Nimo Release Notes

29/09/2026 UAT Features I 06/10/2026 Production Release

We're excited to announce the extension to 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.

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Origination

1. Implement multi-select question type in 'Purpose' of business loan

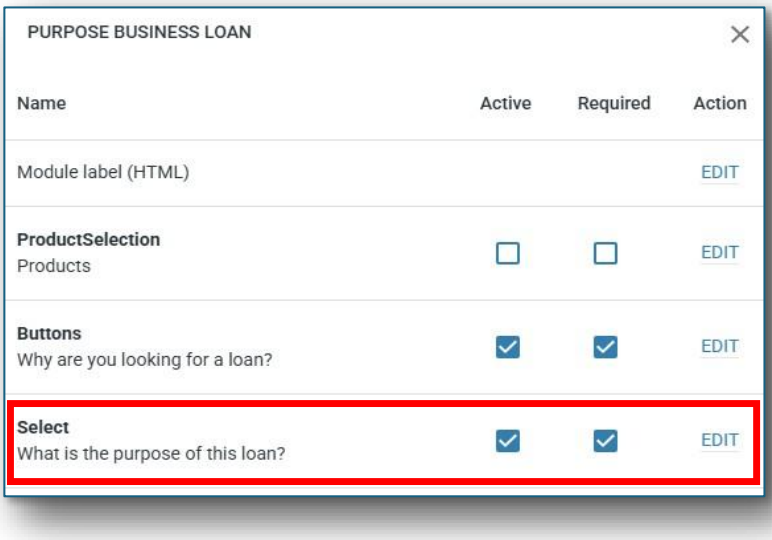
Benefit: Allow respondents to choose multiple answers

What's new: We've extended the existing functionality in the 'Purpose Business Loan' module and specifically the "What is the purpose of this loan?" question. The new functionality enables the question to be changed into a 'Multi-Select' question type, allowing the loan purpose to include multiple purposes for the one application.

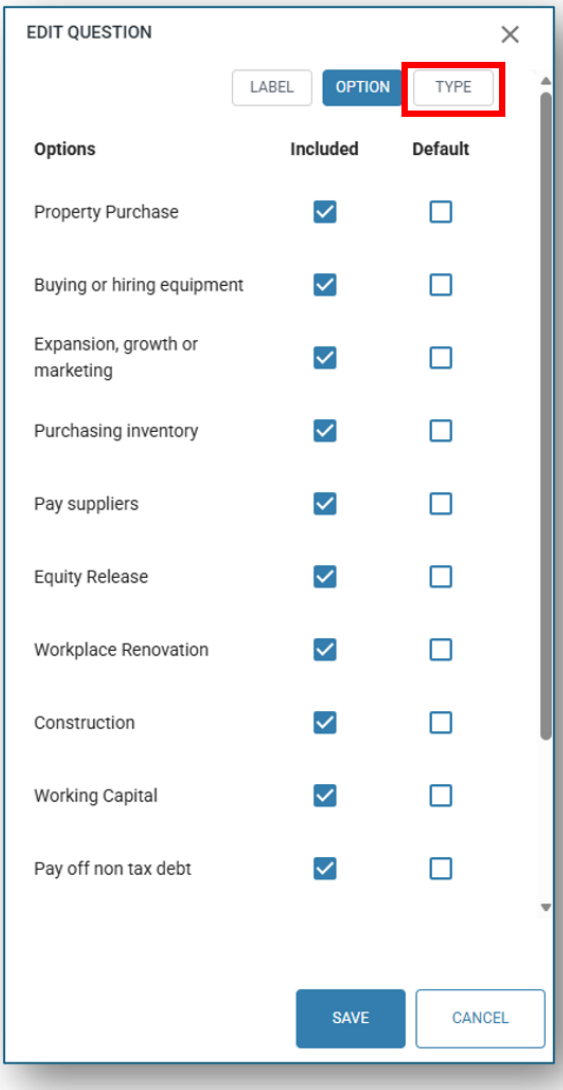
Why It Matters: With this enhancement, users can better align the loan purpose when there are multiple interconnected purposes that sit across the application.

How it works: It's simply a matter of enabling the question type to be a multi-select question type in the Business loan module of any applicable application forms.

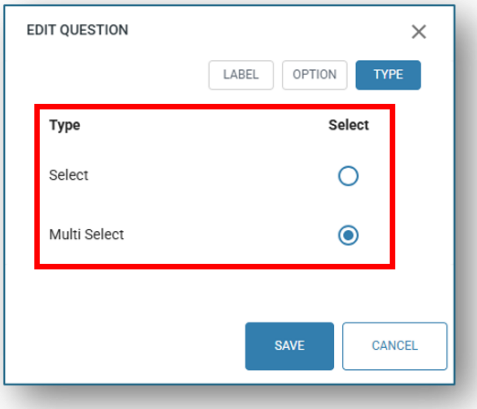
STEP 1 – Open each of the relevant business application forms, select the *'Purpose Business Loan'* module



STEP 2 – If you haven't already, enable all of the options you wish to allow on the application form from; Property purchase, buying or hiring equipment, expansion growth or marketing, purchasing, inventory, pay suppliers, equity release, workplace renovation, construction, working capital, pay off non-tax debt, pay off tax debt, trade credit, or other. Then save your changes.



STEP 3 – Select the '**Type**' button at the top right, then select 'Multi-Select' and **SAVE.**



STEP 4 – **SAVE** your changes to the module, **SAVE** your changes to the form, then '**Republish**' the form to make it live again.

Important:

- If you also have separate broker forms, you will need to enable the functionality in each of the applicable broker business forms as well.

