Nimo Release Notes

27/10/2026 UAT Release I 04/11/2026 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. Expanded Feature Access Controls

Benefit:

Provides lenders with greater control over user access by allowing permissions to be managed at a more granular level across the Application, Settlement, and Servicing areas of Nimo. This helps ensure staff only have access to the features required for their role, supporting stronger security, compliance, and role-based access management.

What's new:

The existing Feature Access Control framework has been expanded to include additional permissions across the following areas:

Application Layer:

Permission	Location
Update Broker	Application → Overview
Communication Actions	Application / Assessment → Overview → notify customer / broker / sales

Settlement Layer:

Permission	Location
Finalise and Close	Settlement → Overview
View Documents	Settlement → Overview
Funding	Settlement → Funding
Broker	Settlement → Broker
Conditions	Settlement → Conditions
PPSR	Settlement → PPSR

Servicing Layer:

Permission	Location
Authorised Representative	Servicing → Account Details
GST in Transactions (LOC)	Servicing → Transactions → New Transaction
Edit Loan Amount (LOC)	Servicing → Account Details

Why It Matters:
Different users require access to different functions within Nimo. By extending Feature Access Controls, lenders can better align system access with job responsibilities, reducing the risk of unauthorised changes while improving governance and operational efficiency.

How it works:
Administrators can assign or remove access to the newly available permissions through the existing **Feature Access Control** settings.

Once configured, users will only be able to view or interact with the functions they have been granted permission to access within the:

- Application Layer
- Settlement Layer
- Servicing Layer

Important:



This update will not change an existing rule that applies to a role and level within Nimo. **E.g.** Role = Admin, Level = 3 Can already update the Broker in the **Application** layer > **Overview** tab.

2. Configure ID Requirements by Loan Type

Benefit:
Provides lenders with greater flexibility to manage customer identification requirements by loan type. This enables ID verification processes to be aligned with product-specific risk and compliance requirements while maintaining a consistent application workflow.

What's changing: / What's new:
A new ID Requirements configuration section has been added under **Risk layer > Configuration tab**. Lenders can now independently configure the minimum number of identification documents required for each of the following loan products:

- Home Loan
- Personal Loan
- Vehicle Loan

By default, all loan types are configured to require **two (2) identification documents**, however lenders can adjust these requirements as needed, subject to a minimum requirement of one (1) ID document.

This validation applies only to **manually uploaded identification documents** within the **Application layer > Applicants tab** in the Staff Portal and does not impact the existing ID Verification module.

Why it matters:
Different loan products may have different identification and compliance requirements. Previously, ID requirements could not be configured independently by loan type.

This enhancement allows lenders to:

- Tailor identification requirements to specific loan products.
- Improve flexibility in application processing.
- Ensure mandatory identification requirements are met before an application progresses.
- Support future expansion as additional loan products are introduced.
- Maintain separate configuration rules without affecting other loan products.

How it works / Setting it up:
Navigate to **Risk → Configuration → ID Requirements** to configure the number of identification documents required for each loan type. For each supported loan product, administrators can:

