

Powering online lending, your way

Nimo is an award-winning digital lending platform connected to the services you use today, as well as the ones you want to use tomorrow, to increase efficiency and improve overall customer experience.

A turn-key-solution, Nimo provides custom forms, a customer portal and automated application management from day one.



Your products. Your choice.

White labelled to your brand, product, policy, disclaimers and pricing. Retain full control and oversight.



Attract and engage the right customers.

Integrated marketing functionality allows you to connect to your CRM, create lead and application forms designed for optimal customer experience, and receive customer analytics via SEO integration.



Automate your communications.

Set your SMS and email communications to get notifications when a customer is live in your forms, and automate customer reminders to complete outstanding applications and increase conversions.



Migrate at your pace.

Start with Nimo and connect your CRM and Core Banking today*, and grow iteratively for the future.



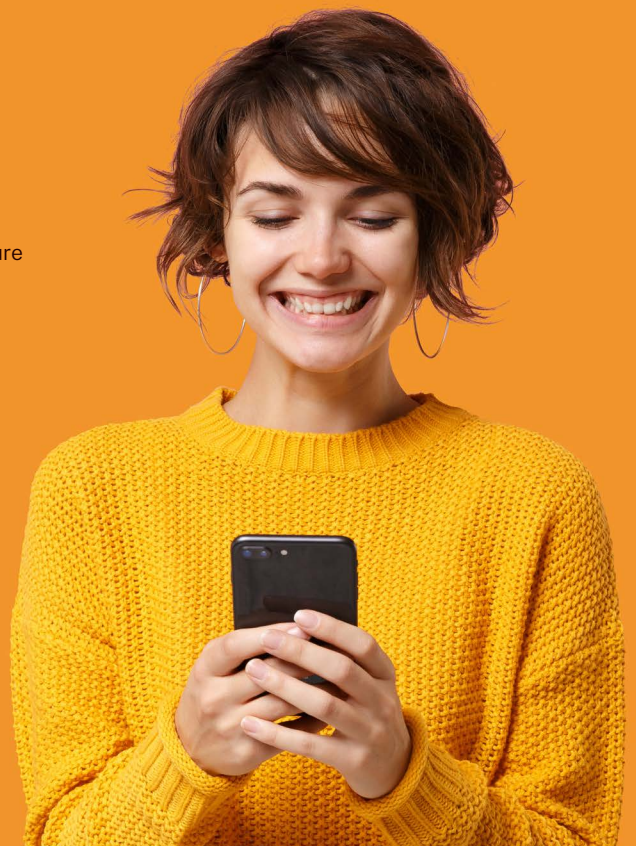
Secure your customer data.

Built on the AWS platform to ensure the safety of your customer data.

See more of Nimo's features
and how we compare

[VIEW FEATURES HERE](#)

nimo



Select from these integrations or add your own:



Find out more information
on how to use Nimo

View our short videos that explain how Nimo works



Nimo Overview

High level overview of Lenders view of the Nimo platform (time 1:19)

- Dashboard
- Forms
- Modules
- Company setup
- Application management



Nimo Forms

High level overview of how to use Nimo to make custom forms (time 1:02)

- Create a new form
- Select required modules
- Select visible & mandatory questions
- Reorder modules
- Publish and edit forms



Nimo Applications

Summary of Nimo application management (time 1:24)

- Viewing Application Dashboard
- updating Application Status
- First look at Application Details
- Application requirements
- Customer Notification



Nimo Modules



Nimo Company settings



Nimo Customer Portal

Get up and running with Nimo
within days from as little as \$5,000
without the risk of alternate solutions.

Get the Nimo advantage and get in touch today

team@nimoindustries.com +61 401 246 524

Nimo partners



Nimo Industries Pty Ltd, 710 Collins St, Docklands VIC 3008
ABN: 13 637 513 154

*Current CRM connectivity relates to Salesforce and HubSpot. Core Banking connectivity relates to Nimo's existing connectivity to the Ultradata and Data Action platforms. Timeframe relates to the connection time once connection details have been provided.



