

# nimo

Lending



Nimo is an online application platform that is adaptable across all banking products to provide customers a superior experience without the risks of major IT projects

## How to use Nimo

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## 1. Introduction

Nimo Industries and its leadership team have a proven track record of leveraging their financial services, human centered design and technology expertise skills to create industry first and award-winning experiences from within larger Banks to smaller mutual Banks, all to support business objectives at scale.

## 2. Nimo Product Overview

Using Nimo creates an online lending channel for Banks, Non-bank lenders and Brokers, who do not have the capability or bandwidth to prioritise the creation of a market leading, digital experience within their own IT program. Nimo does this by providing an out to the box solution that works from day one, and that provides these lenders the ability to be market competitive with the latest technologies white labelled with their brand.

With configurable customisation tools including Workflow and Style builders, lenders will have the ability of reconfiguring the platforms modules in minutes (not months) to create your own custom experiences.

**Nimo is the only SaaS platform  
that lets lenders sell online**

**Without an expensive IT  
infrastructure project**



Using Nimo, staff can simply create online applications from selecting 'modules' such as product, needs analysis, customer details, Financials then selecting which

questions are to be included in the application and even which questions are to be mandatory.

Customer and application journeys can start from within your existing apps, your web site, or even forwarded from a referrer partners system prepopulated with existing systems information or leveraging customer verifications (such as KYC and ID verifications). Nimo can also connect to Personal Financial Management (PFM) programs or marketplaces to obtain further opportunities.

Finally, the Nimo online eco-system connects accountants, financial planners, real-estate agents and property developers, for fast and efficient loan processing that enables them to leverage online capabilities to either service more clients or sell more properties without additional delays of waiting for finance clauses to finalise sales.

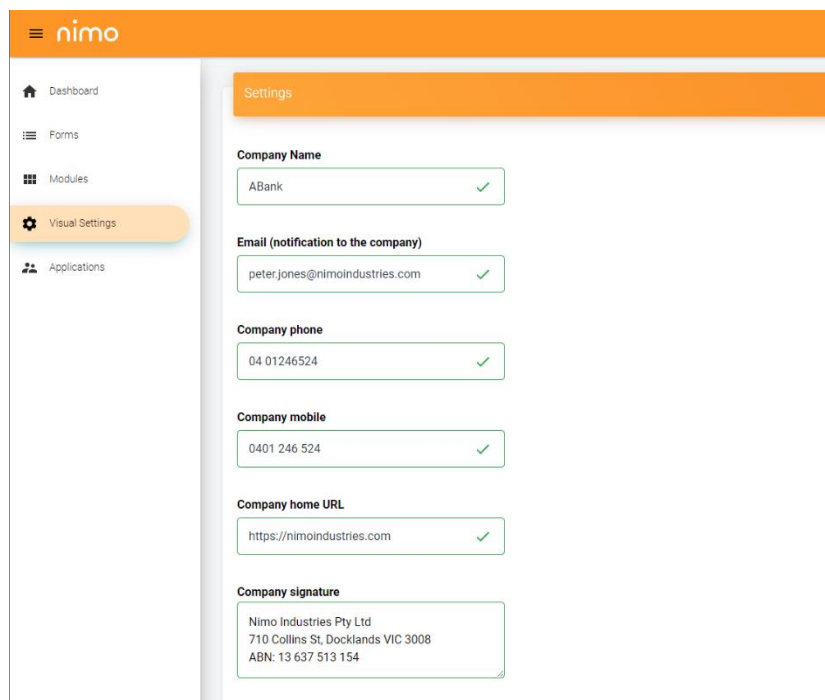
### 3. How to use the Nimo platform

Once the lenders instance has been launched, creating a custom application is as easy as...