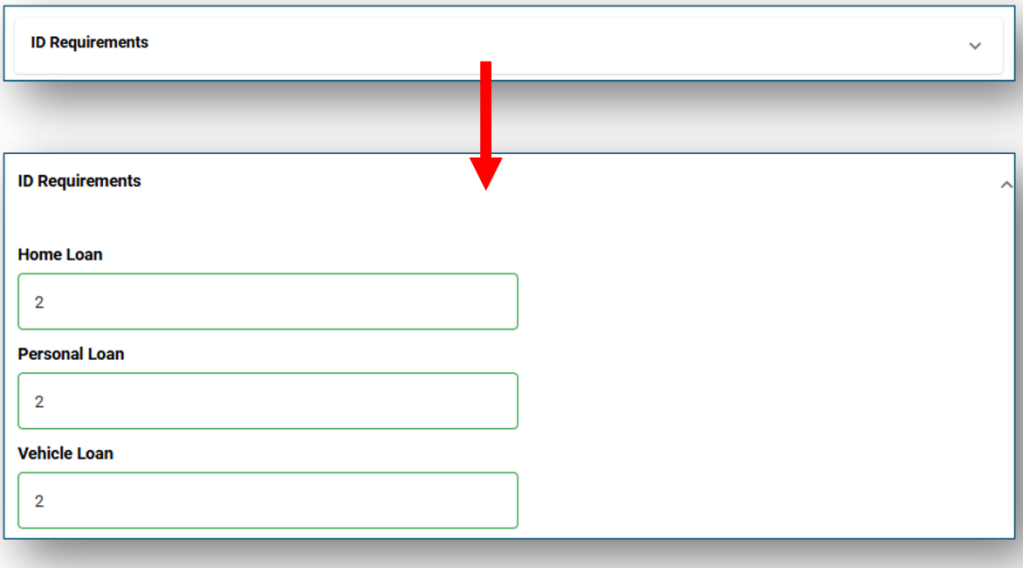
1. Define the minimum number of required identification documents.
2. Save the configuration for the selected loan type.
3. Maintain different ID requirements across Home Loans, Personal Loans, & Vehicle Loans.

When an application is processed:

- Nimo applies the ID requirement configured for the selected loan type.
- Applications cannot proceed if the mandatory number of identification documents has not been provided.
- Changes to ID requirements are automatically retained once saved.
- The validation applies only to manually uploaded IDs and does not affect the ID Verification module.

Seeing it in action:

Manual ID requirements in the **'Configuration' tab**



3. Retain Paragraph formatting in Notes

Benefit:

Improves readability and accuracy of Notes by preserving the formatting users enter, making information easier to review, understand, and action.

What's changing / What's new:

Notes across Nimo will now retain line breaks and paragraph formatting when saved. Notes will be displayed exactly as they were entered by the user, rather than being condensed into a single line of text.

Why it matters:

Users often structure Notes using paragraphs and line breaks to separate information, highlight key updates, and improve clarity. Preserving this formatting ensures important information remains easy to read and reduces the risk of details being overlooked.

How it works:

1. Enter Note content as normal, using **Enter** to create line breaks or separate paragraphs.
2. Save the Note.
3. Nimo retains the paragraph and line-break formatting entered by the user.
4. When the Note is viewed or reopened, it displays in the same format in which it was originally entered.

Seeing it in action:



Core:

4. Internet Banking APP - Uplifting the UX

Benefit:

Provides a faster, more convenient login experience for returning users while maintaining security by allowing trusted devices to use a secure 6-digit PIN instead of requiring email and password entry each time.

What's changing: / What's New:

Users can now set up a 6-digit PIN after successfully logging into the IB App for the first time. Once configured, the PIN can be used for future logins on that device, making access quicker and more seamless.

Why it matters:

It improves the UX for frequent users of the IB App. Users can access their account more efficiently without repeatedly entering their email address and password. This improves the overall user experience while ensuring the initial identity verification process remains in place.

How it works / Setting it up:

1. Log in using your existing email address and password credentials.
2. After the first successful authentication, users will be prompted to set up a secure 6-digit PIN for the device or choose to ignore the setup process
3. If setup, for future logins on that device, enter the PIN instead of your email address and password.

5. Early Termination Fee added into the Product Configuration

Benefit:

Provides lenders with greater flexibility and control by allowing Early Termination Fees to be configured at the product level and retained against individual loans for future servicing activities.

What's changing / What's New:

A new Early Termination Fee configuration has been added to Product Configuration. Lenders can now define either a Fixed Amount or Percentage-based Early Termination Fee for supported loan products. The configured value is automatically associated with loans created using that product and carried through to Servicing.