2. Updates to the Business Financial module

Benefit: More flexibility for customers and users to upload Business financials in the application form and in the Application layer

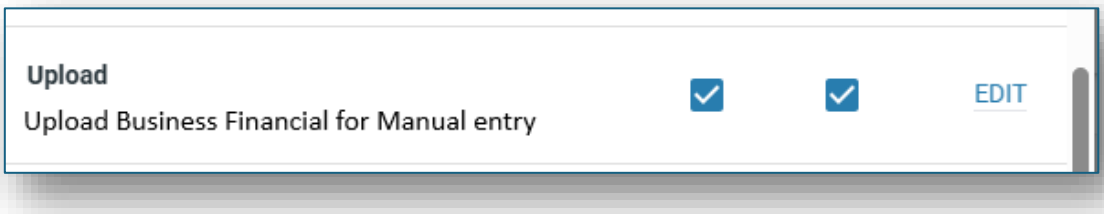
What's new: Within the 'Business Financial' module, we've introduced a setting to allow customers to upload supporting business financial documents when manual entry is used. We've also introduced the ability to edit Profit & Loss and Balance Sheet financials; either manually or via an upload.

Why it matters: Previously, if customers were entering their business financials manually, their supporting documents needed to be attached separately through the documents tab, this new update allows the customer to upload the supporting documents at the same time when manually entering their business financials

How it works / Setting it up:

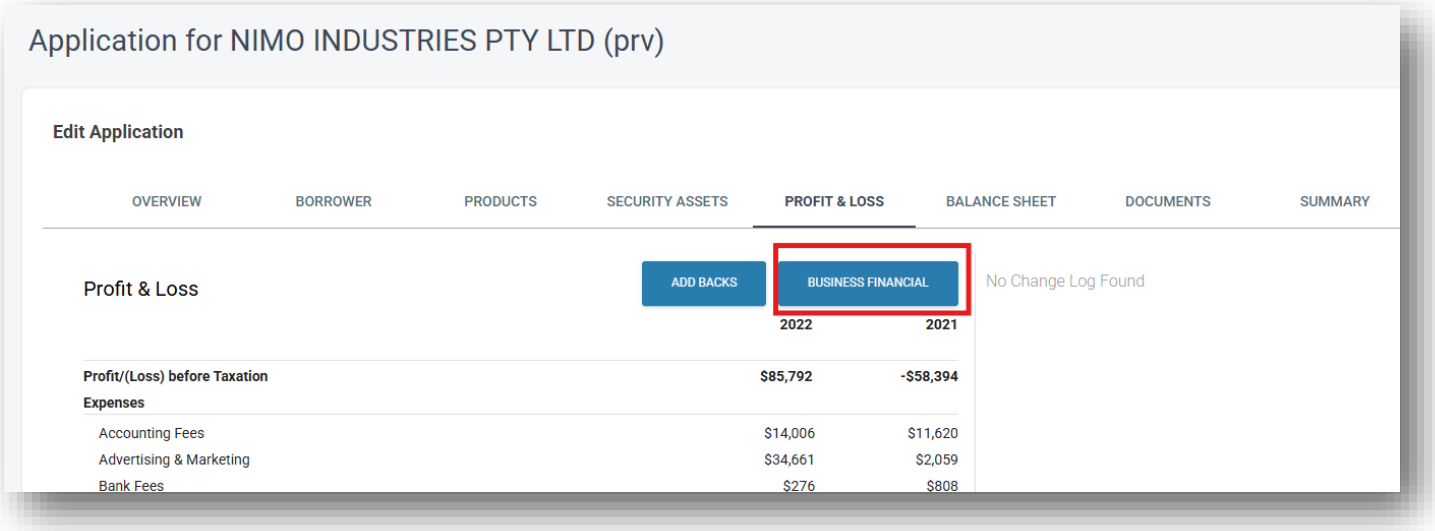
STEP 1 – Open each of the relevant business application forms, select the *'Business Financials'* module

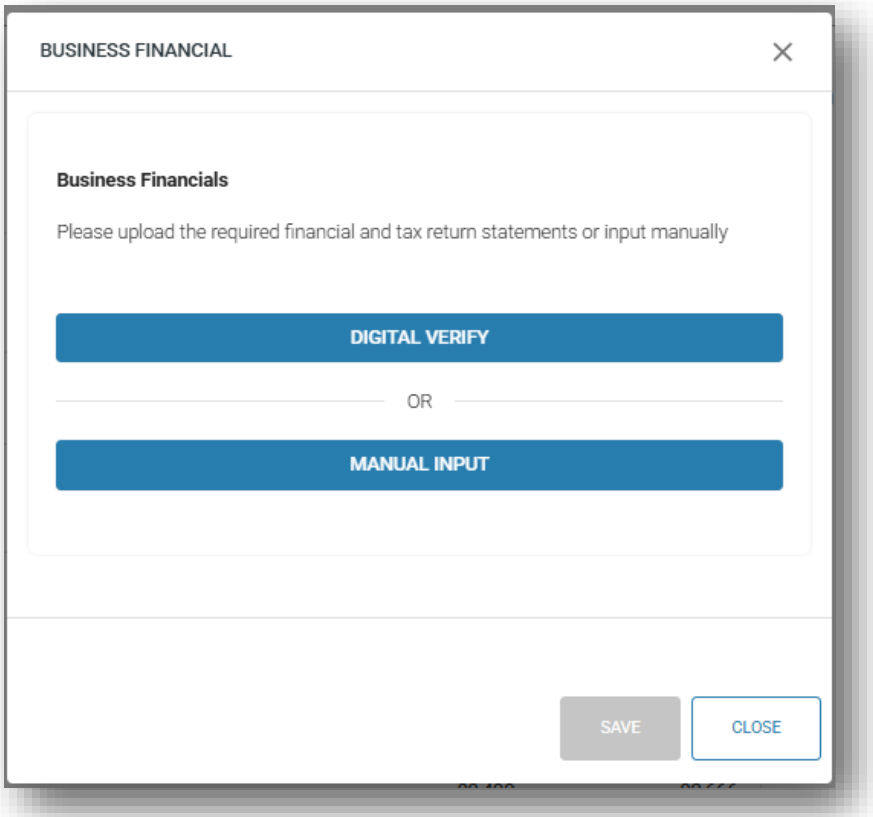
STEP 2 – Scroll to the bottom, and tick the "*Upload Business Financial For Manual Entry*" option as '**Active**' & '**Required**'.



