nimo

Nimo Release Notes

25/08/2026 UAT Features I 01/09/2026 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.

Core

1. Customer hardship request through Internet Banking app

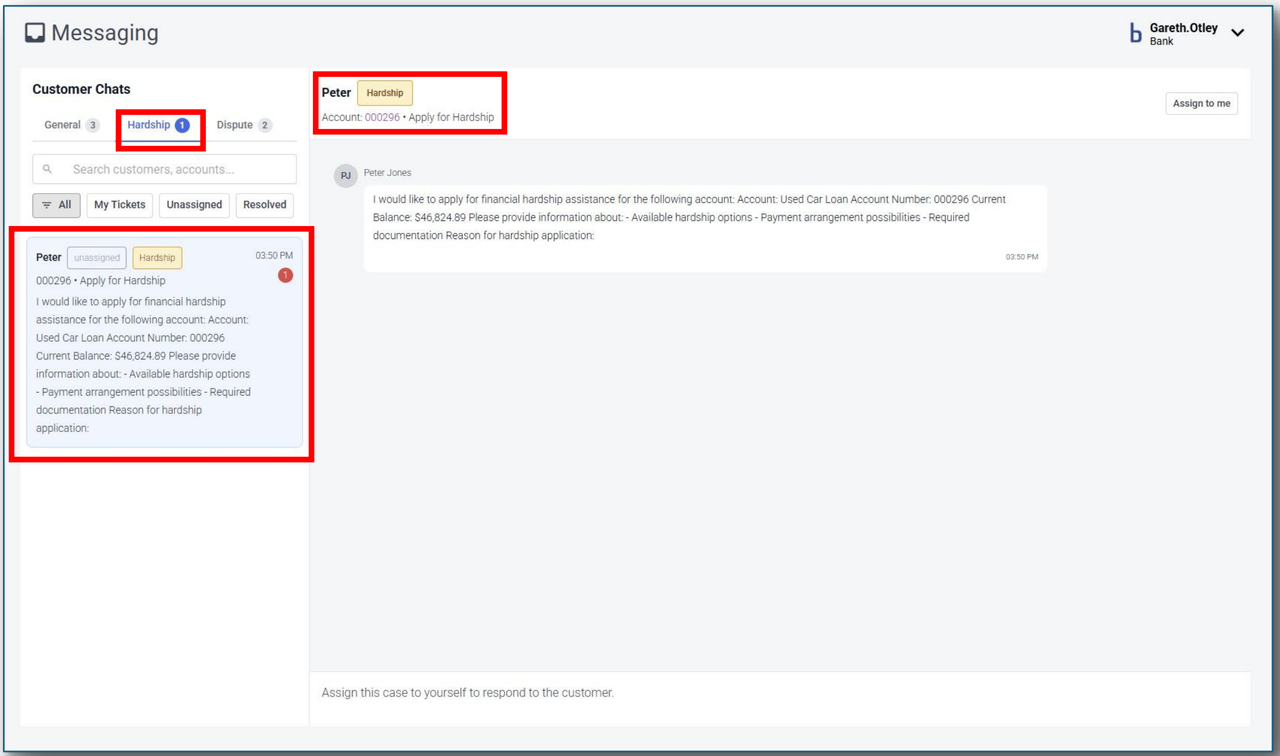
Benefit: A proactive approach enabling customers to make hardship requests.

What's new: We've introduced the ability for customers to proactively raise a "Financial Hardship" request through the Internet Banking app.

Why It matters: Financial hardship is a growing regulatory focus area, with organisations increasingly expected to take a proactive approach to supporting customers. This feature is a trigger that a customer needs help.

How it works:

1. There is a new button titled "**Apply for hardship**" from the acct details page in IB.
2. This allows the user to write a message to the merchant.
3. This creates a new message type "Hardship" for the lender.
4. Messages screen in Nimo now has separate tabs "General", "Hardship".



2. Email notifications for large transactions

Benefit: Allows notification to customers to monitor potential fraud or suspicious behaviour by setting up auto communication when large transactions occur with a value equal to or greater than $10,000.

What's new: A new communication type called 'Large Transaction Notification' is available in the Communications menu within the Marketing layer that the lender can set to notify customers when a large transaction is posted to an account.

Why it matters: Enables automatic large transaction monitoring.

