Nimo Release Notes

28/07/2026 UAT Features I 04/08/2026 Production Release

We're excited to announce the latest updates designed to strengthen business operations and drive efficiency across your workflows. This month our updates are spanning across all Nimo services including Core Banking, Origination and Brokers.

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.

Contents

1. Nimo Enterprise AI

Benefit: Create a single repository of your processes, guides, frameworks and policy documents, all held within the Nimo platform, and let your staff use our agentic AI live-chat tool, to find the right process or policy for responding to customers, brokers and colleagues. Your team prompts in the same way they would any AI assistant. The difference is that the AI agent only searches your pre-built repository of organisational documents, so everything stays secured inside the Nimo platform.

What's new: This is a brand-new feature, available on request. To request a demo, contact your Nimo relationship manager.

Why it matters: Organisations often store documentation across multiple systems: process documents, SOPs, workflow and call-flow guides, governance frameworks and policies can be found across intranets, shared folders and PDFs.

Nimo Enterprise AI removes the friction of hunting through all of them. Everything sits in one place, and Nimo Enterprise AI searches every document in the repository in seconds, so your team gets the right answer straight from the source.

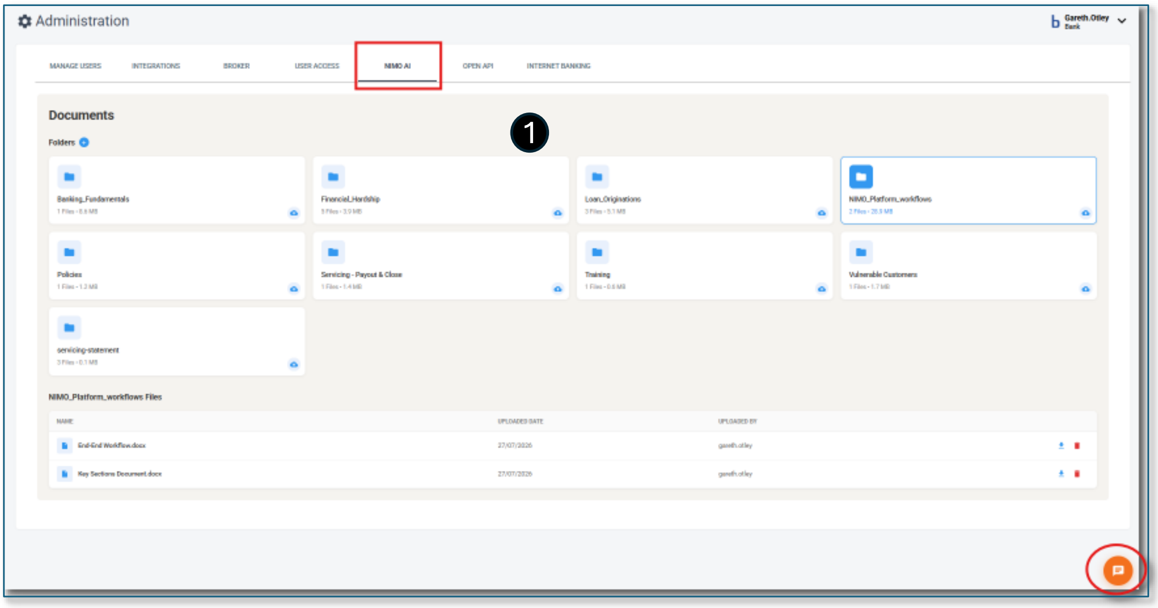
Unlike a standard generative tool that returns an immediate answer, the AI treats your prompt as a goal. It works through your documents, cross-references them and refines its answer until it has the most relevant result, drawing only on what's in your repository. Your staff member still makes the decision about what action to take, with the AI ensuring they're making it with the right information in front of them.

How it works / Setting it up:

1. Simply create category folders for all the documents you wish to store
2. Drag and drop the documents into each associated folder
3. It's ready to use, click the live chat and type your question!

Seeing it in action:

1. Click on the Nimo AI tab at the top
2. Open the chat feature up in the bottom left corner and type in your prompt.
3. Your response will show the sources it has checked at the bottom


Administration
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MANAGE USERS
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USER ACCESS
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INTERNET BANKING
Documents
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Financial_Hardship
Loan_Originations
NIMO_Platform_workflows
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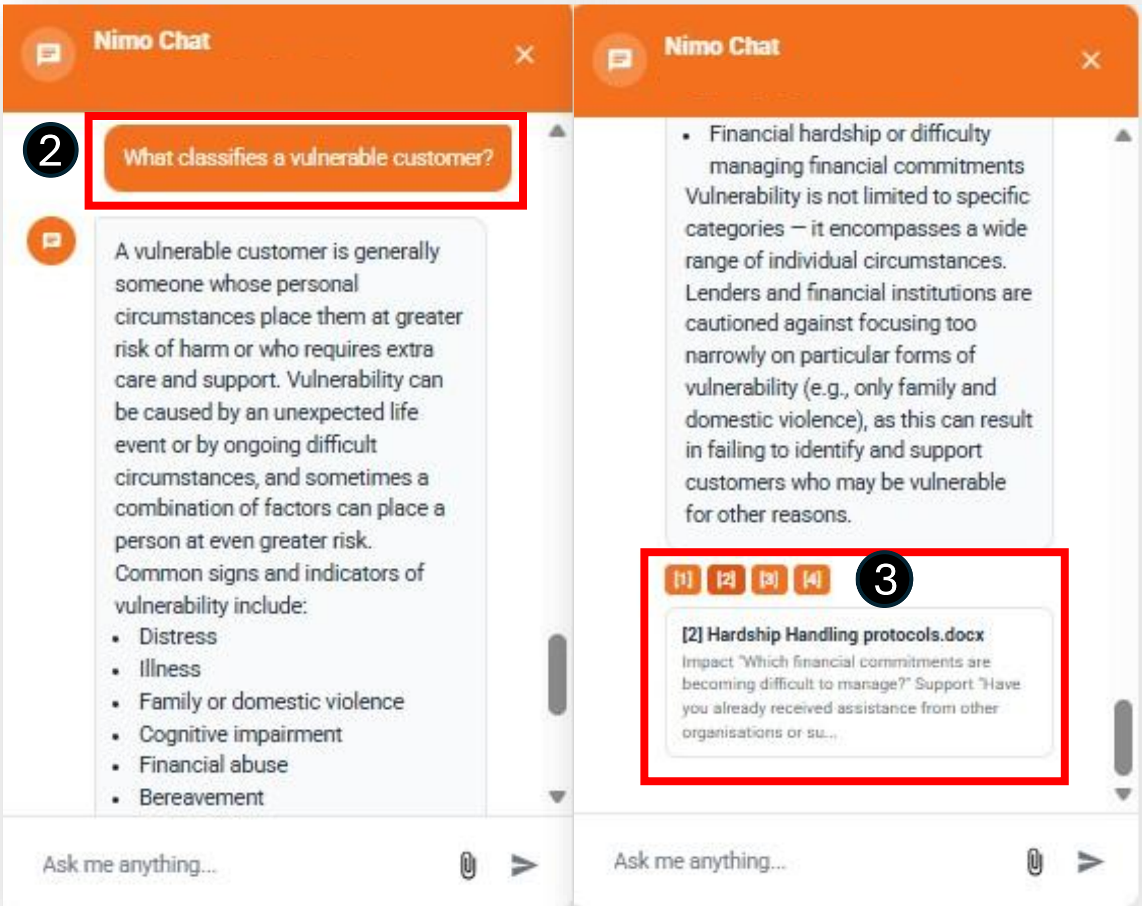
Nimo Chat
2
What classifies a vulnerable customer?
A vulnerable customer is generally someone whose personal circumstances place them at greater risk of harm or who requires extra care and support. Vulnerability can be caused by an unexpected life event or by ongoing difficult circumstances, and sometimes a combination of factors can place a person at even greater risk.
Common signs and indicators of vulnerability include:
• Distress
• Illness
• Family or domestic violence
• Cognitive impairment
• Financial abuse
• Bereavement
Ask me anything...
Nimo Chat
• Financial hardship or difficulty managing financial commitments
Vulnerability is not limited to specific categories – it encompasses a wide range of individual circumstances. Lenders and financial institutions are cautioned against focusing too narrowly on particular forms of vulnerability (e.g., only family and domestic violence), as this can result in failing to identify and support customers who may be vulnerable for other reasons.
[1] [2] [3] [4]
3
[2] Hardship Handling protocols.docx
Impact "Which financial commitments are becoming difficult to manage?" Support "Have you already received assistance from other organisations or su...
Ask me anything...