STEP 3 – **SAVE** the changes to the module, **SAVE** the changes to the form, **Republish** the application form.

STEP 4 – Navigate to the application that requires business financial updates and in the application layer select either PROFT & LOSS or BALANCE SHEET TAB and click BUSINESS FINANCIAL:





Select from either upload or manual entry for the financial update.

3. **Change log generation for loan amount splitting within settlement disbursements**

Benefit: Lenders can now select the appropriate recipient type when adding a loan amount disbursement to correctly allocate funds, which would eventually generate change logs.

What's changing: Introducing change logging within the '***Funding'*** tab when a disbursement item is added or deleted.

Each change log captures:

- **Name**: User who performed the action
- **Date / Time**: Date and time of the action
- **Item**: Payment Item
- **Action**: Add / Delete
- **Reason**: Reason provided for the change (free text)

Why it matters: This update prevents the lender from selecting the incorrect recipient type for the additional disbursement.

How it works:

STEP 1 – Add/Split Loan Amount
STEP 2 – Add new Loan Amount transaction
STEP 3 – Recipient Type dropdown enabled
STEP 4 – Select appropriate recipient
STEP 5 – Complete disbursement details

Seeing it in action:



4. Open API - Extend application API to support document submission and categorisation

Benefit: One API call to submit an application and all its supporting documents.

What's changing: / What's New: The existing Application API now accepts document references inside the application payload.

Why it matters: No separate Document API is required. Documents are linked to the correct applicant or application section.

5. Allow manual VIN entry when vehicle lookup returns masked VIN

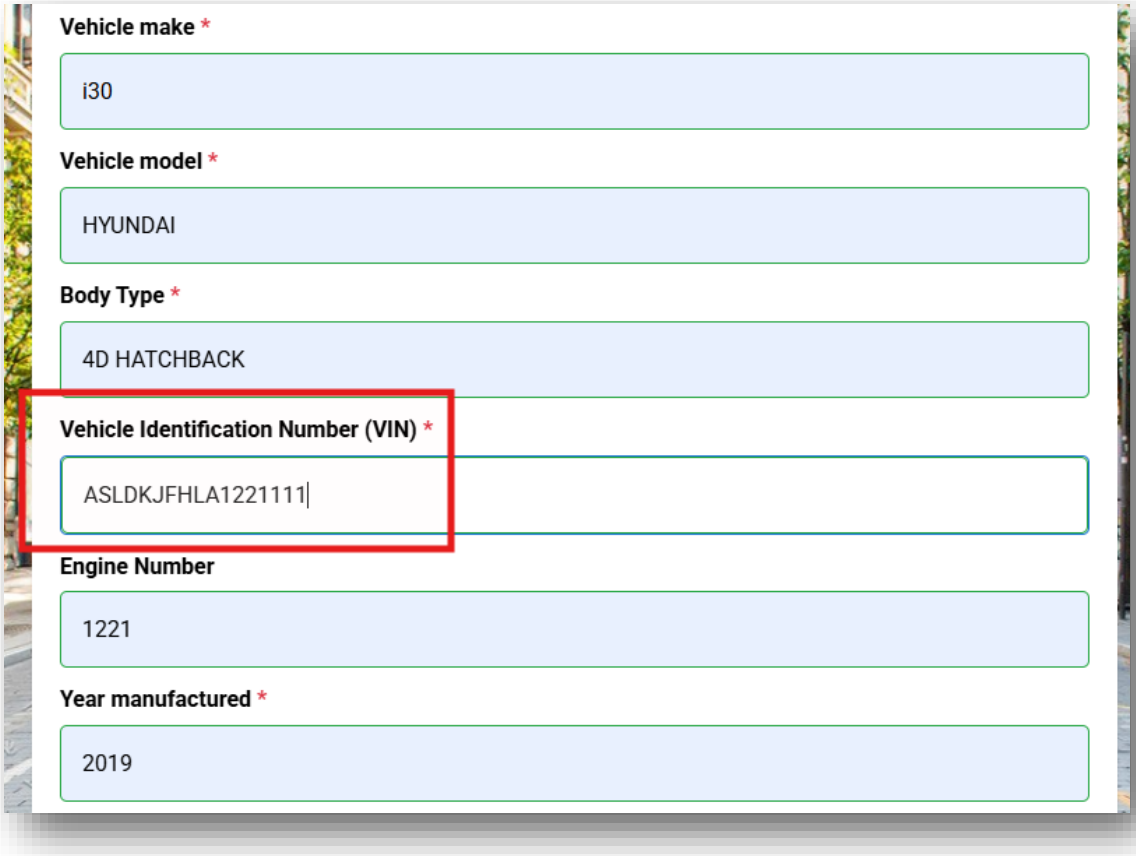
Benefit: Manual VIN number entry has now been enabled, supporting NEW cars where a brand new VIN number is used and the details of the VIN were previously being masked as fetched from the Vehicle valuation API.

What's changing: / What's New: Users now have the ability to manually adjust the VIN number where required.

Why it matters: Brand new cars returned masked digits buried into the VIN number, now the VIN number is editable as a fix.