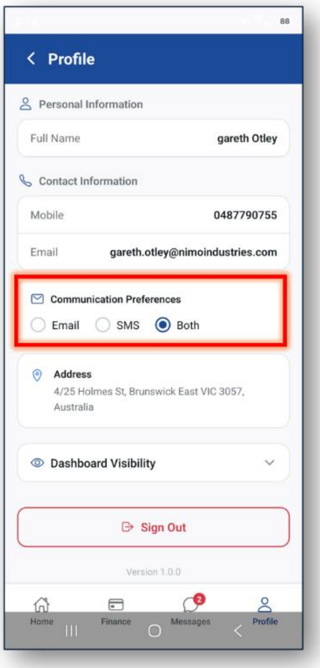
Setting it up:

1. Under the Marketing layer › Communications › Customer, users can setup the new template called "Large Transaction Notification"

3. Communication preference in internet banking

Benefit: Customer can now toggle their communication preferences in the Internet Banking.

What's new: Under the settings in the app, there is a new section called Communications Preferences that allows the customer to select either "Email", SMS" or "Both"



4. Minimum repayment amount display in the account details

Benefit: Allows users in the servicing layer to easily find the customers minimum repayment amount.

What's New: A new field in the Account Details screen under the Servicing layer called 'Minimum repayment amount' is now visible.

Origination

1. PPSR registration workflow in settlement

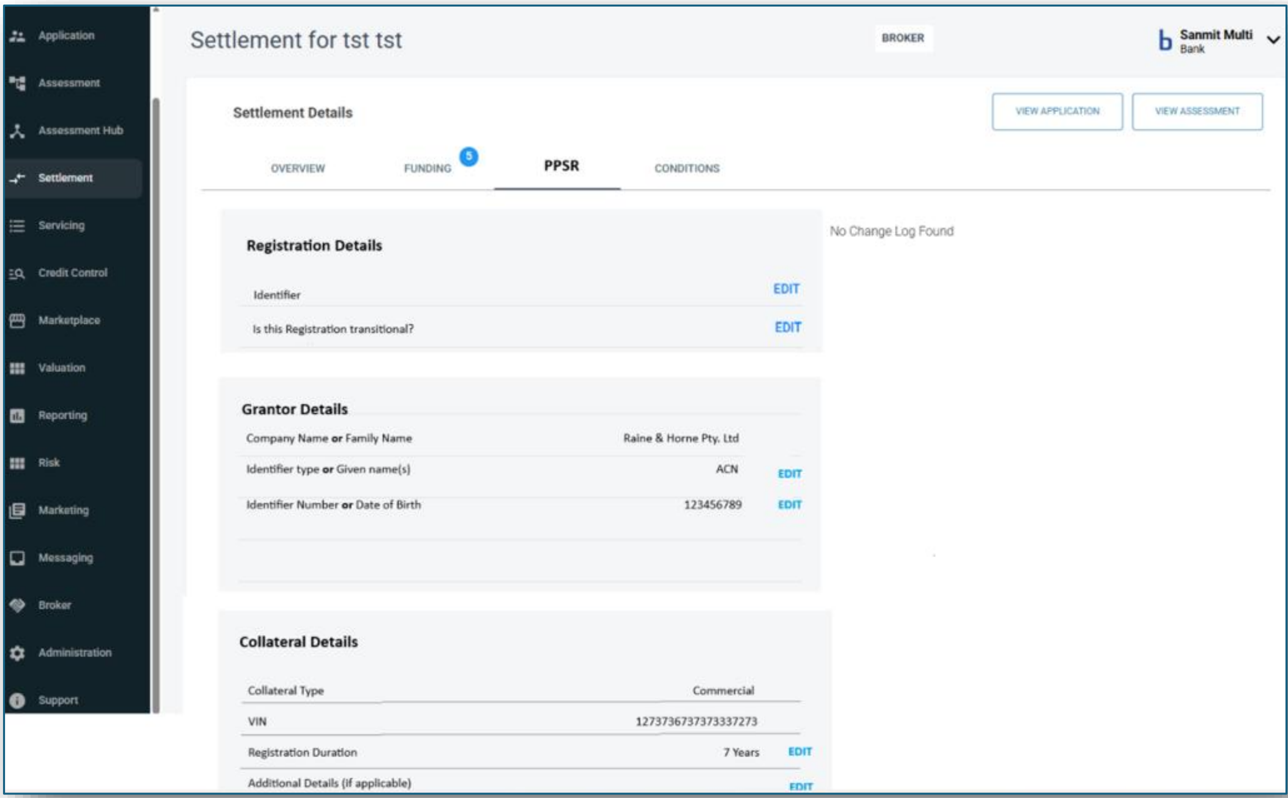
Benefit: A user can now register PPSR against the vehicle asset so that they can claim Security Interest on the Asset