**Powering
online lending,
your way**

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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

13 Jan 2021

Prepared by Peter Jones

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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
- Select communication channels and

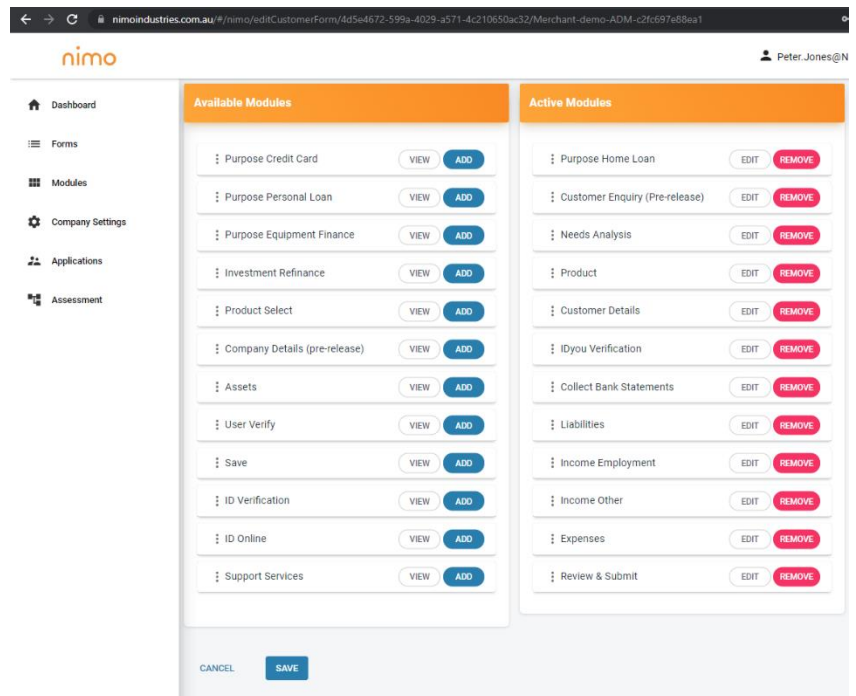
The screenshot shows the 'Modify Settings' page for the Nimo platform, specifically the 'COMMUNICATIONS' tab. The page is divided into a left sidebar with navigation options (Dashboard, Forms, Modules, Company Settings, Applications, Assessment) and a main content area. The 'Company Settings' option is selected in the sidebar. The main content area has a header 'Modify Settings' and a sub-header 'COMMUNICATIONS'. Below this, there are several form fields with labels and values, each followed by a green checkmark indicating successful validation:

- Email (customer correspondence):** team@nimoindustries.com
- Company phone:** 04 01246524
- Company mobile:** 0401 246 524
- Send enquiry SMS to company mobile:** YES (selected), NO
- Company home URL:** https://nimoindustries.com
- Company signature:** Nimo Industries Pty Ltd, team@nimoindustries.com

timeframes for auto
SMS and emails.

Step 2: Create form name and select required modules

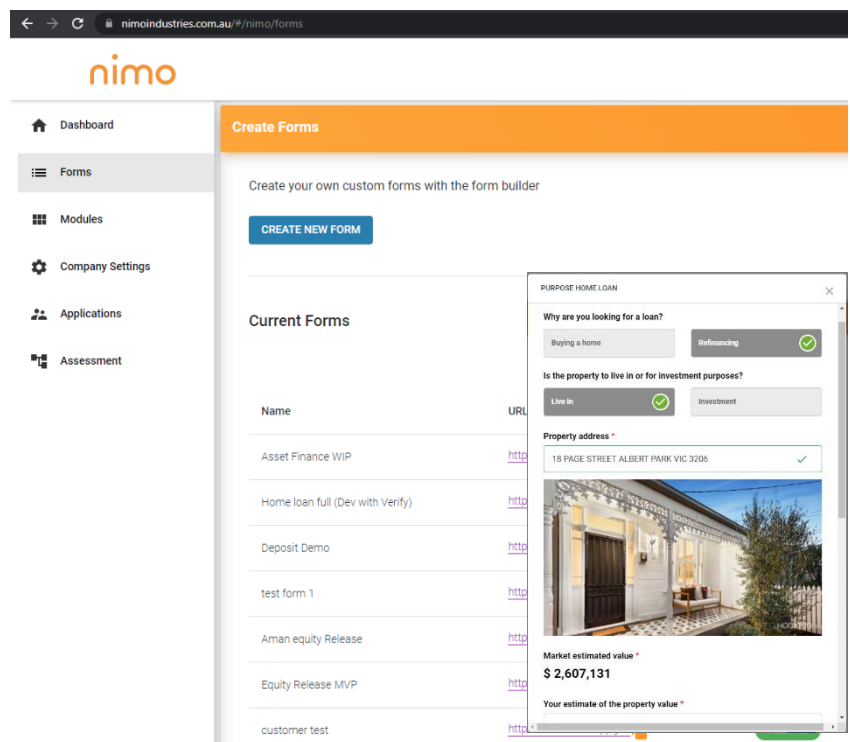
Create a unique name for
your application and start
selecting relevant modules
for your application



Step 3: Build and configure applications

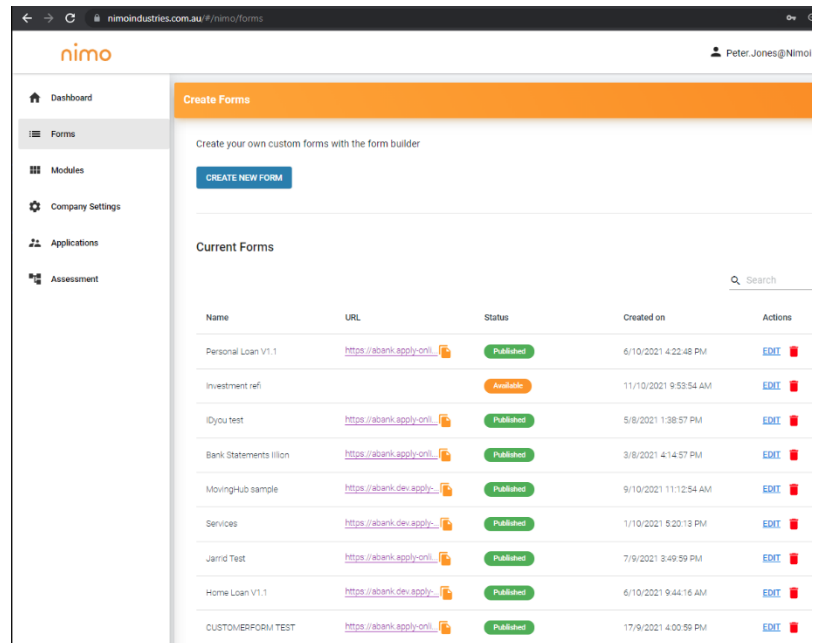
Multiple applications can be
made for various products and
uses, such as for a unique
referrer, email marketing or
special promotional activities

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



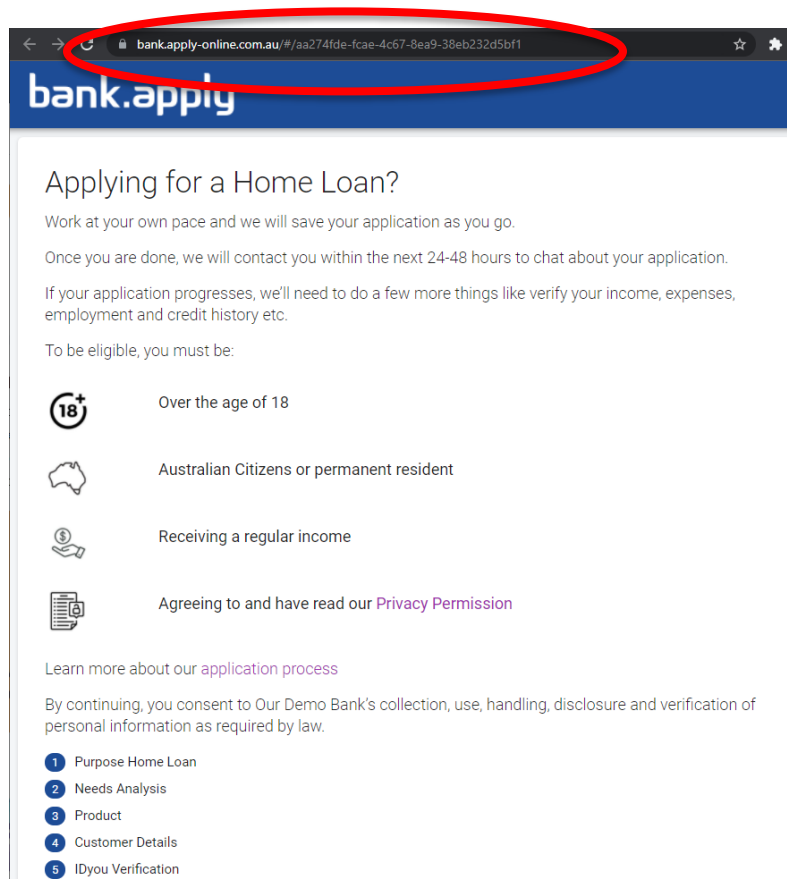
Step 4: Publish and direct your customers

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)

nimoindustries.com.au/nimo/merchants

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Dashboard

Forms

Modules

Company Settings

Applications

Assessment

Applications

ALL

ENQUIRY

APPLICATION

ASSESSMENT

DECLINED

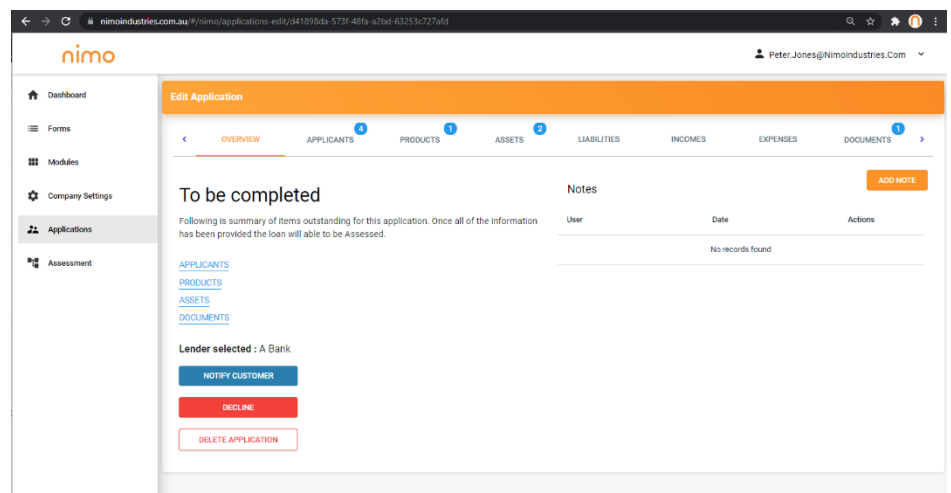
APPROVED

SET

<input type="checkbox"/>	Type	Status	Applicant	Opportunity	Amount	Phone	Sales Person
<input type="checkbox"/>	Home	Application	Yuze Ling	purchase	\$ 267,905	22	peter.jones@nimoindustries.com
<input type="checkbox"/>	Home	Assessment	Yuze Ling	purchase	\$ 3,174,713	0411 111 111	yuze.ling@nimoindustries.com
<input type="checkbox"/>	Home	Enquiry	Ashwantha Damarla	refinancing	\$ 100	6145 131 332	yuze.ling@nimoindustries.com
<input type="checkbox"/>	Home	Enquiry	October test	refinancing	\$ 600,250	0401 246 524	
<input type="checkbox"/>	Home	Enquiry	Peter Jones	refinancing	\$ 1,302,500	0401 246 524	
<input type="checkbox"/>	Home	Application	Peter V	refinancing	\$ 925,000	0401 246 524	yuze.ling@nimoindustries.com
<input type="checkbox"/>	Home	Assessment		purchase	\$ 1,096,213		yuze.ling@nimoindustries.com
<input type="checkbox"/>	Home	Assessment	Yuze Ling	yes	\$ 0	0466 666 666	yuze.ling@nimoindustries.com
<input type="checkbox"/>	Home	Assessment					yuze.ling@nimoindustries.com
<input type="checkbox"/>	Home	Assessment	Yuze Ling	yes	1000000	0400 022 222	yuze.ling@nimoindustries.com

Step 7: Digitally co-create applications with customers

Applications edited and updates provided digitally.



Edit Application

OVERVIEW APPLICANTS PRODUCTS ASSETS LIABILITIES INCOMES EXPENSES DOCUMENTS

To be completed

Following is summary of items outstanding for this application. Once all of the information has been provided the loan will be able to be Assessed.

Notes

User	Date	Actions
No records found		

APPLICANTS

PRODUCTS

ASSETS

DOCUMENTS

Lender selected : A Bank

NOTIFY CUSTOMER

DECLINE

DELETE APPLICATION

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.

ABank

Update application

This is a summary of the items outstanding for the application. Once you have completed your requirements press 'notify customer' or 'Submit application' once it is completed

To be completed

Income

[Add 3 Months Of Payslips](#)
[Add Dividend Statements](#)

completed

Liabilities

✓ Add Myer Store Card Statement

UPDATE APPLICATION

VIEW YOUR APPLICATION

ABank

Edit Application

OVERVIEW

APPLICANT DETAILS

PRODUCT DETAILS

ASSETS

LIABILITIES

INCOME

EXPENSES

SUPPORTING DOCUMENTS

Search

Supporting Documents

Received Documents	Date submitted	Actions
Lease on rental property	05/10/2019	VIEW
Child Support Contract	05/10/2019	VIEW

Step 8: Decisioning.
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 decisioning options.

nimo

Dashboard

Forms

Modules

Company Settings

Applications

Assessment

Assessment

ALL

ASSESSMENT

DECLINED

APPROVED

SETTLEMENT

COMPLETE

<input type="checkbox"/>	Status	Applicant	Opportunity	Amount	Phone	Sales Person	Merchant	Created	Modified	Actions
<input type="checkbox"/>	Assessment		undefined	undefined		peter.jones@nimoindustries.com		05/07 01:22 pm	11/08 02:10 pm	EDIT
<input type="checkbox"/>	Assessment		purchase	\$ 836,481		peter.jones@nimoindustries.com		21/07 01:26 am	31/08 09:53 am	EDIT
<input type="checkbox"/>	Assessment		purchase	\$ 949,281		peter.jones@nimoindustries.com		28/07 02:24 pm	28/07 03:29 pm	EDIT
<input type="checkbox"/>	Assessment		undefined	undefined		peter.jones@nimoindustries.com		03/08 04:15 pm	14/09 08:38 pm	EDIT
<input type="checkbox"/>	Assessment		undefined	undefined		peter.jones@nimoindustries.com		22/09 07:11 pm	22/09 07:13 pm	EDIT
<input type="checkbox"/>	Assessment		undefined	undefined		peter.jones@nimoindustries.com		23/09 08:20 pm	24/09 11:26 pm	EDIT
<input type="checkbox"/>	Declined		undefined	undefined		peter.jones@nimoindustries.com		24/09 11:59 pm	25/09 12:11 am	EDIT
<input type="checkbox"/>	Declined		undefined	undefined		peter.jones@nimoindustries.com		01/10 06:14 pm	01/10 09:26 pm	EDIT
<input type="checkbox"/>	Assessment		purchase	\$ 1,096,211		peter.jones@nimoindustries.com		06/10 08:46 am	07/10 04:07 pm	EDIT
<input type="checkbox"/>	Assessment		yes	1000000		peter.jones@nimoindustries.com		06/10 04:30 pm	07/10 02:21 pm	EDIT

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 consolidation 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 eco-system 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.