How it works :

STEP 1 – Validate the VIN returned from a Rego + State or VIN lookup.
STEP 2 – If the returned VIN contains at least one special character, manual VIN entry is allowed.
STEP 3 – Add change logs in Staff for manual rewrite
STEP 4 – Existing VIN validation applies to the manually entered VIN
STEP 5 – Other vehicle details returned by the API remain populated



Important:

- All other valid vehicle details returned by the initial lookup should remain populated and should not be cleared when the VIN is manually updated

6. PPSR Search now available in the Settlement layer

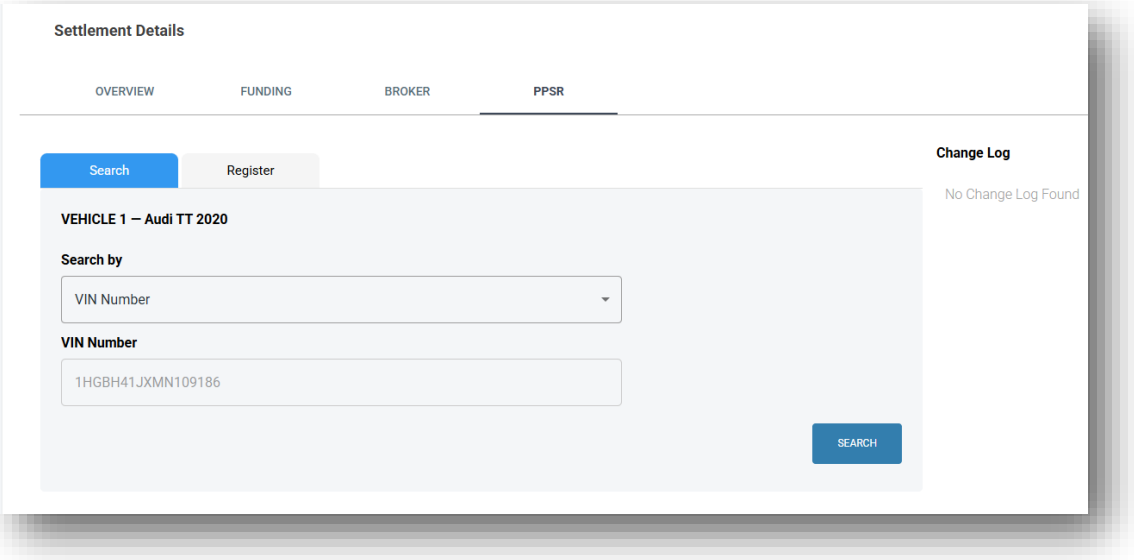
Benefit: Users can now perform a PPSR search at the **Settlement** stage

What's New: Additional to the functionality in the Assessment layer, a broader version of the existing PPSR Search functionality is now available within the **Settlement** layer to allow lenders to verify PPSR registrations after or before a security interest has been registered against a vehicle.

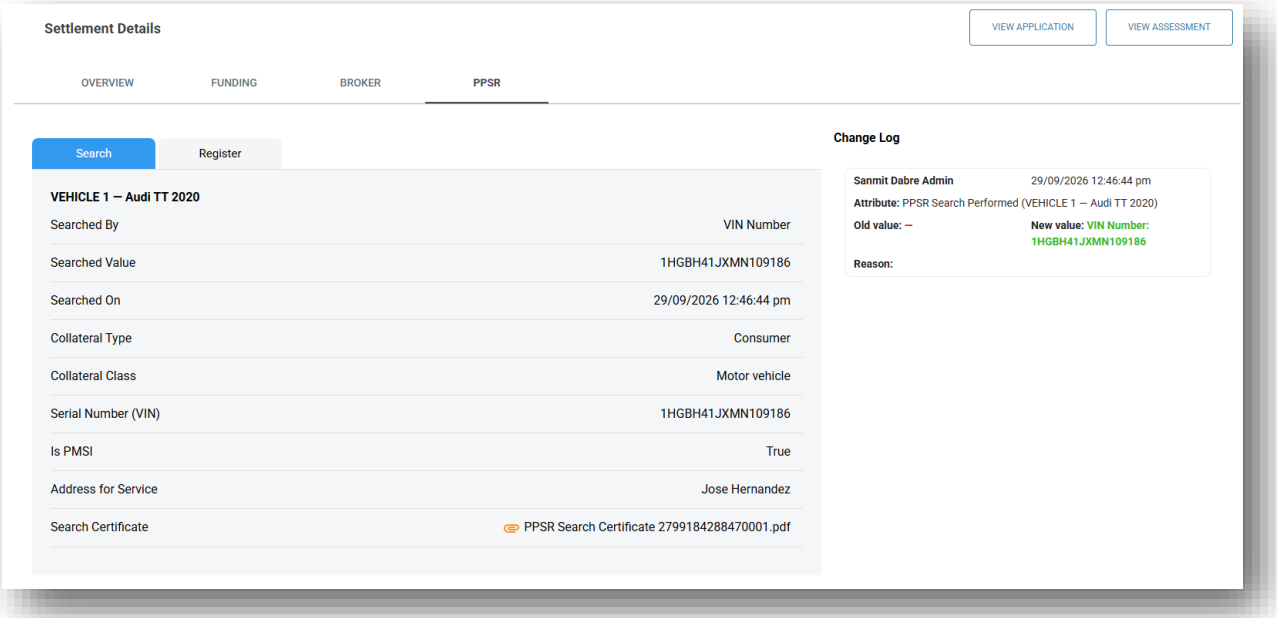
Why it matters: After registering a security interest over a vehicle, users can confirm that the PPSR registration has been correctly applied.

How it works / Setting it up:

1. Ensure your PPSR credentials are set up in the Integration tab of the Administration layer.
2. Once the Application is in the Settlement Layer, navigate to the PPSR Tab > Search
3. Click on the Search button to initiate PPSR Search by VIN. You can also search by an existing PRSR Registration number.