2. Origination - Opening multiple applications in new tabs

Benefit: Thanks to this update, users will now be able to open up multiple applications at once without it affecting any previous tabs. Previously a second tab opening would auto refresh the first tab that was already opened to the same application that you are currently in. Now you can open multiple tabs from the Application layer and work / look independently through multiple applications simultaneously without resetting the application layer landing page.

What's new: Users can now remain in the same screen on the Application landing page without having to reset any filters or sorting functions they currently have enabled.

Why it matters: Users no longer must keep inputting the same filters and sorting functions on the Application layer as they enter in and out of multiple applications.

How it works:

1. 'Ctrl+Click' or Middle-Click (using mouse wheel) on the EDIT link opens EDIT view of the application in new tab.
2. 'Ctrl+Click' or Middle-Click (using mouse wheel) on Status label opens EDIT view of the application in new tab.
3. Normal left-click behaviour is preserved i.e. opens EDIT view of the application in the same tab, replacing current view
4. The above behaviour is consistent across all status types (Enquiry → Settlement)

Seeing it in action:

1. Using the above prescribed actions, either click on the application through the status or the 'EDIT' option.
2. The application will open in a separate tab
3. Users are not limited to how many applications they can open.

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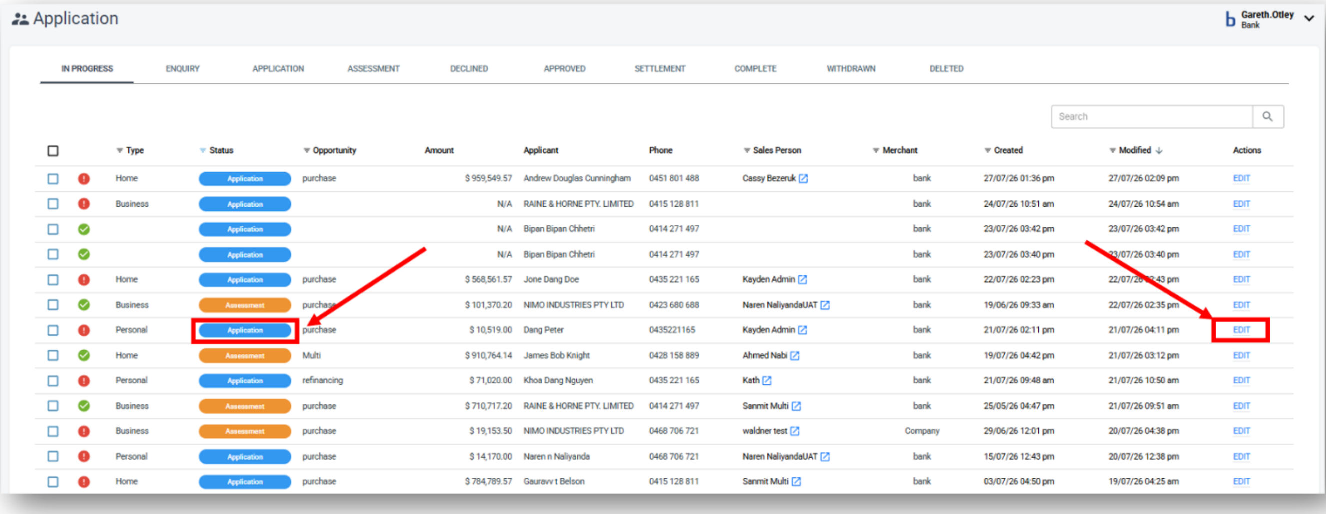
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Personal Application refinancing $ 71,020.00 Khoa Dang Nguyen 0435 221 165 Kath bank 21/07/26 09:48 am 21/07/26 10:50 am EDIT
Business Assessment purchase $ 710,717.20 RAINE & HORNE PTY. LIMITED 0414 271 497 Sanmit Multi bank 25/05/26 04:47 pm 21/07/26 09:51 am EDIT
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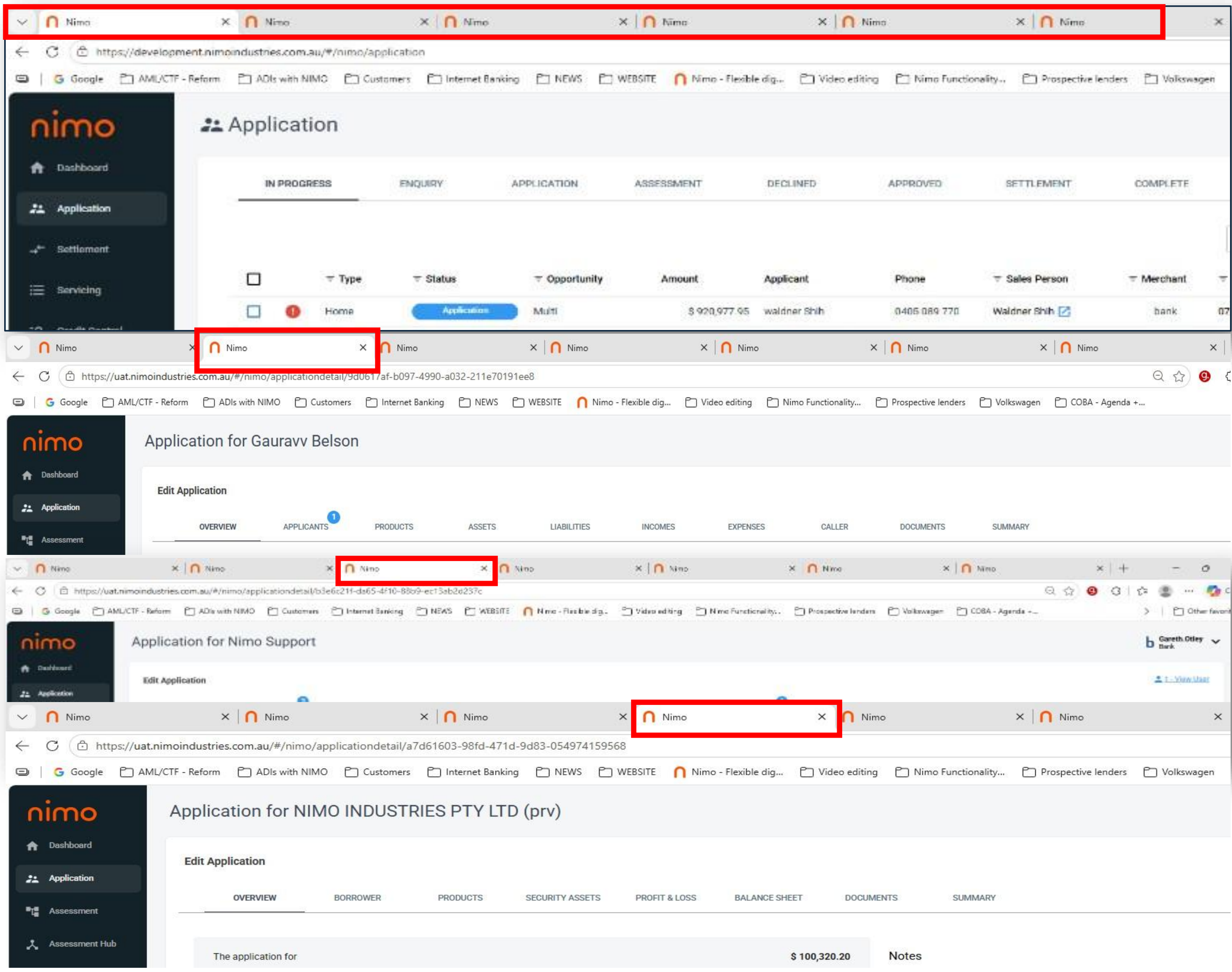
Nimo
https://development.nimoindustries.com.au/#/nimo/application
Google
AML/CTF - Reform
ADIs with NIMO
Customers
Internet Banking
NEWS
WEBSITE
Nimo - Flexible dig...
Video editing
Nimo Functionality...
Prospective lenders
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Application for Gauravv Belson
Assessment
Edit Application
OVERVIEW
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ASSETS
LIABILITIES
INCOMES
EXPENSES
CALLER
DOCUMENTS
SUMMARY
Application for Nimo Support
Gareth.Otley
Bank
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Application for NIMO INDUSTRIES PTY LTD (prv)
Assessment Hub
OVERVIEW
BORROWER
PRODUCTS
SECURITY ASSETS
PROFIT & LOSS
BALANCE SHEET
DOCUMENTS
SUMMARY
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Notes

