



# The Lending Efficiency Playbook:

A guide to future-proofing banking  
operations

[nimoindustries.com](https://nimoindustries.com)

# Where do you sit in the modernisation matrix?



The first step toward modernisation is an honest assessment of the present. Most banks and lenders believe they are "digital" because they have an online form, but true digital lending is measured by what happens after the borrower clicks submit.

Use this matrix to identify where your operational bottlenecks live. Are you "Digital-Lite", masking manual back-office with a user-friendly front-end, or are you Future-Ready?

Component	Level 1: Legacy	Level 2: Digital-Lite	Level 3: Future-Ready (Nimo)
Application	Paper-based or PDF uploads.	Digital forms that still require manual data entry by staff.	100% digital with automated data capture and verification.
Decisioning	Credit officer reviews every file manually.	Digital capture, manual review.	Rules-based auto-decisioning.
Settlement	Manual data entry per disbursement.	Digital capture, manual entry.	Auto pre-population of disbursement entries and funding.
Integration	Siloed systems. 'Copy & Paste' is a job description	Limited APIs to a few credit bureaus.	Deep ecosystem integration (50+ APIs).
Speed to 'Yes'	3-10 business days.	24-48 hours.	Minutes.

# Quantifying the cost of friction

"Time to Yes" is your most expensive metric. Every hour of delay increases the probability of borrower abandonment by an average of 7%. In a high-rate, high-competition environment, the cost of a "manual-first" process is a massive drag on your Net Interest Margin (NIM). Based on 2025-2026 industry data<sup>[1]</sup>, we've broken the ROI down into three core pillars.

## 1. The cost comparison: manual vs automated

Metric	Manual/Legacy Process	Nimo Digital-First
Operational cost per loan	\$2,800+ (includes labour & rework)	~\$202.50
'Time to Yes'	3-10 business days	< 30 minutes
Enquiry to settlement	4-6 weeks	Same day

[1] Data compiled from a 2025-2026 aggregate of APRA service-level benchmarks, Tier-1 consultancy fintech reports, and internal Nimo performance data. Individual results may vary based on existing legacy architecture and product complexity.

## 2. The conversion multiplier

Speed is the number one predictor of settlement. Borrowers expect an "Amazon-like" experience. If your process takes longer than 5 minutes to start, 48% of applicants will switch to a competitor.

- **Settlement Uplift:** Nimo users report an average 49% increase in settlement rates by removing friction and providing instant conditional approvals.
- **Volume Capacity:** Lenders using automation have seen a 267% increase in loan value processed year-on-year without adding a single headcount to their assessment team.

# Quantifying the cost of friction

Use this formula to calculate the potential impact on your bottom line:

## 3. The ROI formula

$$\text{ROI} = (V \times \Delta C) + (V \times \Delta S \times M)$$

Where:

- V: Current annual application volume
- $\Delta C$ : Operational savings per application (Average: \$2,500+ saved in labour / verification)
- $\Delta S$ : Increase in settlement rate (industry benchmark: 12%+ to 49%)
- M: Average margin / lifetime value per loan

**Example:** A mid-tier lender processing 1,000 loans per month can realise over \$8.8M in annual savings.

## Why the cost of doing nothing is higher in 2026

With the Australian average home loan now at \$736,000<sup>[2]</sup>, even a 1% drop in your conversion rate due to a clunky manual process costs your institution tens of thousands in lost interest income.

Most Nimo partners see a 40% reduction in cost-per-acquisition (CPA) within the first six months simply by eliminating manual document follow-ups.