4. Once Searched, the PPSR service will return with relevant information with the Search Certificate.



7. Corporate guarantor workflow for commercial lending

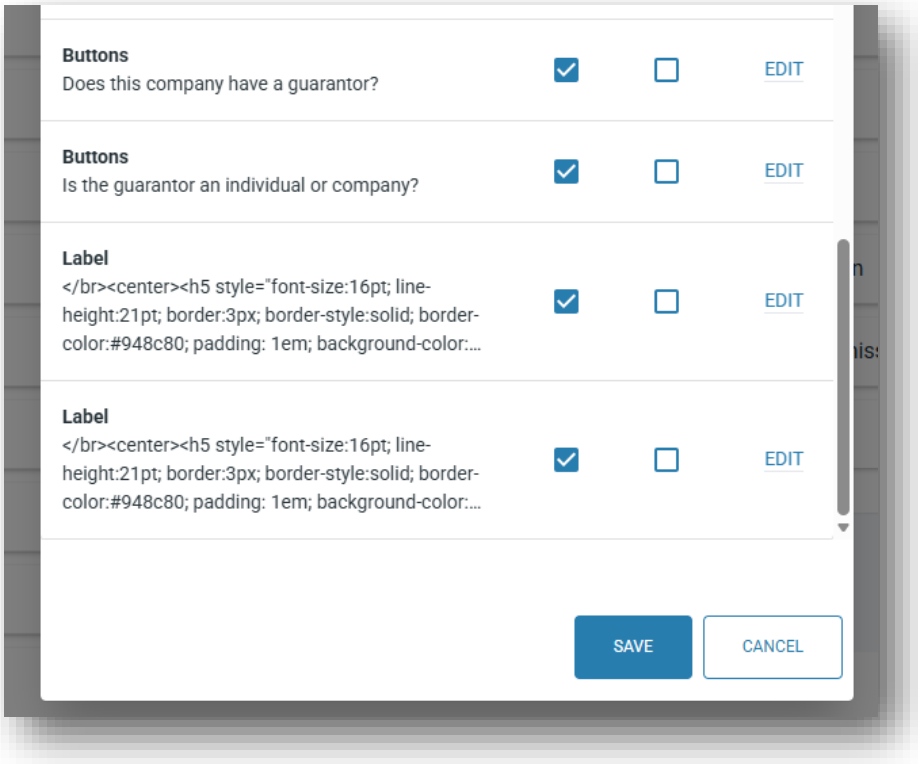
Benefit: Enables lenders to manage **Corporate Guarantors directly within Nimo**, reducing manual handling and ensuring accurate guarantor information throughout the Commercial lending journey.

What's New:

Why it matters: Improves **credit assessment accuracy, legal entity identification and operational efficiency** by ensuring the correct Corporate Guarantor details are captured once and consistently used across lending, security and assessment processes.

Setting it up:

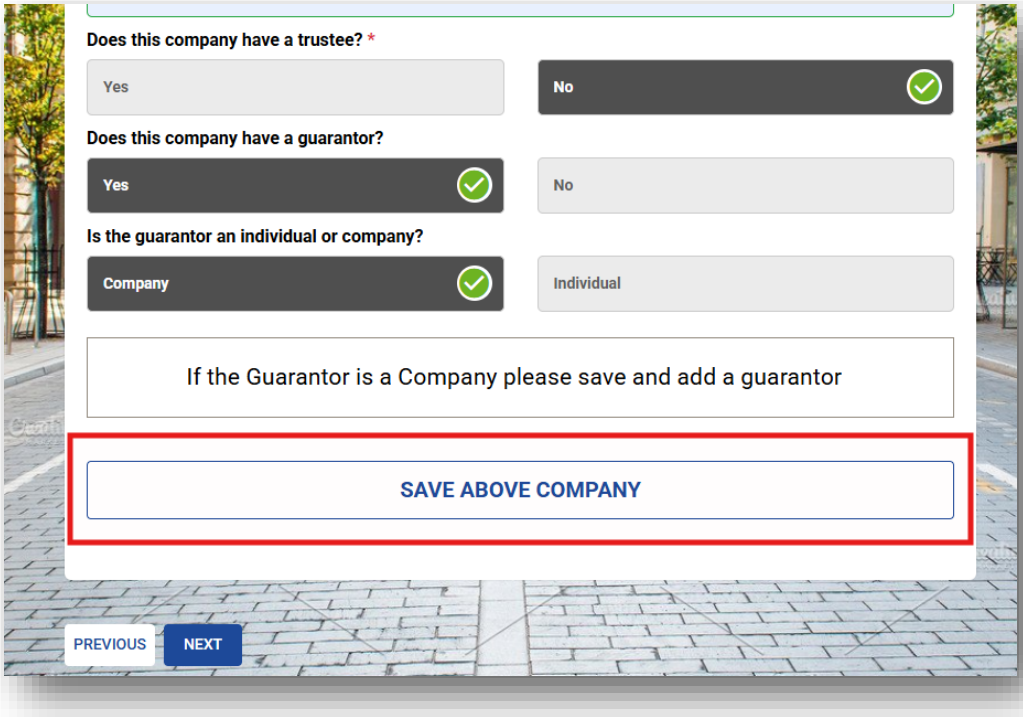
1. Navigate to **Form Builder > Company Details**.
2. Enable the below questions and Labels which support the Corporate Guarantor Workflow:



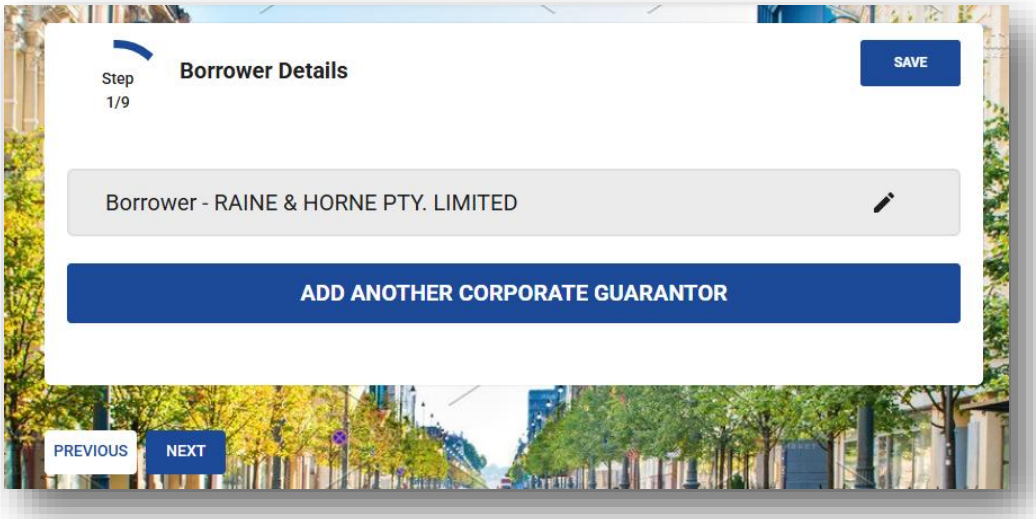
3. Click Save and Publish the form.

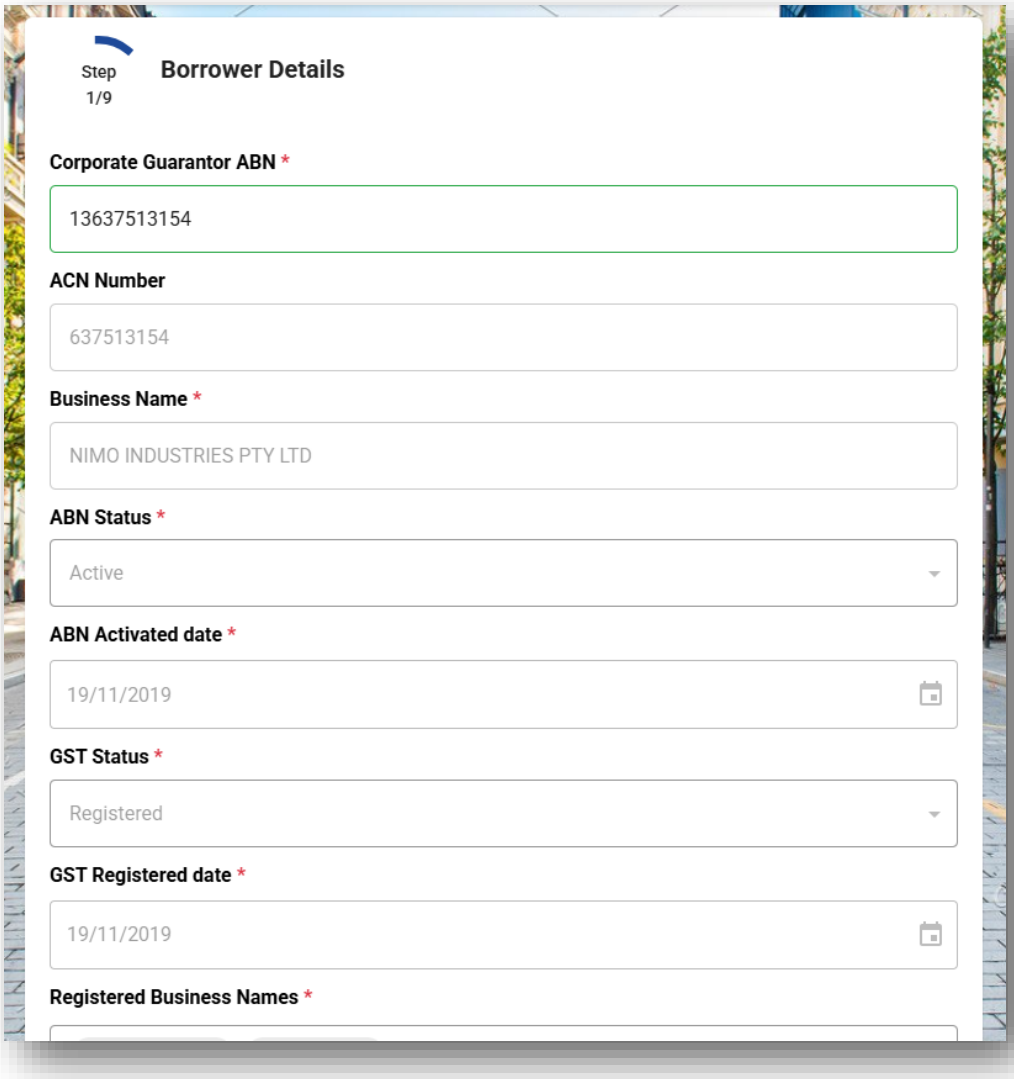
Seeing it in action:

1. In the Company Details module, add the Borrower Entity as usual. To add a Corporate Guarantor, save the borrower company first.

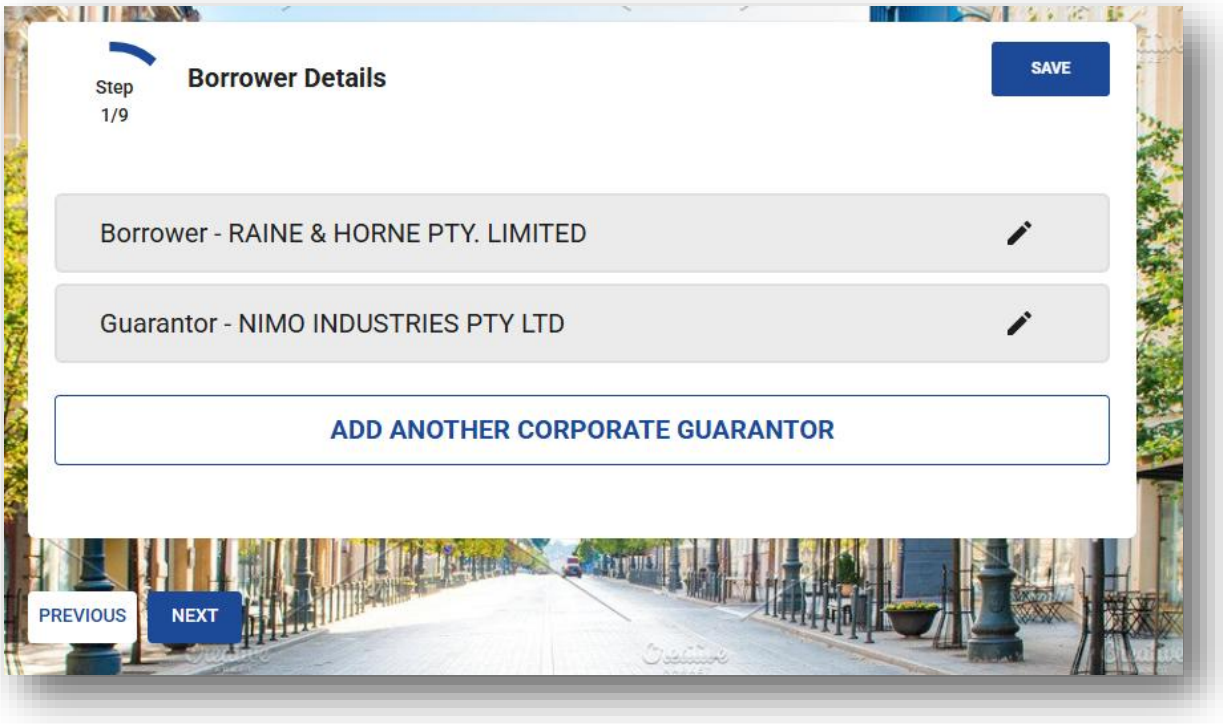


2. Click '**Add Another Corporate Guarantor**' and enter the details of each Corporate Guarantor associated with the application. Repeat this step where multiple Corporate Guarantors are required.

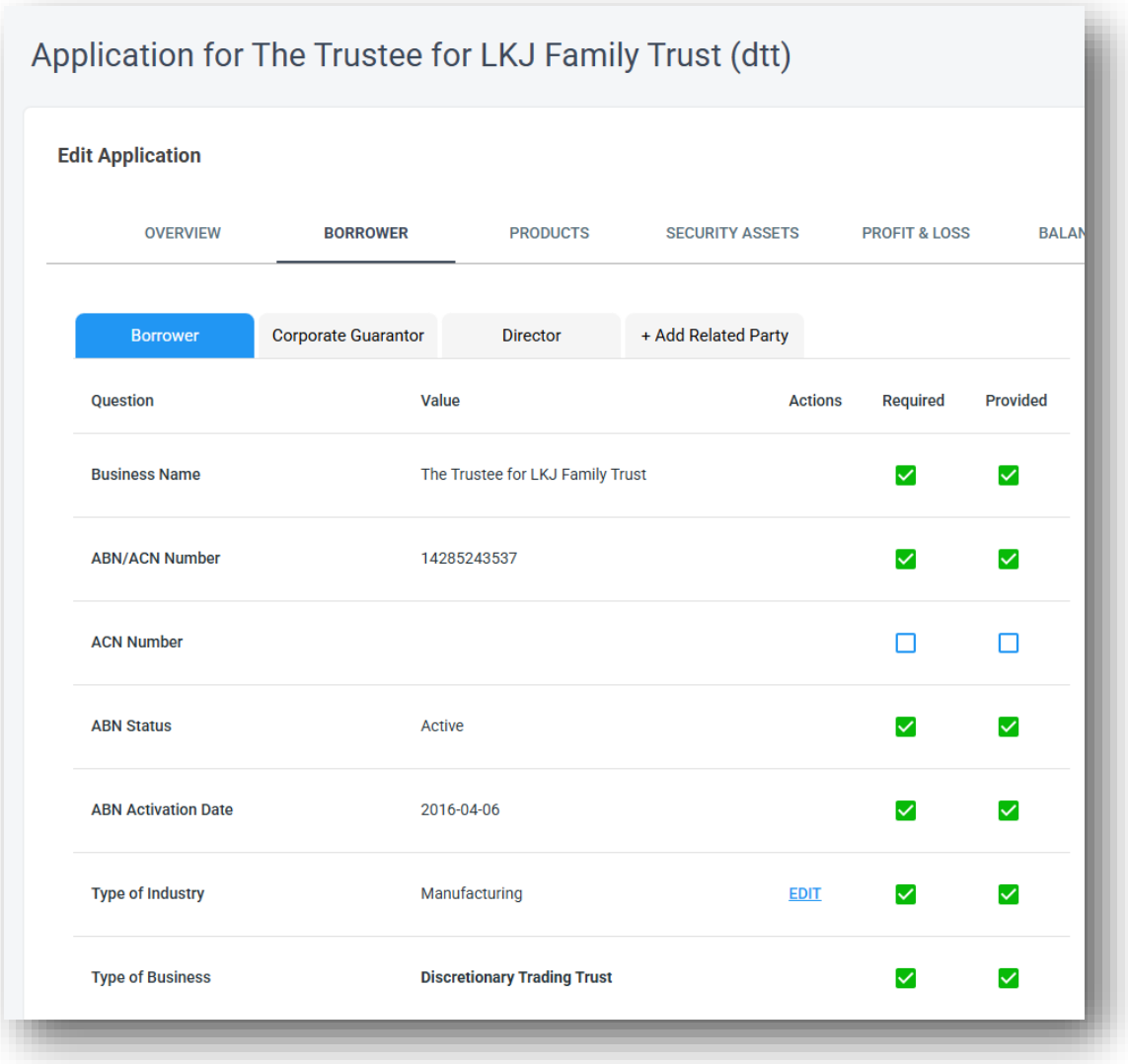



Step
1/9
Borrower Details
Corporate Guarantor ABN *
13637513154
ACN Number
637513154
Business Name *
NIMO INDUSTRIES PTY LTD
ABN Status *
Active
ABN Activated date *
19/11/2019
GST Status *
Registered
GST Registered date *
19/11/2019
Registered Business Names *