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3. Core Banking - Manage role-based access control in the servicing layer

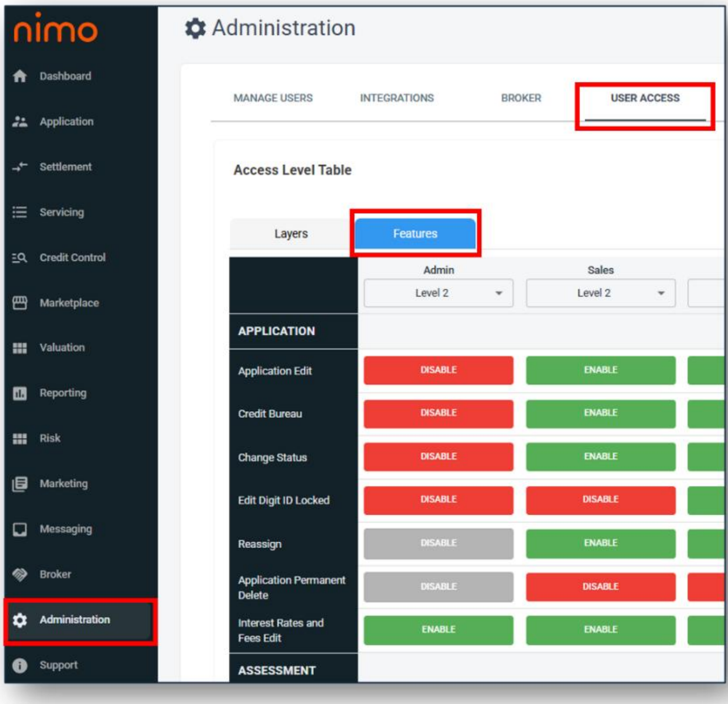
Benefit: To improve your organisations risk management controls for Nimo's Servicing Layer.

What's New: New individual feature level controls have been embedded inside the 'User Access Level Table'. Superusers can now manage staff risk in the Servicing layer through controlling permissions as per role types and role levels within the features tab.

Why it matters: Organisations using Nimo's core banking servicing layer can now better mitigate risk further, by enabling or disabling servicing functionality through Nimo's 'User Access' table.

How it works / Setting it up:

1. Click on the **Administration Layer › User Access Tab › Features** (sub tab).
2. Scroll down to the servicing layer section, then enable / disable based on role types and role levels.
3. If changing the permission, click on the button (enable or disable), select the drop down, arrow and choose the option you are changing the permission to (enable or disable), then, click the green tick to lock the new permission in place.


nimo
Administration
Dashboard
Application
Settlement
Servicing
Credit Control
Marketplace
Valuation
Reporting
Risk
Marketing
Messaging
Broker
Administration
Support
MANAGE USERS
INTEGRATIONS
BROKER
USER ACCESS
Access Level Table
Layers
Features
Admin
Sales
Level 2
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Credit Bureau
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ASSESSMENT
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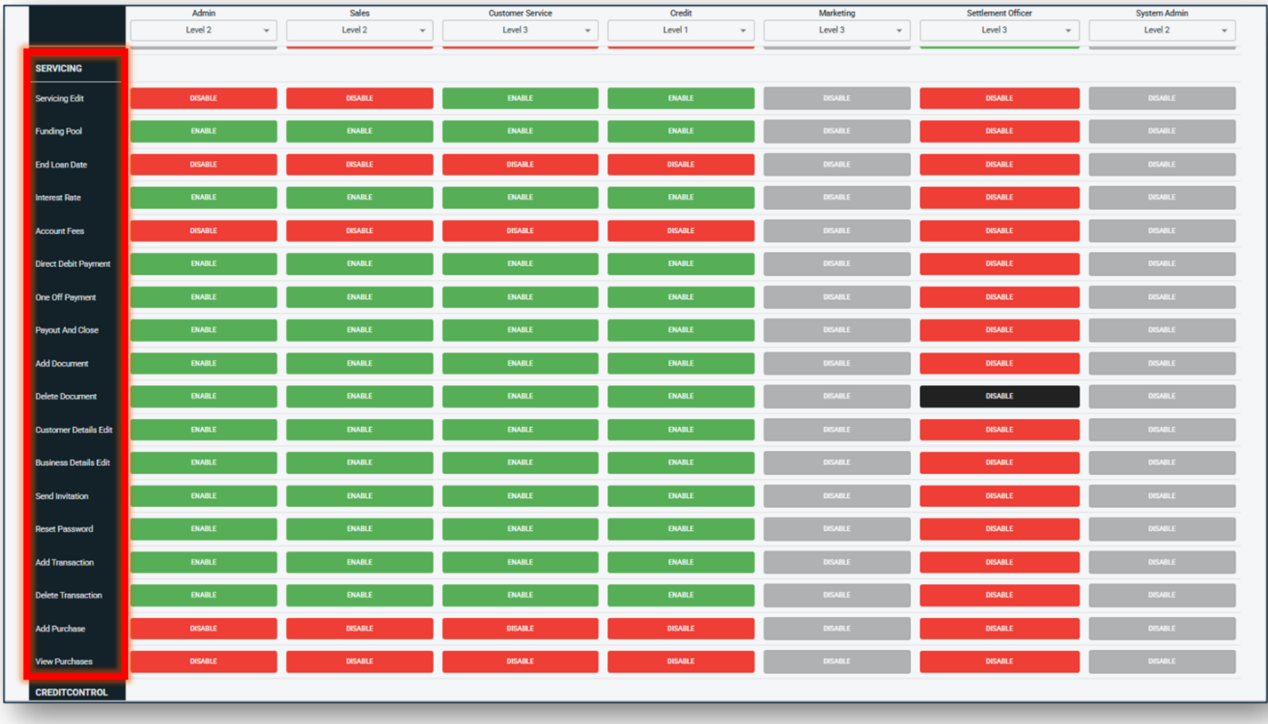
Admin
Sales
Customer Service
Credit
Marketing
Settlement Officer
System Admin
Level 2
Level 2
Level 3
Level 1
Level 3
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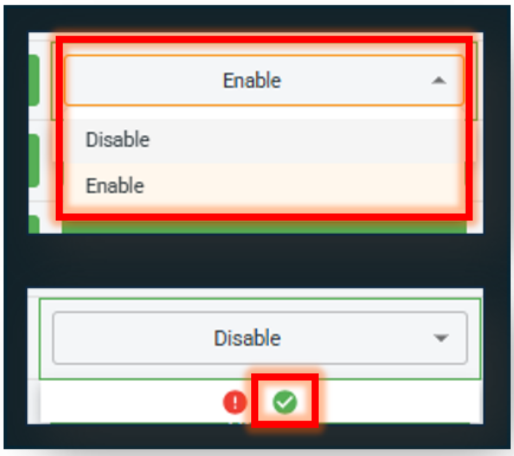
SERVICING
Servicing Edit
Funding Pool
End Loan Date
Interest Rate
Account Fees
Direct Debit Payment
One Off Payment
Payout And Close
Add Document
Delete Document
Customer Details Edit
Business Details Edit
Send Invitation
Reset Password
Add Transaction
Delete Transaction
Add Purchase
View Purchases
CREDITCONTROL



4. Core Banking & Internet Banking - Create and print recent transactions

Benefit: Customers can now create a PDF of their recent transaction listing in the middle of a statement cycle through their Internet Banking customer portal. Staff can now also do this through the Servicing layer under the 'Transaction History' tab.

