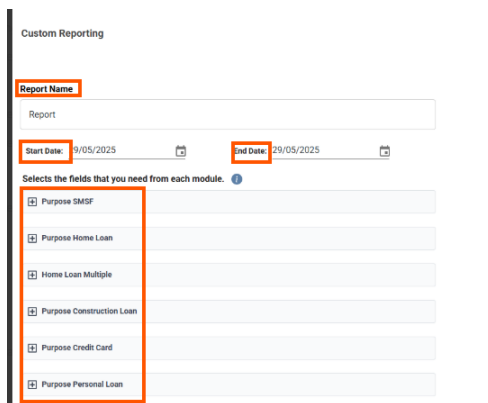
### Reporting > Custom Reporting > View



- From here, you can create new **Custom Reports** and view previously created Reports.
- Reports that have already been created can be **downloaded, edited and deleted**.



- When **Create New Report** is selected, you will be able to insert the **Report Name** and view a list of all your **current modules**.
- The report can also be filtered for a specific **Date Range**.



- The **green tick** indicates that one or more fields from the corresponding module have been included in the report. This visual cue helps users quickly identify which modules are being utilized.

**Reporting**

Custom Reporting

**Report Name**  
Report

Start Date: 29/05/2025    End Date: 29/05/2025

Selects the fields that you need from each module.

<input checked="" type="checkbox"/> Purpose SMSF	✓
<input type="checkbox"/> Purpose Home Loan	
<input type="checkbox"/> Home Loan Multiple	
<input checked="" type="checkbox"/> Purpose Construction Loan	✓
<input type="checkbox"/> Purpose Credit Card	
<input type="checkbox"/> Purpose Personal Loan	
<input type="checkbox"/> Purpose Vehicle Loan	

- From here, you can select the **fields** from each **module** that you want to include in your report.

Custom Reporting

**Report Name**  
Report name

Selects the fields that you need from each module.

<input type="checkbox"/> Products	<input type="checkbox"/>
Why are you looking for a loan?	<input type="checkbox"/>
Are you a first home buyer?	<input checked="" type="checkbox"/>
Is the property to live in or for investment purposes?	<input type="checkbox"/>
Have you found the property?	<input checked="" type="checkbox"/>
Property address	<input type="checkbox"/>
Market estimated value	<input type="checkbox"/>
The state you are searching for a property in	<input type="checkbox"/>

- Once you have selected all of the desired fields for your **Custom Report**, press **Submit**.

Mandatory Submission Document

Before you begin

Broker ID

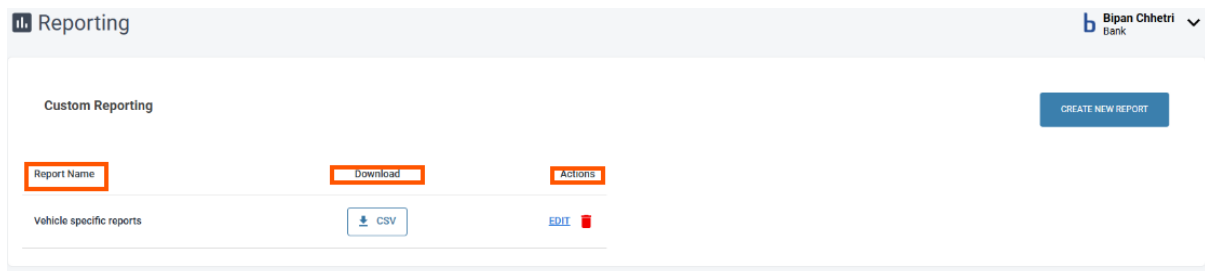
Business Financial

Add Broker

Broker Company Settings

**SUBMIT**

- The Report will then appear in your list of reports under **Custom Reporting**, and again from here you can **download, edit** and **delete** your **Custom Reports**.



### Unlock Liability Type and Displaying Overdrawn Access Accounts in Asset tab:

We have enhanced how **Liabilities are categorised** within Nimo's platform, and how Access Accounts are identified within an Application Form.

#### Unlocking Liability Type:

When retrieving bank statements, if the account type is missing, accounts with a negative Balance are automatically mapped as liabilities. However, because the specific liability type can't be determined at this stage, these are initially assigned as Liability Type: "**Other**".

To allow for accurate categorisation later, the **Liability** is now **editable** so it can be updated from the application layer once the correct type is known.

Edit Application

OVERVIEW   APPLICANTS <sup>1</sup>   PRODUCTS   ASSETS <sup>3</sup>   **LIABILITIES** <sup>4</sup>   INCOI

Liabilities \$582,677 ADD LIABILITIES

Type	Description	Value	Future Value	Monthly Repayments	Actions
Personal Loan	Vehicle	\$30,000.00	\$30,000.00	\$444.02	EDIT
<b>Other</b> <sup>1</sup>	Credit Union	\$552,677	\$552,677	\$0	<b>EDIT</b>
Personal Loan <sup>1</sup>	tfr to (num) ntbnk pp to-t j coultas, n j edwards ref-car loan subaru nai				EDIT
Personal Loan <sup>1</sup>	loan repayment debit				EDIT
Personal Loan <sup>1</sup>	loan redraw debit				EDIT

EDIT LIABILITIES ×

**Type of liability \***

Other

- Credit card
- Store card
- Home loan
- Personal loan
- Hire purchase
- HECS or Student loan
- Child support / maintenance
- Carer payment
- Buy Now / Pay Later
- Line of Credit
- Other

**Attach liability documents \***

Document-1

Drag & drop your files here, or [click to select files](#)

Valid file types are PDF, PNG, GIF, JPEG (up to 5mb)

### Fees and Charges:

We have uplifted our **Fees and Charges** to ensure the **removal of any duplications** within the Nimo platform. Please note that some Fees may have been moved from the Submit to Documents pop up and inserted in the Products Table.

### Equifax Comprehensive Credit Reporting:

We are delighted to announce the introduction of Equifax **Comprehensive Credit Reporting**.

If you have completed the Comprehensive Credit Reporting process with Equifax and have your credentials, you can enter your details and switch by:

**Administration > Integrations > Credit Bureau Selection**

**Enter your credentials then**

Under **'Credit Report Type'** you will see the option to choose between **Negative** or **Comprehensive** Credit Report Type.

**Credit Bureau Selection** Equifax ^

**Credit Bureau Selection**

Equifax

**Username**

VYya341L73

**Password**

d66QhdLSkH

**Credit Report Type**

Comprehensive

Negative

Comprehensive

### New Assessment Rule:

We have created a new **Assessment Rule**, similar to DTI, however, calculating all Liability Repayments instead of overall debt.

This is called **DTI (Liability Repayments)**.

### New Formula:

Total Monthly Liability Repayments / (Total Monthly Net Income + Total Monthly Non-Taxable Income).

You can enable this new rule by navigating to:

**Risk > Assessment > Select the Product you wish to Edit.**

The screenshot shows the 'Risk' section of a dashboard. The 'ASSESSMENT' tab is selected. A table lists several assessment rules. The 'EDIT' button for the first rule is highlighted with a red box.

Category	Name	Created	Modified	Owner	Actions
Loan Residential Property	Alex Pipeline	13/11/24 02:49 pm	07/04/25 10:41 am		<b>EDIT</b>
Loan Residential Property	Alex test	14/11/24 03:20 pm	07/04/25 12:44 pm		EDIT
Loan Residential Property	Alt Loan	25/07/24 03:10 pm	15/05/25 03:16 pm	Ahmed Nabi	EDIT

From here, select Aggregate, scroll down to DTI (Liability Repayments) and click Add.

Assessment Pipeline Management - Alex Pipeline

Preferences

Ignore Middle Name

Serviceability

Aggregate



DTI (Liability Repayments)

NO MORE THAN

5

EDIT

ADD