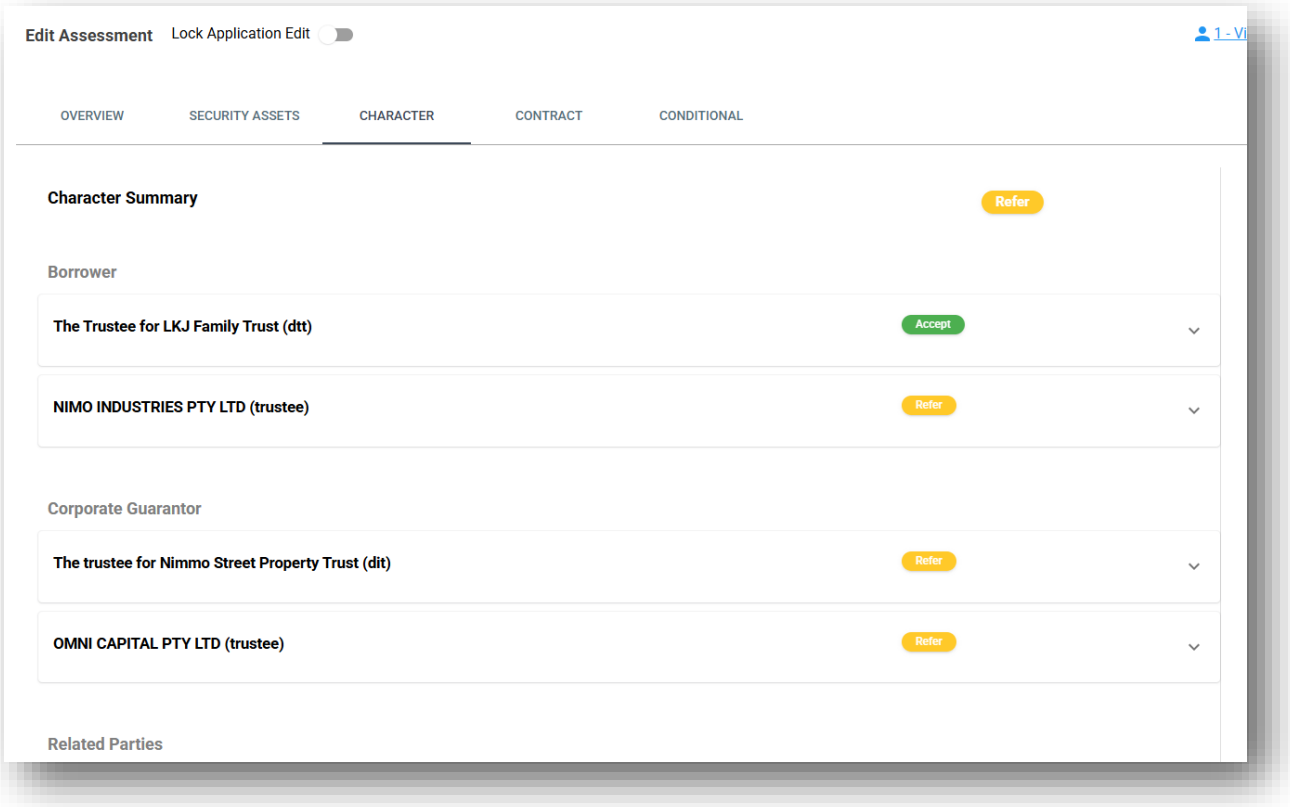
3. Once all Corporate Guarantors have been added, click **Next** and complete the remainder of the application form as usual.



4. After submission, the **Borrower** and **Corporate Guarantor(s)** are displayed separately within the **Application layer** for clear identification.



5. Within **Assessment**, applicable **bureau checks** can be configured and run against Corporate Guarantors based on their entity type, including **Private Companies and Trusts**.



Core

1. Staff portal direct debit - display 'Pending' status

Benefit: Customer facing staff can now view pending 'Direct Debits' in the Servicing layer, when they are in a 'pending' status.

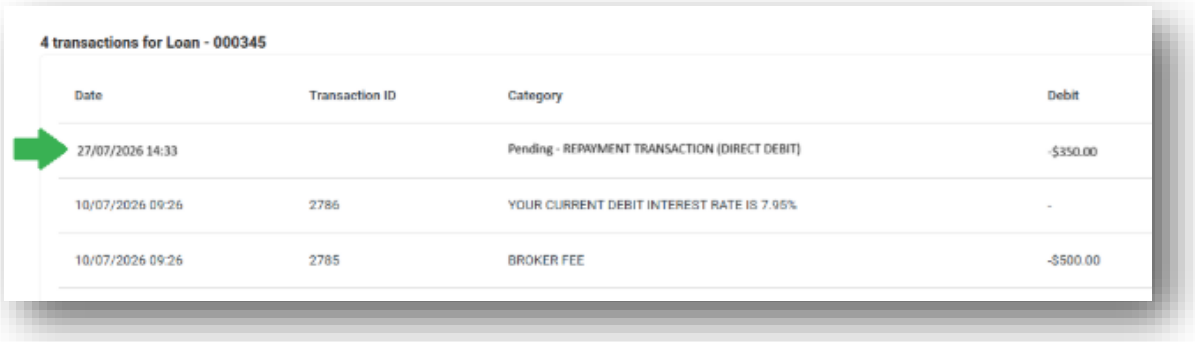
What's changing: / What's New: A pending transaction appears in the transactions list showing that a payment is in progress.

Why it matters: Showing that a repayment is in progress provides a better understanding of the current state of the account.

How it works / Setting it up:

Any pending transactions will automatically appear at the top of the transaction listing. The date is the initial pending transaction date/time and will change once the transaction moves from pending to completed.

Seeing it in action:



4 transactions for Loan - 000345

Date	Transaction ID	Category	Debit
27/07/2026 14:33		Pending - REPAYMENT TRANSACTION (DIRECT DEBIT)	-$350.00
10/07/2026 09:26	2786	YOUR CURRENT DEBIT INTEREST RATE IS 7.95%	-
10/07/2026 09:26	2785	BROKER FEE	-$500.00