What's New: Previously customers would need to wait for their statement cycle to close off to be able to access a bank statement, now customers can log into the customer internet banking portal and produce a PDF version of their recent transaction list before waiting for the statement cycle to finish (quarterly, biannually or annual).

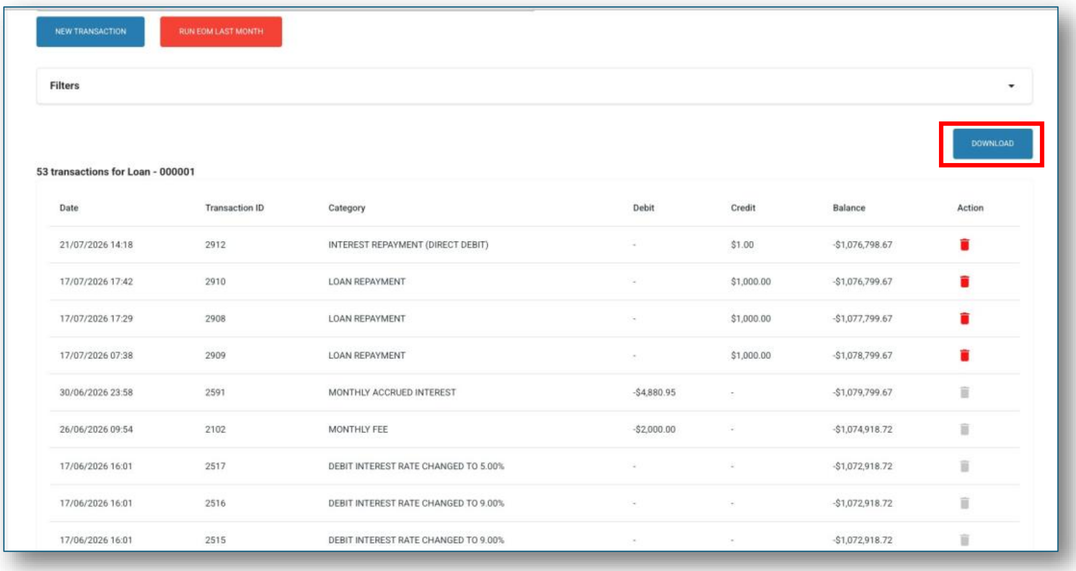
Why it matters: Customers can either do this through their IB App themselves or alternatively, they can call their bank, and the transaction listing can be downloaded as a PDF through the **Servicing › Transaction Listing**. They can also be filtered before being printed / downloaded.

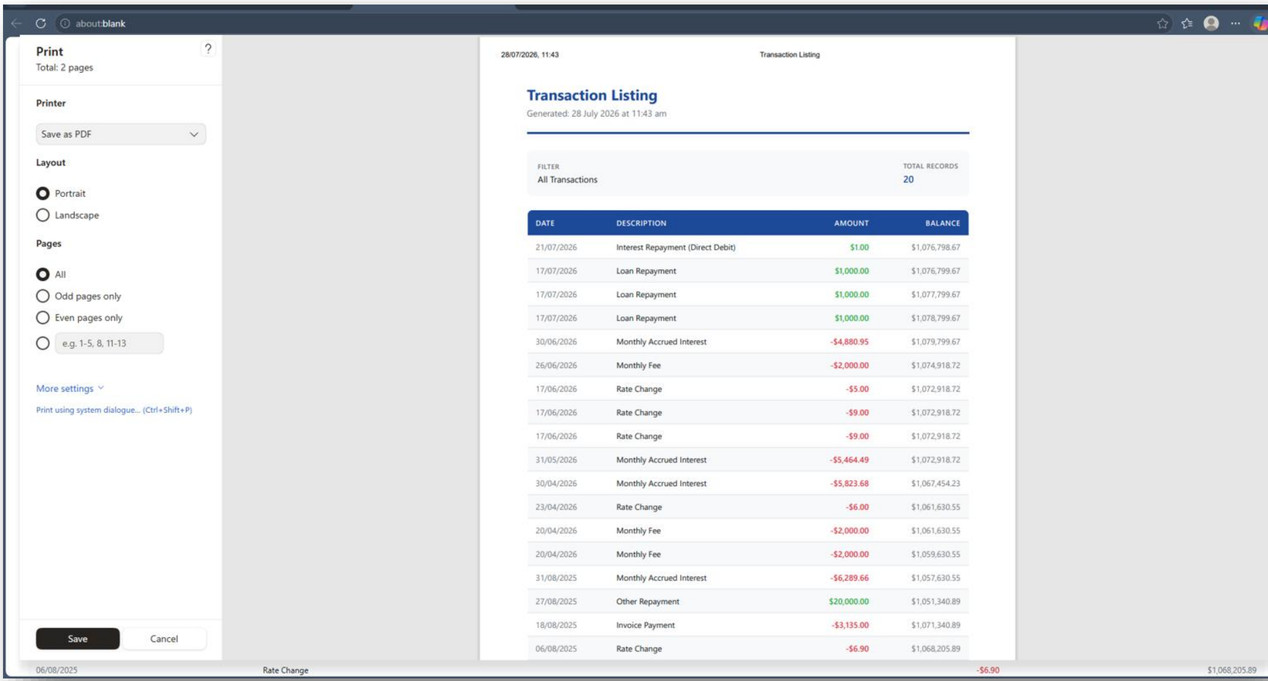
How it works / Setting it up:

1. In **Servicing › Transaction History › Filters,** select and apply the required filters across the following fields:
    a. **Transaction Type (Credit / Debit)**
    b. **From Date**
    c. **To Date**
    d. **From Amount**
    e. **To Amount**
    f. **Keyword**
2. Once a filter is applied, the Transaction History displays a list of relevant transactions.
3. When the button is clicked, this downloads a PDF snapshot of all the filtered transactions.
4. If there are no filters added, and button is clicked, this downloads all the transactions associated with the account

Seeing it in action:

1. There is now a download button that appears in the transaction tab in the Servicing Layer.
2. Staff can either filter the transactions first and then download the recent transactions or they can download the recent transactions without filtering
3. If the recent transactions are needed to be printed, they can be done so as a PDF document.





5. Origination – Customer access to settlement letters

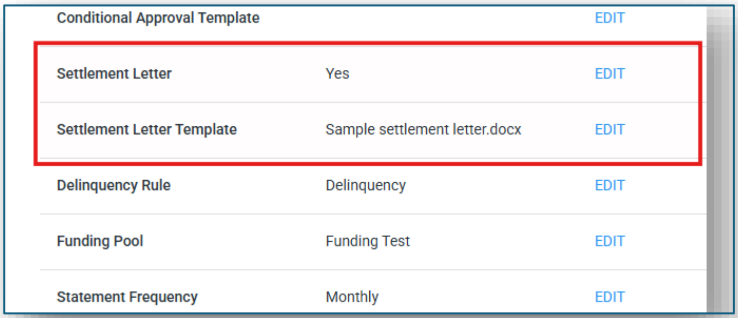
Benefit: Generate and enable customer access to their 'Settlement letters' directly through the 'Customer Portal', providing a seamless post-settlement experience.

What's New: A new Settlement Letter feature has been introduced, enabling lenders to automatically generate settlement letters as part of the loan settlement process. The feature utilises the existing NimoSign parameters to securely generate and publish the document, making it readily accessible to customers through their customer portal.