What's New: In the settlements tab, added a new tab called PPSR to the right of the Funding tab. This tab appears only with the following conditions:

- Integration › PPSR credentials are present
- PPSR rules enabled in Assessment
- Purpose = Vehicle / Business / Personal with 'Vehicle' as a Security (subject to change in future when Equipment finance)

Setting it up:

1. Reach out to your Relationship Manager if you wish to set this up



2. Home loan multi module update

What's New: The 'Property Type' question is now available in the Multi Home Loan module if lenders wish to use this question.

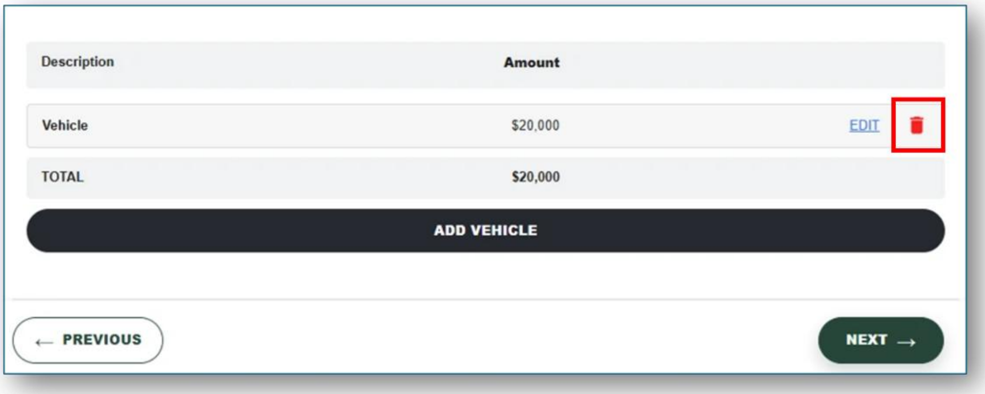
Setting it up:

1. By default, this question is switched off.
2. Lenders wanting to include this question would need to edit any forms that use the above-mentioned module then enable the question and resave and re-publish each form.

3. Loan security module update

Benefit: Applicants / Brokers now have the ability to remove security (I.e. a 'vehicle' that has accidentally been added) in the 'Loan Security' module.

What's New: Previously there was no way to remove security at the enquiry stage. This update introduces the ability for Applicants /Brokers to remove security after it has been added but before submitting the form.



4. Business lending updates

Benefit: Expanded capability for business lending with further configurations to 'Related Parties', consent signing.

What's New: There are a number of new updates that improve processes for the business lending lifecycle.

1. **Multi-Party Digital Consent:** New Config addition to the Review and Submit Module which will control the Signature Requirements for Related parties – The new configuration at the bottom of the module means users can enable *either 'All applicants to sign'* or set this to *At least one applicant to sign'.*
2. **Guarantor Property Verification:** Lenders can now capture specific property ownership details for guarantors independently of their residential address. This ensures accurate land title searches without impacting credit bureau checks.
3. **Enhanced Compliance Controls:** New configuration options allow lenders to enforce digital signatures as a mandatory step, even when physical documents are present, ensuring consistent compliance across all submission workflows.
4. **Consent Signature count in the Application Overview**: Provides a quick view of how many required parties have completed their consent signature and identify who is still outstanding.
5. **Trust and Trustee Workflow Enhancements:** We've upgraded our assessment and signing workflows to support multi-party guarantor property verification and enforced

digital consent. Additionally, we've refined Trust applications to ensure credit checks are automatically routed to the correct legal entity (Corporate or Individual Trustee) for improved accuracy and compliance.

Broker

1. Broker commissions and sales pipeline reporting

Benefit: Both brokers and lenders can now run and download reports specifically for broker commissions.

What's New: Expanded reporting suite for lenders, aggregators and brokers.

Broker & Aggregator Reporting Enhancements
We've significantly upgraded our reporting suite by introducing Aggregator-level commission reports and a fully functional Sales Pipeline Report. These enhancements include role-based filtering for Brokers and Aggregators, new download capabilities for commission breakdowns, and refined data visibility—such as payment status tracking and standardised broker naming—to provide clearer insights into settled applications and pipeline health.