Why it matters:

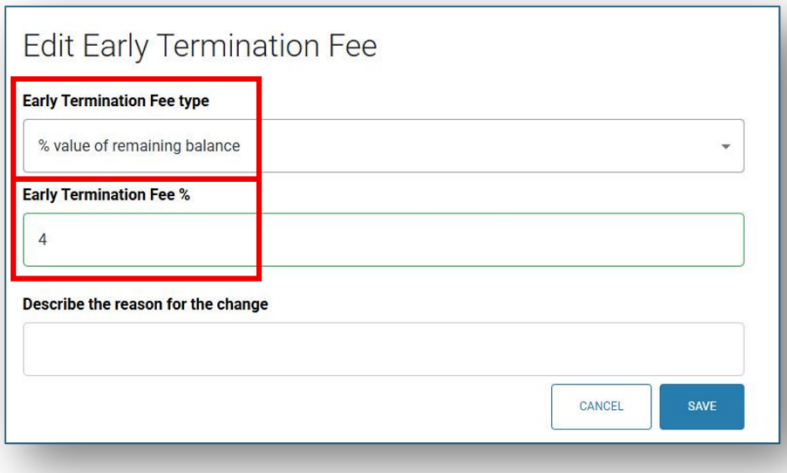
This enhancement establishes the foundation for future Early Termination Fee processing by capturing and preserving fee settings at the time a loan is originated. It ensures loan-specific fee configurations remain available for future servicing and termination activities, even if product settings change later.

How it works / Setting it up:

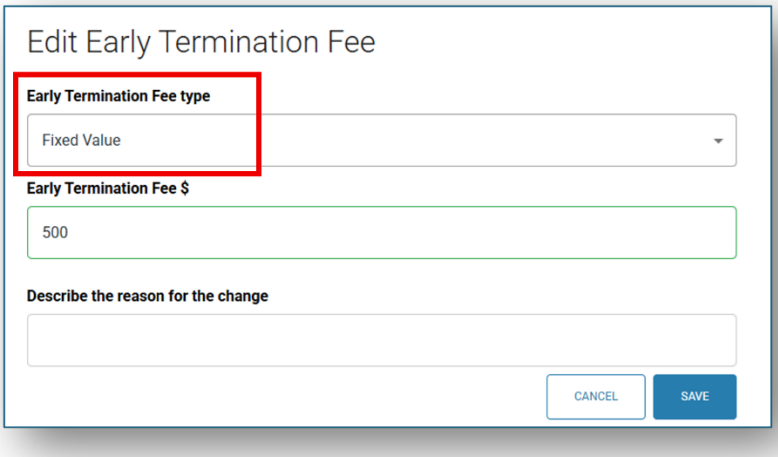
1. Configure an Early Termination Fee within Marketing > Product Configuration for eligible loan products.
    a. Loan Residential Property
    b. Loan Personal
    c. Loan Vehicle
    d. Loan Business
    e. Loan Commercial Property
    f. Reverse Mortgage
2. Select either a Fixed Value ($) or Percentage value of remaining balance (%) fee type, enter the applicable value, and complete the *"Describe the reason for the change"* section.
3. When a new loan is originated using that product, Nimo automatically stores the configured fee type and value against the individual loan using this product.
4. The configuration remains linked to the loan throughout Origination, Settlement and Servicing for future use.

Seeing it in action:

1. % value of remaining balance **Fee Type**



2. $ Fixed value **Fee Type**



3. Early Termination Fee in Servicing (screenshot shows the 'Payout figure' breakdown)



Broker:

6. Search functionality for broker company & broker fields

Benefit:

Makes it faster and easier to find and select the correct Broker Company and Broker, reducing manual scrolling and improving efficiency when managing applications.

What's changing: / What's New:

The **Broker Company** and **Broker** fields within the Broker ID module now support search functionality. Users can quickly locate records by typing all or part of a Broker Company or Broker name, with results dynamically filtered as they type.