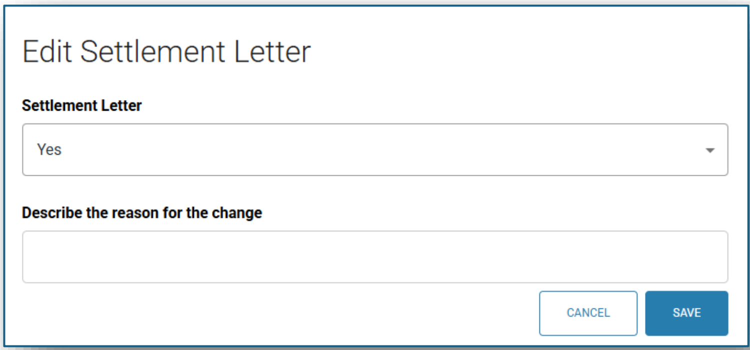
Why it matters: This update allows your customers to log into the customer portal and retrieve their settlement letter to print or save.

Setting it up:

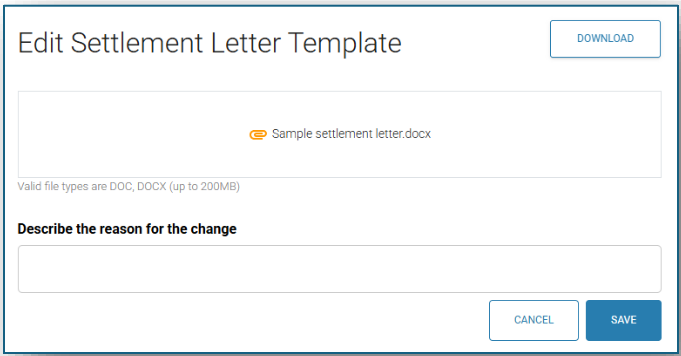
1. Go to Marketing › Products › Scroll to the bottom to navigate to the Settlement Letter options



2. Select '**Yes'** to the 'Edit Settlement Letter' configuration and save

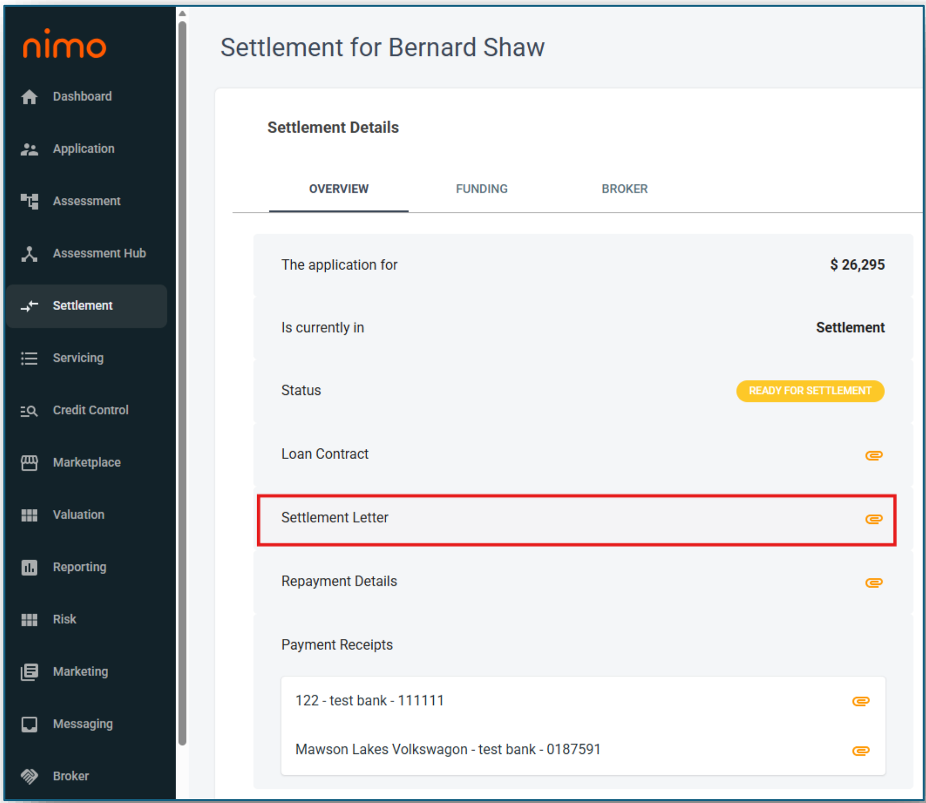


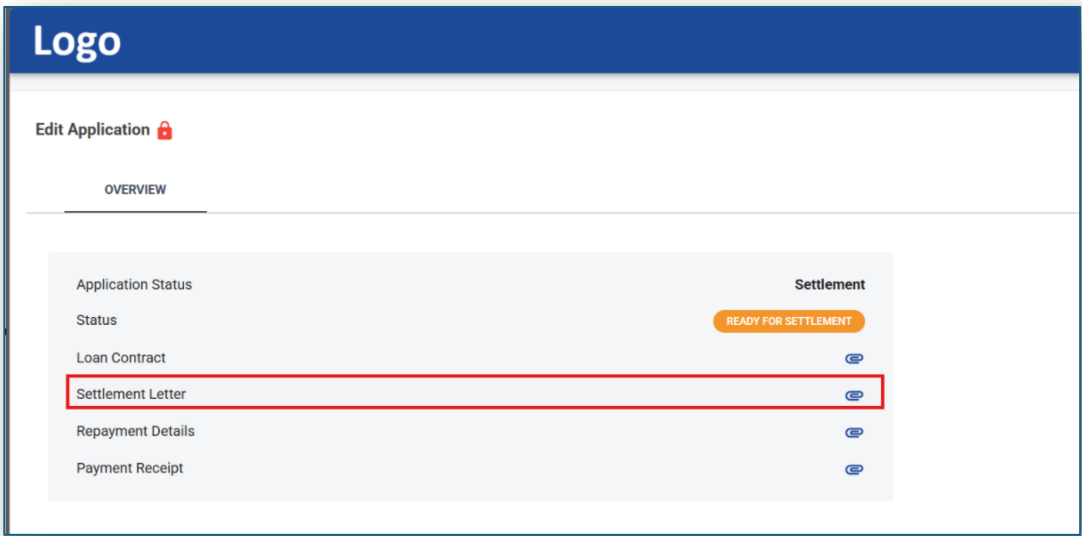
3. Upload your Parametrised Settlement Letter Template to the 'Edit Settlement Letter Template' configuration and save.



Seeing it in action:

1. Once a loan progresses from the Approved stage to the Settlement stage, the Settlement Letter is automatically generated. The document is made available in the Settlement Overview page within the Nimo Staff Portal and is also published to the Customer Portal, allowing customers to securely access their Settlement Letter.





2. Click on the paperclip icon to access and download the generated Settlement Letter. Below is a sample Settlement letter for reference.

SETTLEMENT LETTER

Date: 28/07/2026

Dear **Bernard H Shaw,**

We are pleased to advise that your loan has been now Settled and Ready for disbursement.

Loan Details

Loan Number: 343434343

Loan Amount: $25,000.00

Interest Rate: 6.00 %% p.a.

Loan Term: 10 years

Repayment Amount: $291.93

Repayment Frequency: Month

Purpose of Loan Vehicle

Security Vehicle: 2020 Forester VIN: JM0KF4WLA00350610

The loan funds will be disbursed in accordance with your loan agreement once all settlement conditions have been satisfied.

If you have any questions regarding your loan or settlement, please contact us.

Kind regards,
Nimo Industries.

6. Origination - Enable access to documents for non-servicing lenders

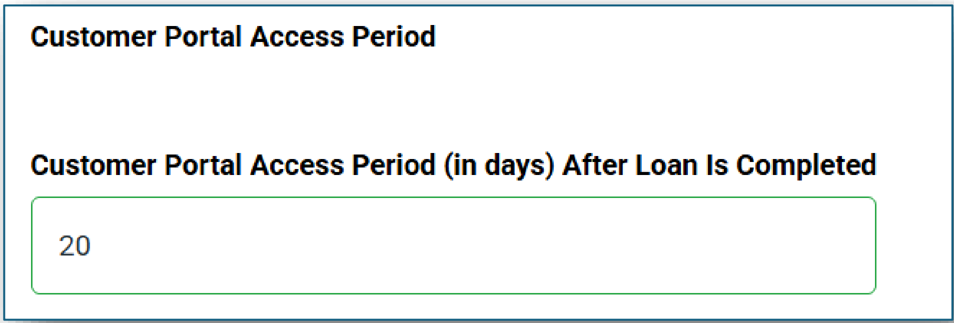
Benefit: Give customers continued, secure access to their Customer Portal after settlement, enabling them to conveniently view and download important loan documents whenever they need them.