[2] [Lending indicators from the Australian Bureau of Statistics](#), December 2025

# The 90-day modernisation roadmap

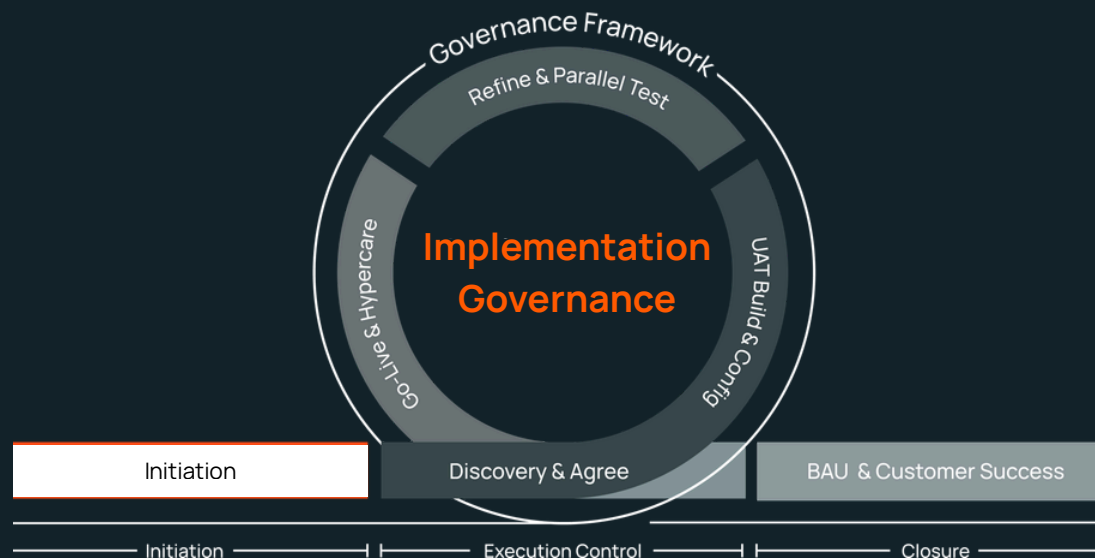
Nimo can get you up and running out-of-the-box quickly.

**Days 1-21: The Initiation Phase.** Establish scope, gather requirements, stakeholder alignment and project kick-off.

**Days 22-42: UAT Build and Configuration.** Deploy Nimo out-of-the-box with client branding, product configurations and workflow testing, Super User & User Adoption process commences.

**Days 43 – 70: Refine & Parallel test.** User acceptance testing (UAT), security reviews and integration finalisation.

**Days 71-90: Go-Live & Hypercare.** Launch with intensive support to ensure smooth operations.



## The compliance safeguard

Ongoing regulatory compliance that is built in to Nimo:

- **Operational resilience:** Automated audit trails for every decision made.
- **Data sovereignty:** Localised hosting and SOC2-compliant encryption.
- **Third-party oversight:** Monitoring of all 50+ integrated service providers to ensure your supply chain is as secure as your core.

# About Nimo

In an era where banking technology modernisation takes years, Nimo delivers transformation in weeks. We are the architectural bridge between legacy stability and future-ready agility.

## Why the industry is turning to Nimo:

- **The ecosystem advantage:** With over 50+ native integrations (from Digital ID to CRMs), Nimo eliminates the "integration tax" that slows down traditional transformation projects.
- **Modular by design:** Nimo's modular platform allows you to fix your most painful bottlenecks first, be it application, credit decisioning, or settlement.
- **Built for compliance:** Our platform is engineered to meet the rigorous demands of CPS 230, CPS 234 and global operational resilience standards, providing automated auditability that manual processes can't match.
- **Speed to market:** While others talk in "quarters" and "years," we talk in "days" and "weeks." Our goal is to get you from kick-off to your first automated "Yes" in record time.

**We promise:** To empower lenders to reclaim their "time to yes," reduce their cost-to-serve, and provide a borrower experience that is digital and delightful.

## Ready to see Nimo in action?

Don't just take our word for the ROI. Let's take a look at where you sit in the maturity matrix, and what your main pain points are. Then we can determine where in the process the biggest uplift and impact lies and how much time and capital you can save.



**Book your 30-minute needs analysis session:**  
[Contact us](#)



**Connect on LinkedIn:**  
Follow [Nimo Industries](#) for insights on navigating the 2026 regulatory landscape, lending automation trends and core banking innovations.