#### Step 1: Set up branding and communication details

Platform company details including:

- Email addresses, phone, mobile for customer communications
- Company home URL and digital signature
- Application form Logo, FavIcon, Frame, Primary and Secondary colors

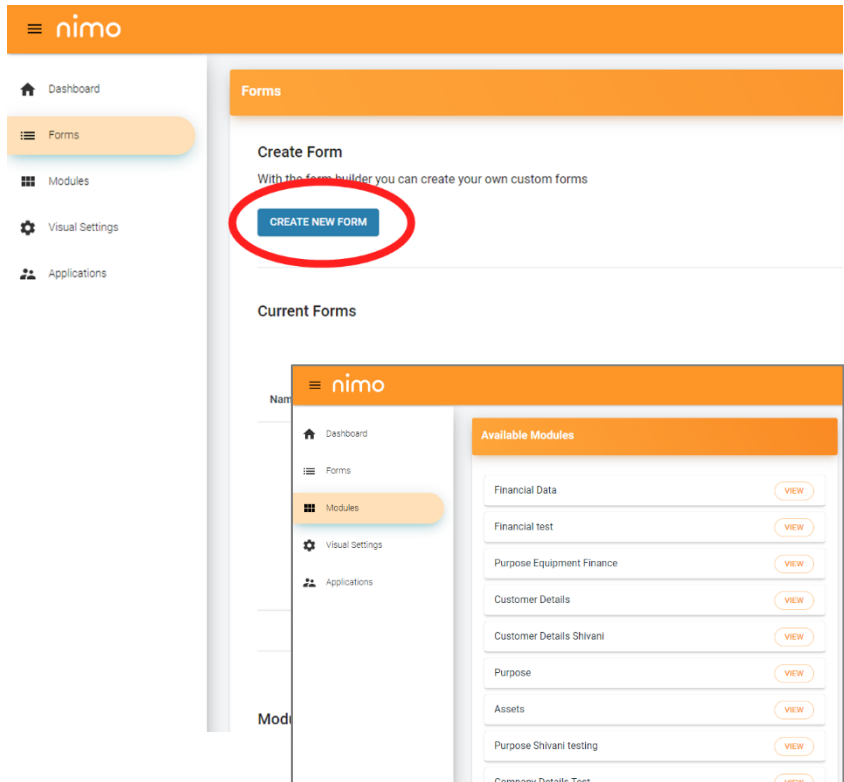


The screenshot displays the 'Settings' page in the Nimo platform. The interface features a navigation sidebar on the left with options: Dashboard, Forms, Modules, Visual Settings (highlighted), and Applications. The main content area is titled 'Settings' and contains several input fields, each with a green checkmark indicating successful configuration:

- Company Name:** ABank
- Email (notification to the company):** peter.jones@nimoindustries.com
- Company phone:** 04 01246524
- Company mobile:** 0401 246 524
- Company home URL:** https://nimoindustries.com
- Company signature:** Nimo Industries Pty Ltd  
710 Collins St, Docklands VIC 3008  
ABN: 13 637 513 154

**Step 2: Create form name and select required modules**

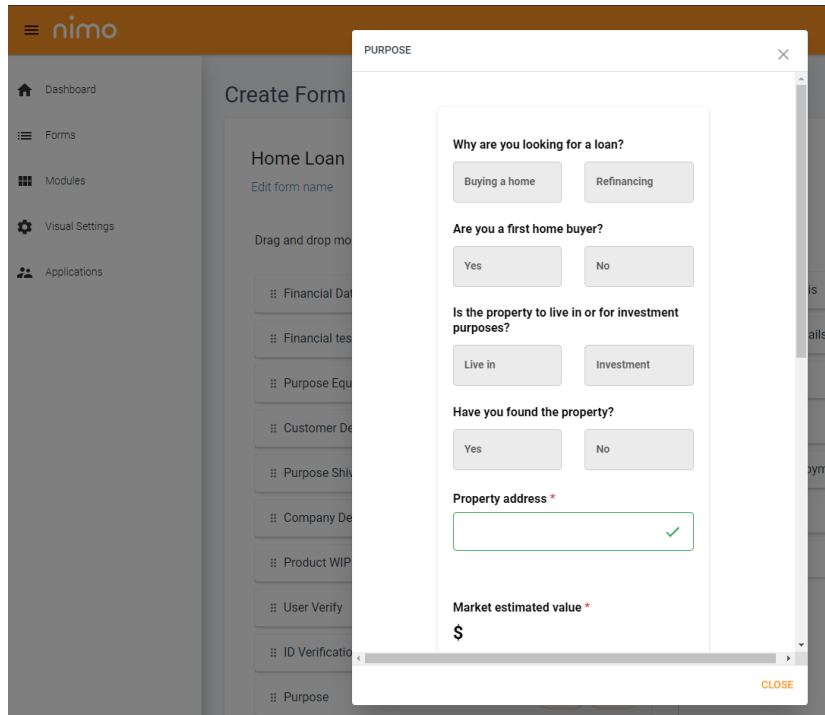
Create a unique name for your application and start selecting relevant modules for your application



**Step 3: Build and configure applications**

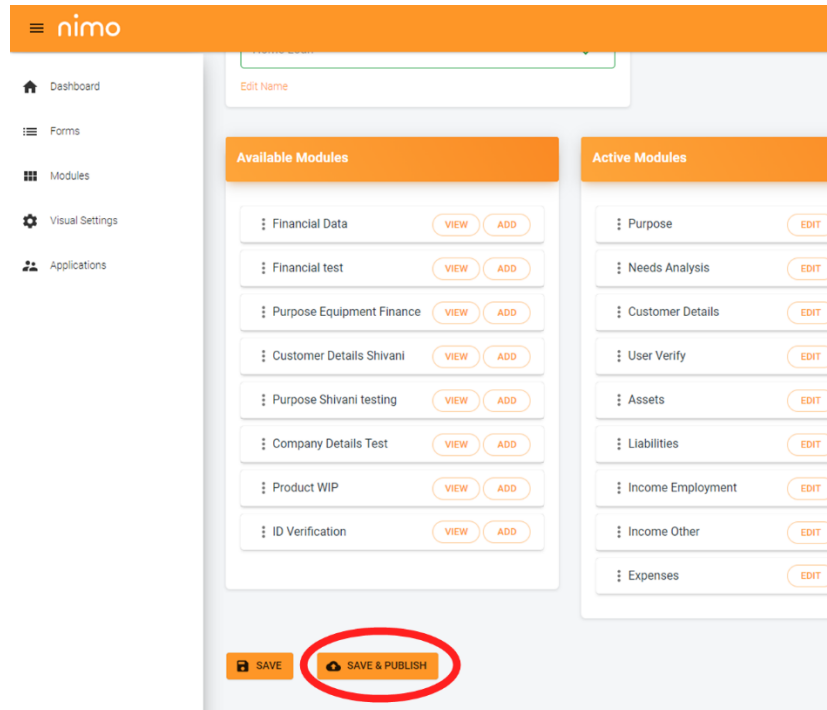
Multiple applications can be made for various products and uses, such as for a unique referrer, email marketing or special promotional activities

Individual questions can be selected to be excluded, as well as being mandatory or not.



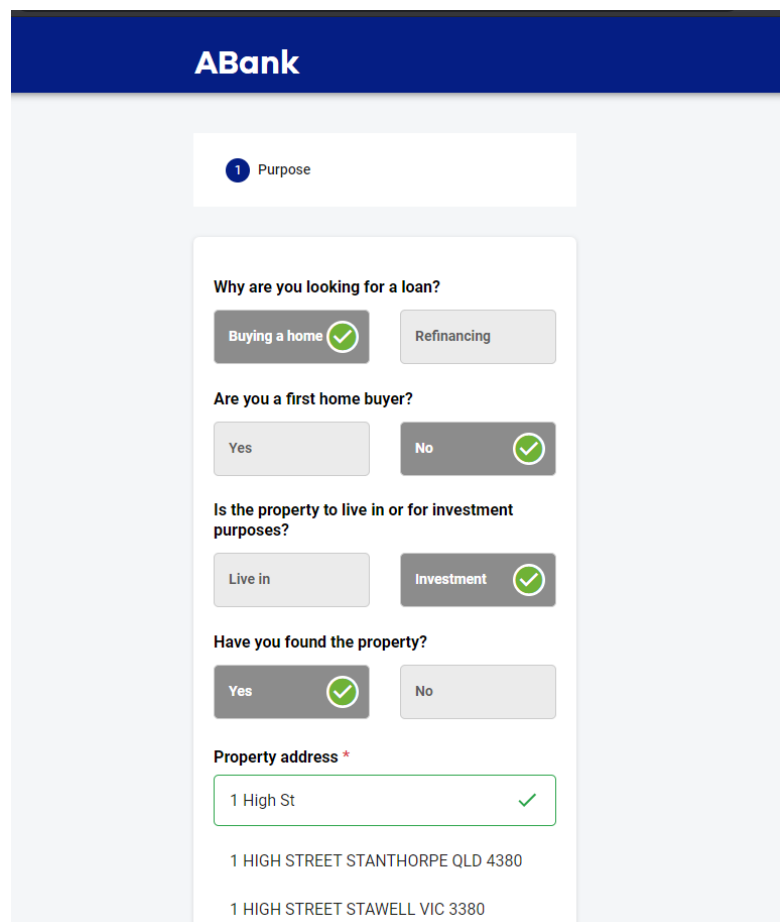
#### Step 4: Publish and direct your customers

Once the module and questions have been finalised, the application can be published (also can be saved but not published – or paused once published).



Step 5: Promote your various forms URL's on your web site, socials, email footers..., and start receiving online applications. Or use your bespoke forms with your mobile lenders, branches or call center.

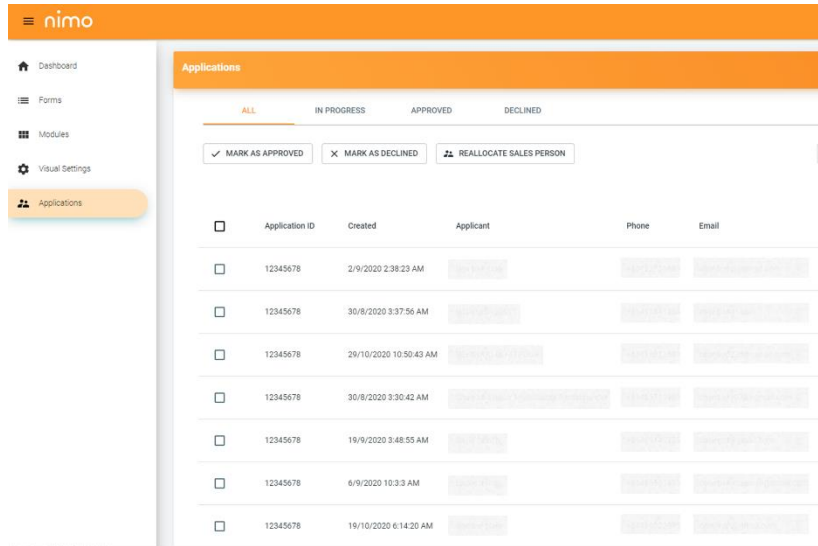
Applications using your configuration setting from step 1 are published live on the internet. Applications are mobile first and responsive.



## Step 6: Receive applications

Applications submitted are visible under the Lenders Studio 'Applications' tab in real-time while questions are being answered, making co-creation over live-chat or Video Conferencing a more engaging activity.

(Applications can also be synchronised with your CRM)

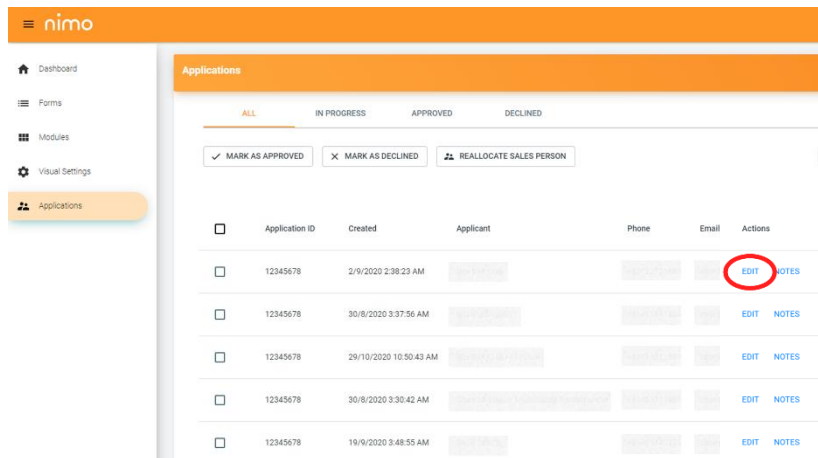


The screenshot shows the 'Applications' dashboard in the nimo system. The interface includes a sidebar with navigation options: Dashboard, Forms, Modules, Visual Settings, and Applications (highlighted). The main content area is titled 'Applications' and features a filter bar with 'ALL', 'IN PROGRESS', 'APPROVED', and 'DECLINED' tabs. Below the filter bar are three buttons: 'MARK AS APPROVED', 'MARK AS DECLINED', and 'REALLOCATE SALES PERSON'. The main area contains a table with the following columns: Application ID, Created, Applicant, Phone, and Email. The table lists seven application records, each with a checkbox in the first column.

<input type="checkbox"/>	Application ID	Created	Applicant	Phone	Email
<input type="checkbox"/>	12345678	2/9/2020 2:38:23 AM	[REDACTED]	[REDACTED]	[REDACTED]
<input type="checkbox"/>	12345678	30/8/2020 3:37:56 AM	[REDACTED]	[REDACTED]	[REDACTED]
<input type="checkbox"/>	12345678	29/10/2020 10:50:43 AM	[REDACTED]	[REDACTED]	[REDACTED]
<input type="checkbox"/>	12345678	30/8/2020 3:30:42 AM	[REDACTED]	[REDACTED]	[REDACTED]
<input type="checkbox"/>	12345678	19/9/2020 3:48:55 AM	[REDACTED]	[REDACTED]	[REDACTED]
<input type="checkbox"/>	12345678	6/9/2020 10:3:3 AM	[REDACTED]	[REDACTED]	[REDACTED]
<input type="checkbox"/>	12345678	19/10/2020 6:14:20 AM	[REDACTED]	[REDACTED]	[REDACTED]

## Step 7: Digitally co-create applications with customers

Applications edited and updates provided digitally.

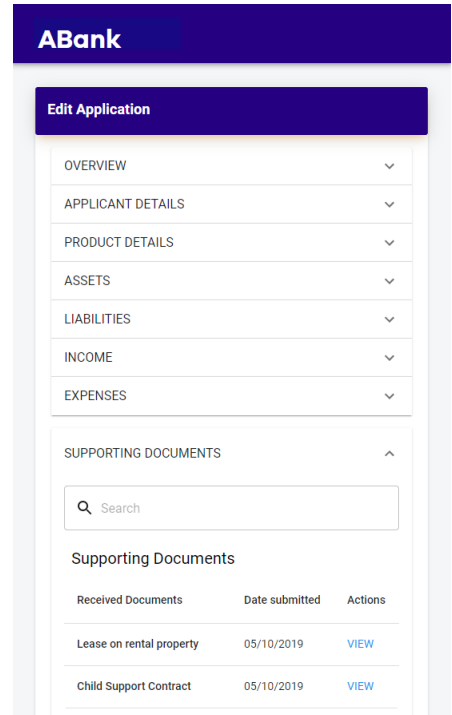
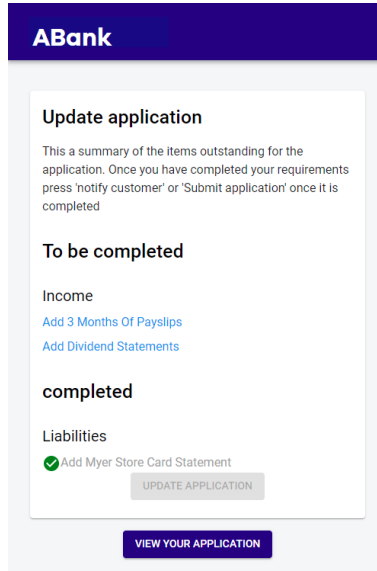


This screenshot shows the same 'Applications' dashboard as in Step 6, but with an additional 'Actions' column. The 'Actions' column contains 'EDIT' and 'NOTES' links for each application record. The 'EDIT' link for the first record is circled in red. The table structure is as follows:

<input type="checkbox"/>	Application ID	Created	Applicant	Phone	Email	Actions
<input type="checkbox"/>	12345678	2/9/2020 2:38:23 AM	[REDACTED]	[REDACTED]	[REDACTED]	EDIT NOTES
<input type="checkbox"/>	12345678	30/8/2020 3:37:56 AM	[REDACTED]	[REDACTED]	[REDACTED]	EDIT NOTES
<input type="checkbox"/>	12345678	29/10/2020 10:50:43 AM	[REDACTED]	[REDACTED]	[REDACTED]	EDIT NOTES
<input type="checkbox"/>	12345678	30/8/2020 3:30:42 AM	[REDACTED]	[REDACTED]	[REDACTED]	EDIT NOTES
<input type="checkbox"/>	12345678	19/9/2020 3:48:55 AM	[REDACTED]	[REDACTED]	[REDACTED]	EDIT NOTES

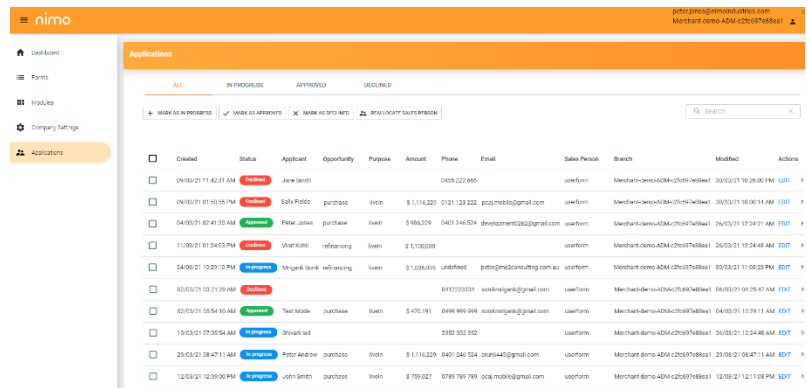
Applications have full visibility of the application requirement and received push notifications when additional information is requested.

With a mirror view of the one dashboard, a customer and lender can co-create while online or face-to-face, to request and provide information in real time.



**Step 8: Applications workflow to various decisioning options to complete the assessment process (or forward to a lender for Brokers)**

Connect to your existing decisioning system or leverage the Nimo platform options.



## 4. Platform features

Below is a list of the standard platform features that can be used to capture, manage and decision applications for all product categories from deposits, consumer and commercial lending.

### Lenders products:

- Loan purpose
- Property use
- Interest type

### Loan Calculations:

- Loan value calculation
- LVR Calculation
- Stamp Duty calculations
- Product fees & charges
- Repayment period selection
- Interest rate calculations
- Loan repayment calculation
- Total loan repayments

### Responsible lending:

- Unforeseen future changes
- Equity release considerations
- Debt consolation considerations
- Refinance loan term considerations
- Longer loan term considerations
- Applicant +50 years age

### Applicant capture:

- Primary personal details
- Living circumstances
- Family circumstances
- Secondary contact details

- Each additional application

### Notifications:

- Application forwarding to lender
- Customer email acknowledgement

### Applicant assistance:

- Web chat interface (optional)

### External APIs:

- Property image
- Property valuation (estimate)

### Internal APIs:

- Lenders product table
- Lenders product selector
- Lenders rate selector
- Lenders fee selector

### Data connectivity:

- Lenders CRM and core banking connectivity (optional)
- Customer application portal
- Lender statements

### Business efficiencies:

- Broker-Lender connectivity
- Auto Credit decisioning (optional)



## 5. About Nimo Industries

Established in 2016, Nimo Industries is an award-winning software developer that combines deep financial services expertise, industry leading customer research and previous ecosystem development experience, to solve the fragmentation that exist within financial services and its related parties.

The approach of our talented cross functional team is underpinned by evidence-based practice and pragmatic problem-solving methodology, and leverages modern technology to deliver a unique and market leading solutions that are unparalleled in the industry.

Our highly-experienced co-founders are deep experts across multiple disciplines including banking, customer research, IT, software solutions, leadership and culture. With experiences extending from the CEO of a Mutual Bank, Stream Leads of IT programs within big 4 and regional Banks and customer research for some of the world's leading brands, the leadership team bring superior insights, skills and abilities.

Our people understand banking risk and our regulatory environment, and are motivated to use their unique skills to work with Lenders to build end-to-end customer experience and process unlike those that exist today.