What's New: Lenders can now configure how many days customers retain access to the Customer Portal after a loan has settled. This setting is managed directly within the Nimo Portal, giving lenders full control over the post-settlement access period.

Why it matters: With the introduction of the new Settlement Letter and configurable post-settlement access, customers can continue to securely access key loan documents, including their Loan Contract, Direct Debit Acknowledgement, Settlement Letter, and other important records well beyond settlement for a designated period. This improves the customer experience, reduces support requests for document retrieval, and provides greater flexibility for lenders to meet their servicing and compliance needs.

Setting it up:

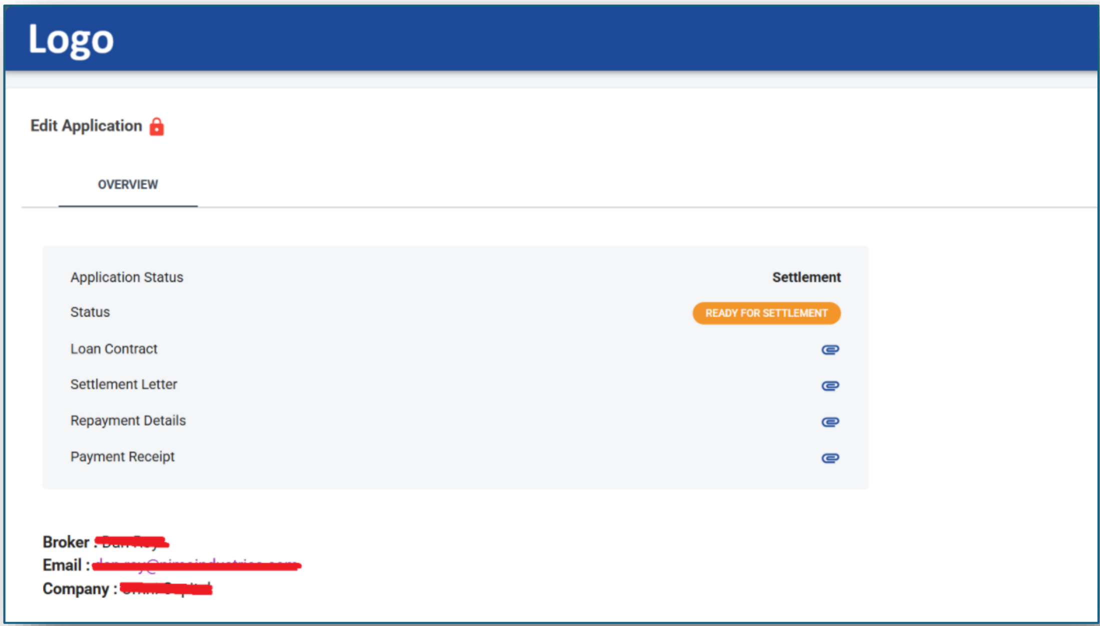
1. Navigate to Risk › Configuration › Customer Portal Access Period



2. Configure the desired number of days required (the day count will begin once the Loan is settled in Nimo)
3. Save your changes

Seeing it in action:

1. Based on the number of post-settlement access days configured by the lender in the Nimo Staff Portal, customers can continue to log in to the Customer Portal and securely access key loan documents



2. Once the configured access period has elapsed, the Customer Portal link will automatically expire, preventing further access to the portal and ensuring customer information remains secure.

7. Core Banking - Hide inactive customers by default

Benefit: By default, searching 'Active' users is the predominant requirement for searching through servicing customers. By hiding customers with other statuses, it makes the UI cleaner for support staff to search through their customer base.

What's New: The default starting position under the 'customer' & 'business' tabs in the Servicing layer will be filtered with the **Active** checkbox selected.

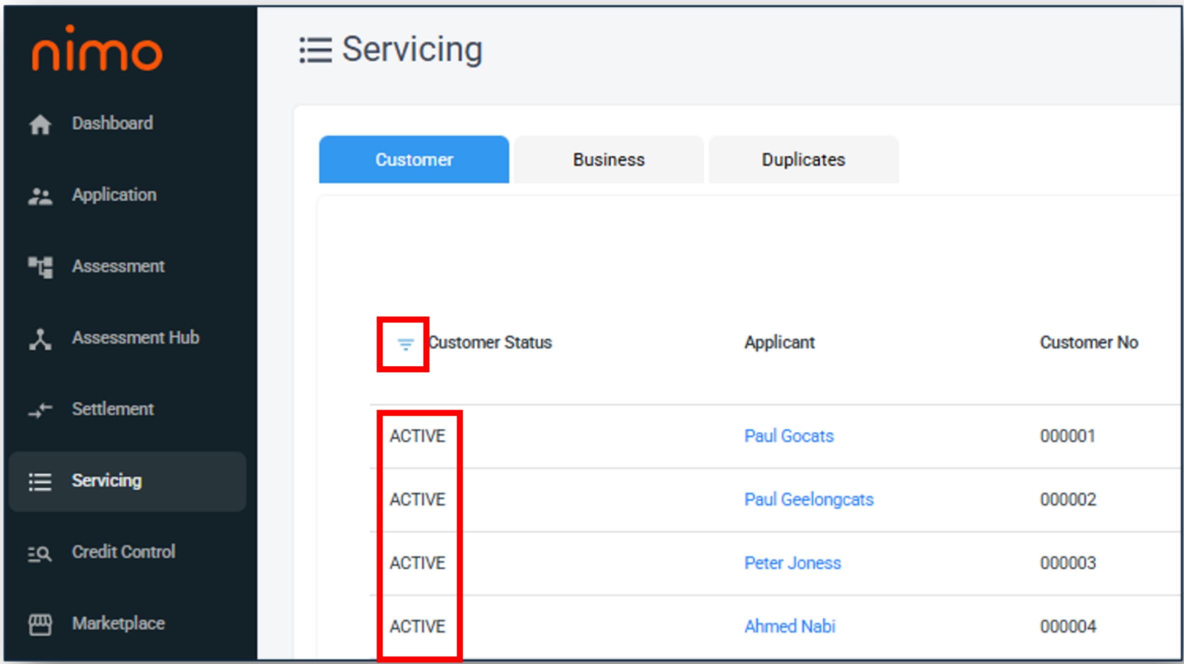
Why it matters: Customers often require recent transaction listings to use as proof for all sorts of reasons such as rental agreements, new employment and other proof of income scenarios.

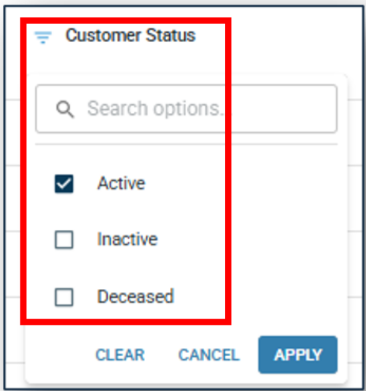
How it works:

1. The servicing landing screen will now display the 'Customer Status' screen be set to '**Active'** users unless otherwise modified for a search.

2. If a user needs to search through '**Inactive**' or '**Deceased**' customers, they will need to click on the filter icon which will now appear blue to show that it's filtered.
3. Users can either clear the filters which would reset and display all the customers in one holistic view, or users can select the customer statuses they want to be displayed.