Why it matters:

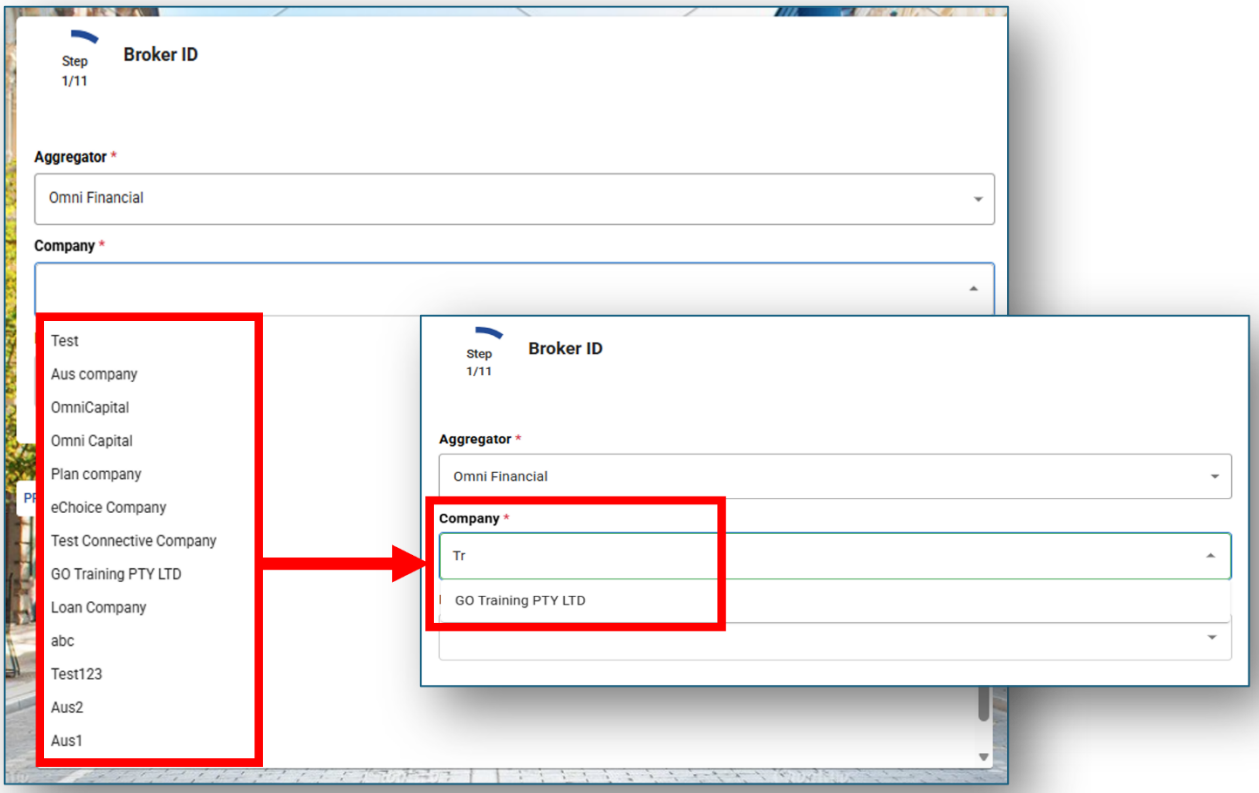
As broker networks grow, locating the correct Broker Company or Broker from long lists can become time-consuming. Searchable fields streamline the selection process, improve usability, and help users find the right records more quickly.

How it works / Setting it up:

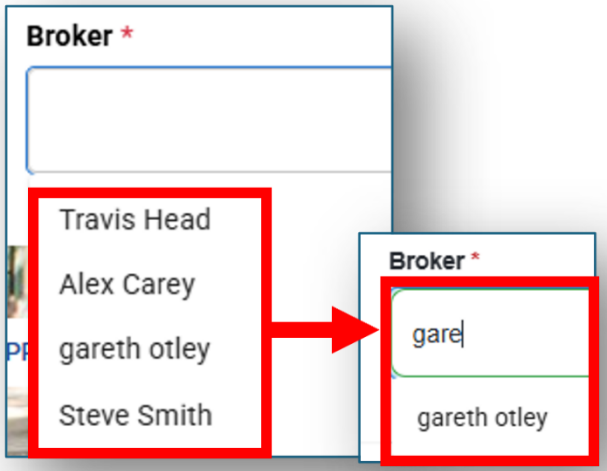
1. Click into the Broker Company field to view the full list of available Broker Companies.
2. Start typing to dynamically filter the list and quickly locate the required Broker Company.
3. Once a Broker Company is selected, click into the Broker field to view Brokers associated with that company.
4. Start typing to filter the Broker list and select the required Broker from the matching results.

Seeing it in action:

1. Broker Company **Search**



2. Broker **Search**



7. Broker Contact number now visible in staff portal

Benefit:

Provides staff with immediate access to Broker contact information, reducing the need to navigate away from an application to locate Broker details.

What's changing: / What's New:

The **Broker Mobile Number** is now displayed within the **Overview > Broker Details** section for Broker-submitted applications. The number is automatically sourced from the selected Broker's profile.

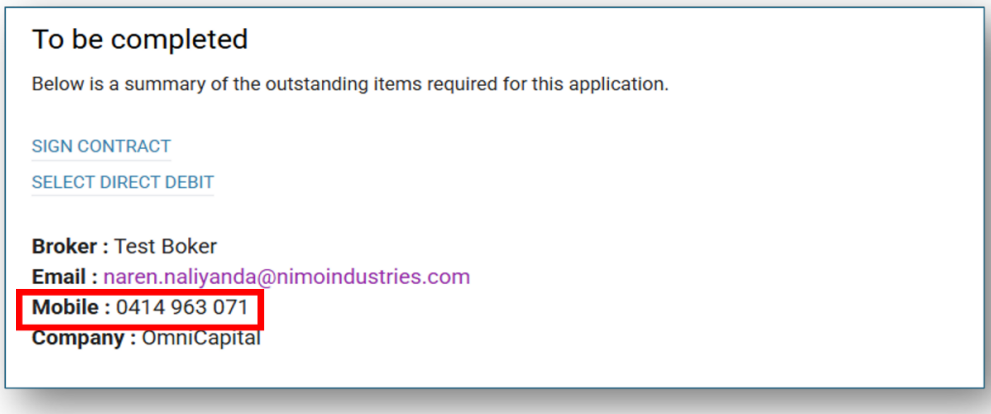
Why it matters:

Having the Broker's mobile number readily available streamlines communication, improves efficiency, and enables faster follow-up with the correct Broker when additional information or clarification is required.

How it works / Setting it up:

1. Open a Broker-submitted application in the Staff Portal.
2. Navigate to the Overview > Broker Details section.
3. Nimo automatically retrieves the mobile number from the Broker linked to the application.
4. The Broker's mobile number is displayed alongside the existing Broker details.

Seeing it in action:



Upcoming updates:

8. Update for Superuser content on the Support Site

Benefit:

This month the support site layer adds new guidance across multiple administrative layers in Nimo. The update will provide Superusers with on-hand access to guidance and support materials involving functionality that sits within the **Administration**, **Marketing,** and **Risk Layers**. The new support content will help Superusers navigate higher level system functionality more efficiently, rely less on vendor support, and drive greater self-sufficiency for clients.

9. Credit Levels 1 & 2 – Enable Document Upload, after 'Submit to Documents'

Benefit:

Improves flexibility and operational efficiency by allowing users in credit roles 1 & 2, to upload additional documents after an application has been *'submitted to documents'*.

This reduces processing delays, supports the capture of late-arriving information, and helps ensure applications can continue progressing without unnecessary rework or intervention.

What do lenders need to be aware of:

This new ability is an update to the existing Credit roles and is coded to the position. This means, if Credit Roles 1 & 2 have '**Application Edit' enabled,** when this change is pushed, it will be in effect at that time. Lenders and Superusers are encouraged to review, if this push will affect their organisations risk profile.

10. Teams functionality uplift - Administration Layer

Benefit:

Improves workload management, visibility and operational flexibility by giving teams greater control over loan allocation while ensuring users retain access to their assigned applications. New team allocation and visibility settings have been introduced to improve how applications are managed across teams. The enhancement also strengthens controls around staff loan processing through dedicated team permissions.