Seeing it in action:





8. Core Banking - Credit Control Access for all accounts

Benefit: A direct link has now been set up on all accounts from the Servicing layer to navigate directly to the Credit Control layer. This will benefit a Servicing or Credit Control staff member, who mid call with a customer, can now navigate directly from the **Servicing** layer into the **Credit**

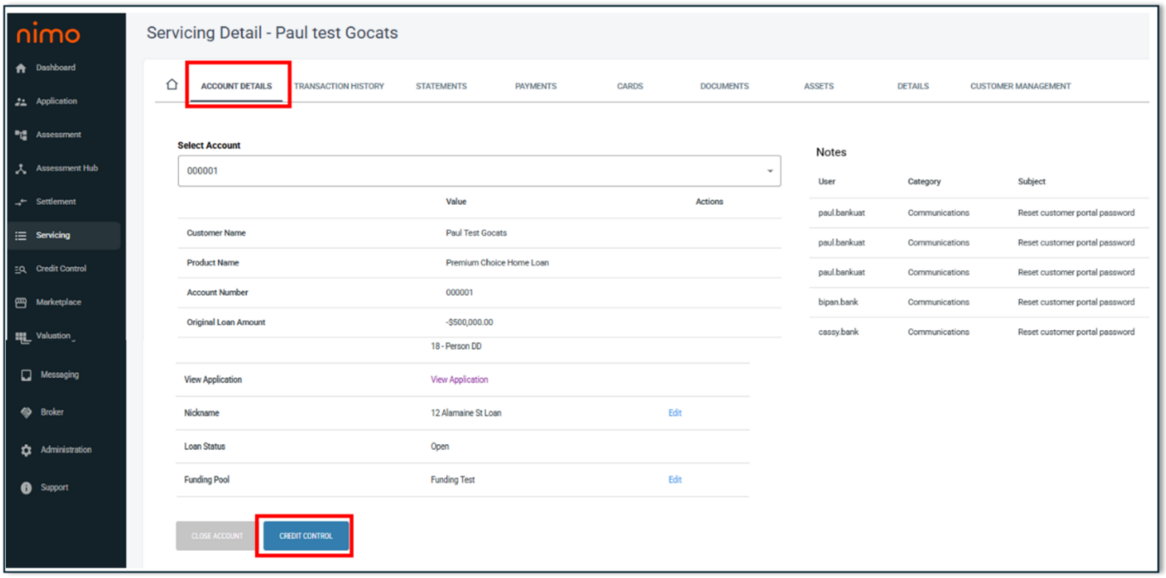
Control layer with the same account information without the need to search for the same customer through the Credit Control screens.

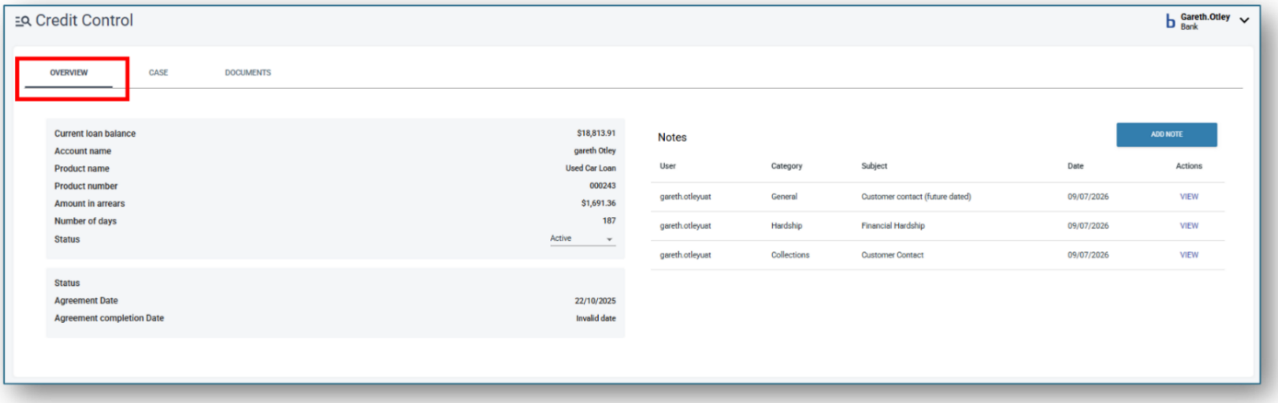
What's New: A button has been added to the **Account Details** screen within the Servicing layer

Why it matters: This release focuses on improving the workflow of managing a customer when navigating across multiple layers to improve the customer experience. One button now replaces multiple clicks or the need to write down customer information to research through a different layer.

Seeing it in action:

1. Under the **Account Details** tab, there is now a 'Credit Control' button at the bottom of each account for direct navigation to the credit Control layer for that account.
2. Once clicked the user will go directly to the **Delinquency Overview** tab into the same account from the Servicing layer.





9. Core Banking - Retain account number selection on tab switching

Benefit: Improving the Servicing workflow and subsequently improving both the customer experience & staff user experience. This uplift improves the staff experience by utilising the same account across multiple tabs giving the staff member peace of mind that navigating between tabs still ensures the correct account is being serviced and addressed. Consequently, the CX is improved as the staff member increases efficiency through navigating between servicing tabs.

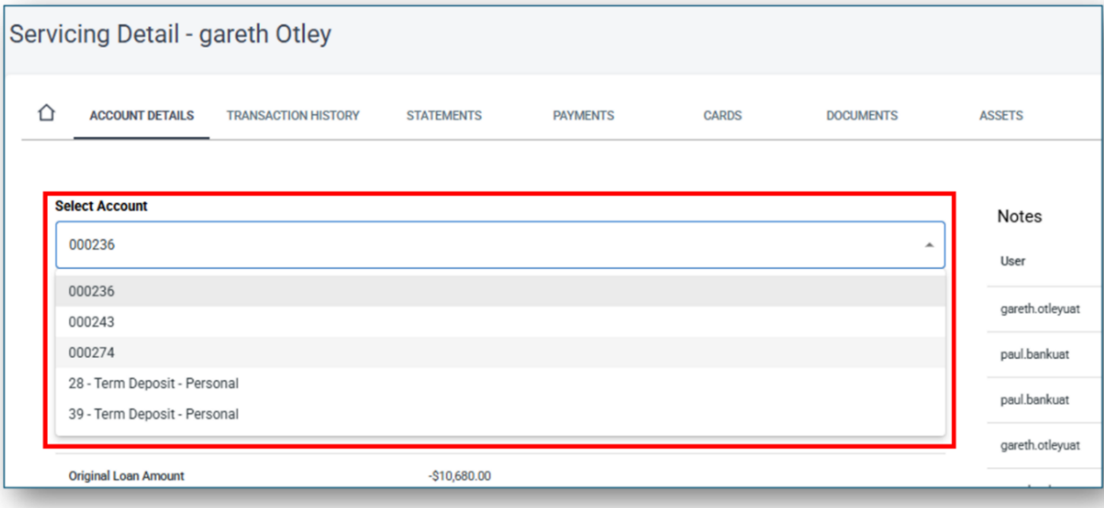
What's changing: Previously each **Servicing** tab required the staff member to select the account from a drop-down list at the top of the screen from most of the tabs. Now when a staff member changes the account in one tab it changes all the tabs to the same account by default.

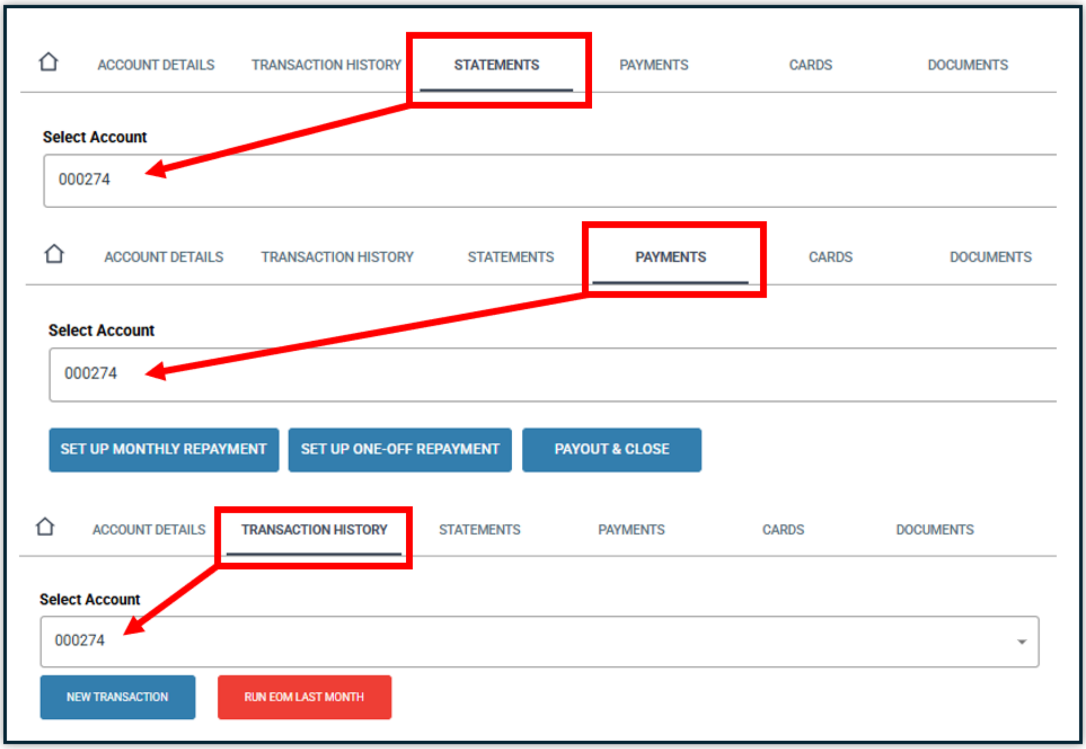
Why it matters: The customer experience is directly related to the staff experience and navigation between tabs.

How it works:

1. This is an automated release; users will not need to set anything up but rather be aware of the change.
2. When a user selects an account through any of the tabs, this will affect all other tabs to display the same account.

Seeing it in action:





10. Broker Portal (Aggregator) - Activate / deactivate a broker

Benefit: The Broker Aggregator can now manage their own brokers permissions within the **Administration layer › User Access** tab by updating the 'Broker Status' field.

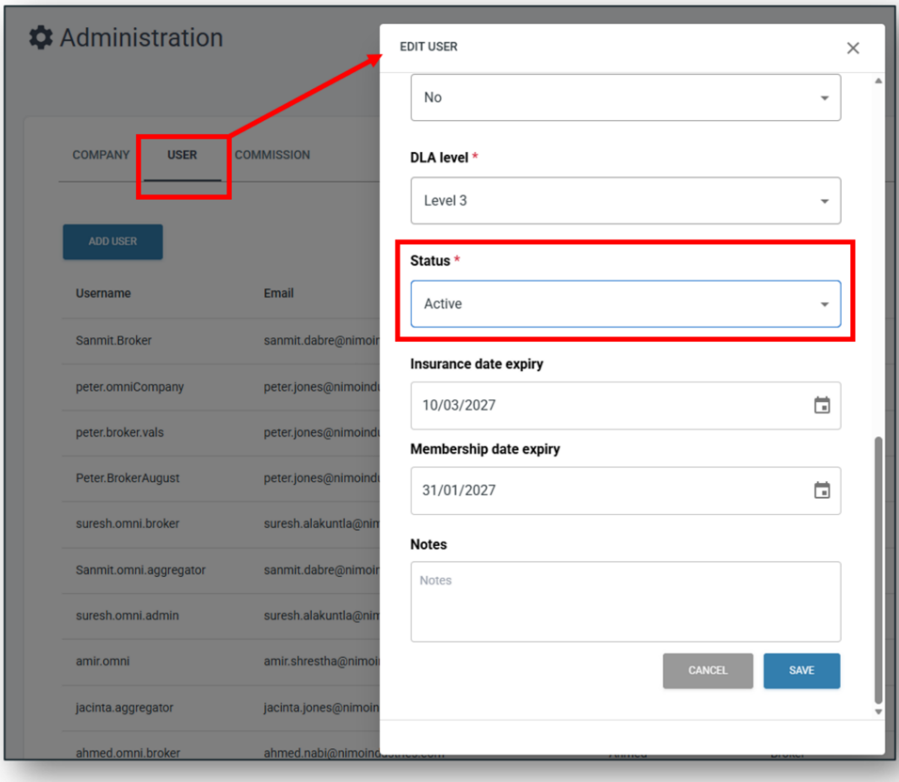
What's New: Under the Aggregator login, the user will be able to edit / update the status of each of the brokers that report into that aggregator rather than needing to email Nimo directly to deactivate a brokers account.

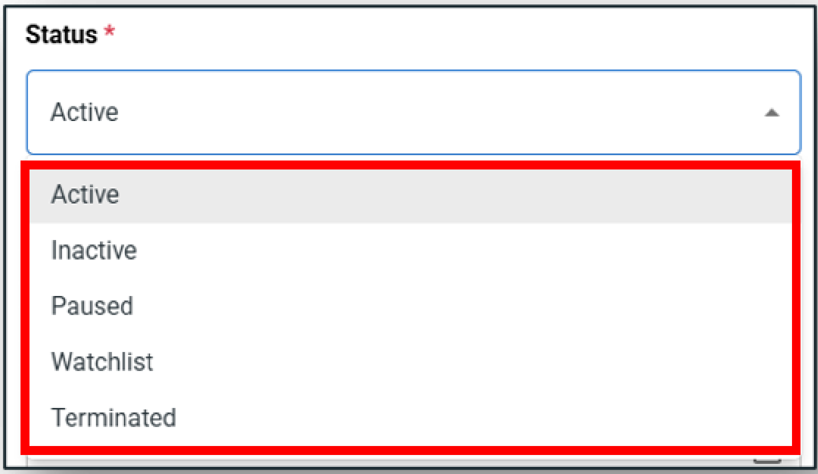
Why it matters: It allows the Broker aggregator to manage this immediately rather than sending an email out externally and waiting for a response to confirm deactivation. From a risk management perspective, it provides comfort to the Broker aggregator that any risk is immediately mitigated when managing a broker's transition with the company.

How it works / Setting it up:

1. The broker aggregator logs in and clicks on the **Administration** layer.
2. Next, select the **User** tab.
3. Locate the broker that needs managing and click on the **EDIT** action.
4. In the 'Edit User' dialog box that opens, scroll down to the **'Status'** field and drop down to select the new status.
5. Select from the following options:
    a. Active
    b. Inactive
    c. Paused
    d. Watchlist
    e. Terminated
6. Select **'Save'** to make the change.
7. The changes can be seen on the main user screen

Seeing it in action:





Username	Email	Full Name	Role	Broker Status	Company Name	Action
Dan_Broker	dan.roy@nimoindustries.com	Dan Roy	Broker	Paused	Omni Capital	EDIT
test.omni.broker	sukrat.ubha@nimoindustries.com	Sunil	Broker	Deactivated	OmniCapital	EDIT
Dan_Broker	dan.roy@nimoindustries.com	Dan Roy	Broker	Watchlist	Omni Capital	EDIT
Dan_Broker	dan.roy@nimoindustries.com	Dan Roy	Broker	Terminated	Omni Capital	EDIT

Important:

- NOTE: Inactive status refers to a 'Deactivated' broker status.

11. Core Banking - Adding bank detail fields to funding pools

Benefit: To accommodate treasury management of funding pools, this update provides visibility of linked account details across the funding pool configuration.

What's New: Four new fields have been added to the configuration screen that sits in the **Risk Layer › Treasury** tab.

Why it matters: This configuration update allows the user to manage the accounts linkage through these four new field inputs.

How it works / Setting it up:

1. Navigate to the Risk Layer, then the Treasury tab
2. Select the treasury pool that needs modifying (or 'Add New Pool').
3. Complete the four new field inputs with the required details
    a. Bank Name

b. Account Name
c. Account Number
d. Account BSB

4. Save each field after completing

Seeing it in action: