nivo

NIVO AI ASSISTANT | FOR BROKERS

Email your AI assistant a case. Get it back checked and ready to submit.

Send what you have, from two lines to a full fact find. It gets the rest from your clients over email, day and night, and checks it all. You keep the advice and the client.

The case report

SPECIMEN

John and Jane Smith · Residential purchase · Manchester

EXECUTIVE SUMMARY

A couple, both employed, buying a £420,000 home with a £105,000 deposit from savings. Evidenced income of £87,000 supports the £315,000 sought at 3.6 times loan to income, with £2,385 a month spare after commitments and essentials.

MORTGAGE	TERM	LOAN TO VALUE	INCOME
£315,000	25 years	75%	£87,000

EVIDENCE GATHERED — Held and checked

- Payslips, both applicants
- P60 for 2025/26
- Joint account statements, three months
- Savings statements for the deposit
- ID checks with a face match
- Credit files, both applicants

CHECKS RUN — From the documents

- Salary matches payslips
- Deposit source evidenced
- Names and addresses consistent
- Commitments reconciled
- No adverse credit on either file
- New employer, no gap in pay

THE SUMS — Worked from the evidence

Net pay a month, both	£5,786
Mortgage payment at 4.5%	£1,751
Commitments a month	£95
Essentials a month	£1,555
Spare a month	£2,385
Loan to income	3.6 times

CASE READINESS — Two things to consider

Ready to submit

ATTENTION £95 a month finance, not mentioned

NOTE Jane changed employer in April

CLEAR No adverse credit, either file

Sent back to you with every document checked and attached.

- First two weeks free, every case
- Set up in your firm's name
- Nothing to install, it works over email
- No set up fee, no minimum term

nivohub.ai/brokers

Hire an AI assistant for your loan cases.

Every case comes with hours of admin before you can submit it: asking for payslips and statements, checking them, chasing what's missing, and the back and forth that slows deals down. Nivo AI Assistant for brokers does that for you.

Purchases, remortgages, buy to let and more.

5 hours
of gathering, checking and chasing on an average case

£150
of admin cost on an average case

None
of it is the advice you're paid for

Averages from around 100 surveys with UK brokers and lenders.

Most AI tools help with tasks at certain points, like checking a payslip. Nivo's AI assistant does all the work, from the first email to a checked case.

A leap in capability and productivity.

What it does

Send it whatever you have on a case: a quick summary, a fact find or a few documents. It works out what the case needs, asks each applicant for every item and reads every document as it lands. It checks pay against payslips, works out spending from the statements, evidences the deposit, runs ID and credit checks and finds commitments nobody mentioned. Then it writes the case report and hands you a checked pack.

How it works

It works 24/7, over email. Your clients reply to an email and use secure links for documents, open banking and ID checks. You see every message, document and check in your own dashboard.

Why we built it

We built it so brokers can grow without hiring, and so you can spend your time advising clients and winning new ones. It is designed to take the admin off every case and get more cases right first time.

You stay in control

Anything that needs your judgement comes to you first. You reply once, and it finishes the job.

Ready out of the box

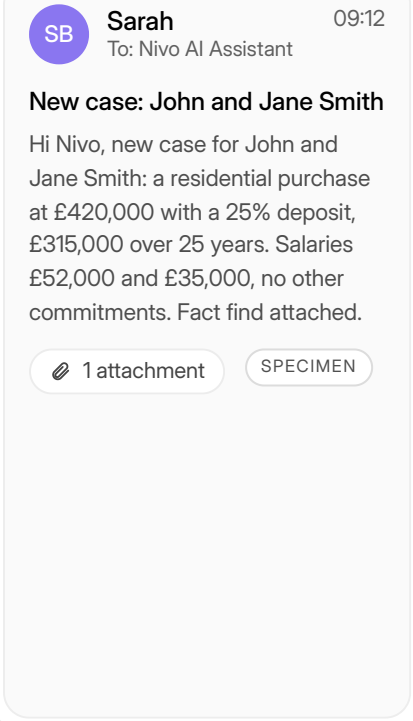
Set up is done for you, and we go through your first cases with you.

One email in. A checked case back.

Email it whatever you have on a case, from your own inbox or straight from your CRM. It works out what the case needs, then gathers, checks and chases it and sends you back the checked pack and the case report.

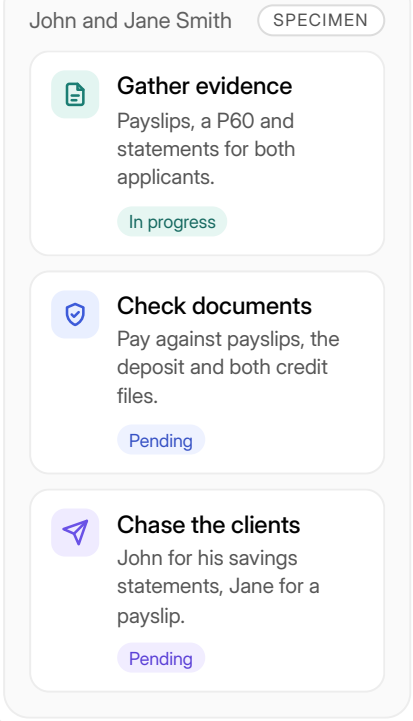
Email it in

Two lines or a full fact find: whatever you know about the clients. The last admin you do on the case.



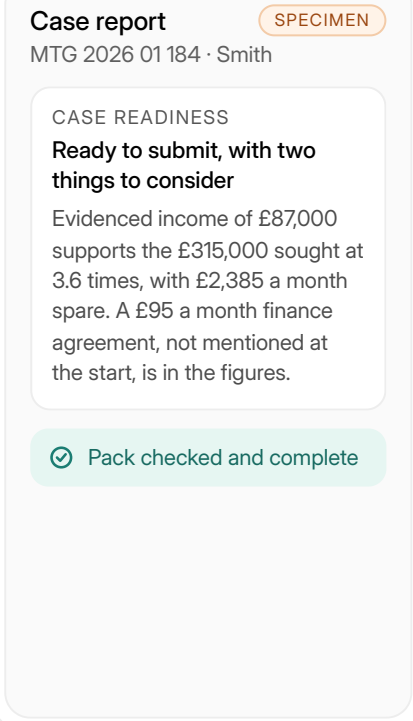
Gather, check, chase

It gathers what the case needs, checks each item as it arrives and chases whatever is missing until the case is complete.



Case comes back

Every document checked, plus a case report on flags, affordability and readiness. Ready to submit to a lender.



Works the way you do.

BY EMAIL

Forward it a case

Send cases to your assistant's own address, or forward them from your inbox.

FROM YOUR CRM

Connect your CRM

Cases can come straight in from your CRM. We scope the connection with you.

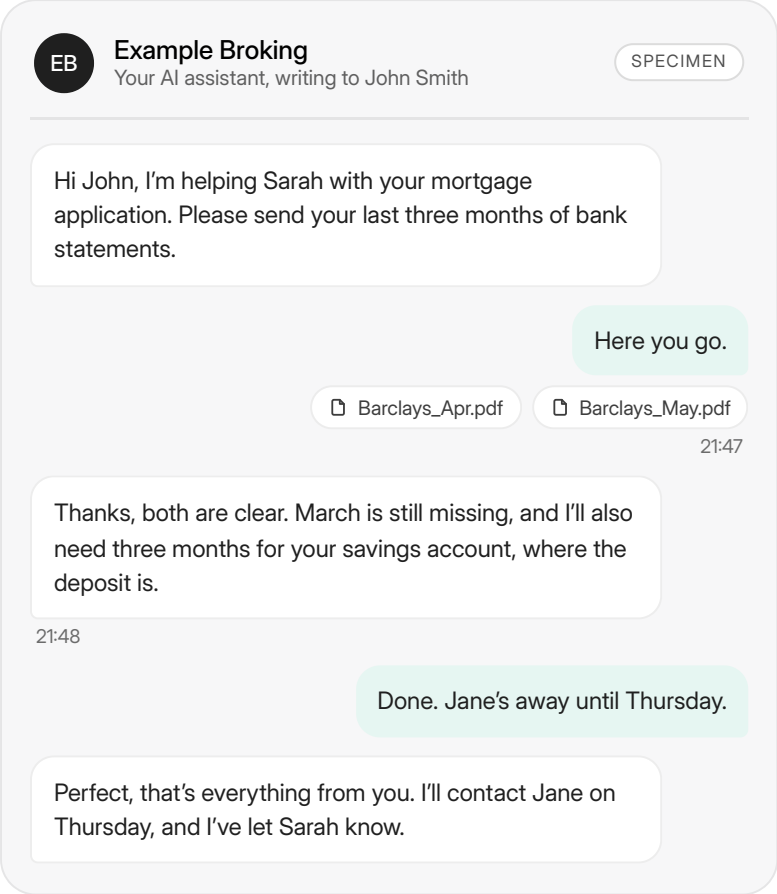
YOUR CLIENTS

Secure links

Clients use secure links for documents, open banking and ID checks.

What your clients see.

Polite, plain English emails that only ask for what is missing. It fills in forms from what it already holds and keeps every applicant on track.



In your firm's name

Set up with your document lists, templates and tone, so every message reads the way your office writes.

Patient with busy clients

It replies in the evening and at weekends, when clients get to their paperwork, and chases politely until everything is in.

Keeps you posted

It tells you when an applicant is away, and follows up as soon as they are back.

What it does along the way.

The jobs a good case handler does on every case, from the first email to the checked pack.

- Document collection and analysis
- Payslips and P60s checked
- Bank statement analysis
- Open banking
- ID checks
- Credit checks
- Undisclosed commitments found
- Deposit and source of funds evidenced
- Forms and declarations signed electronically
- Chasing
- Points referred to you
- Case report and checked pack
- Dashboard and audit trail
- Cases by email or from your CRM

The case report, part by part.

The case report is the output: what is sought, what supports the case and what needs your judgement, with every check and every document attached. Every type of lending gets its own report, and we can tailor yours to the way your firm works.

Example Broking · prepared by your AI assistant

SPECIMEN

AI Case Report

MTG 2026 01 184 · John and Jane Smith · Residential purchase

Case sent in Mon 29 Jun 2026, 09:12 · checked pack sent Fri 3 Jul 2026, 16:38

CASE READINESS

Ready to submit, with two things to consider

Everything checked looks right. A £95 a month finance agreement shows in the statements and the credit file but was not mentioned at the start; it is reconciled and included in the figures below. Jane changed employer three months ago, in the same field, on the same income.

Evidenced income of £87,000 supports the £315,000 sought at 3.6 times loan to income, with £2,385 a month spare after commitments and essentials. The assistant gathered and checked 12 documents from 2 applicants over 5 days.

1 Header and case readiness. A £315,000 residential purchase for a couple, both employed.

02 FLAGS, DECLARED AGAINST EVIDENCED

ATTENTION	**Undisclosed commitment.** A £95 a month finance agreement appears in the statements and on the credit file, not mentioned at the start. Already in the affordability figures. Next: confirm it with the clients and name it in the submission notes.
NOTE	**Recent employer change.** Jane moved employer three months ago, same field, same income, no gap. Nothing needed; noted so it does not surprise you at underwriting.
CLEAR	**No critical flags.** No adverse markers and no undisclosed adverse credit.

2 Flags

What the clients said, against the evidence.

A INCOME, DECLARED AGAINST EVIDENCED

APPLICANT	SAID AT THE START	EVIDENCED	FROM
John Smith	£52,000	£52,000	Payslips for March, April and May 2026; P60 for 2025/26
Jane Smith	£35,000	£35,000	Payslips for April and May 2026 from her new employer; salary credits in every statement month
Total	**£87,000**	**£87,000**	

Jane joined her new employer on 1 April 2026 in the same field, on the same salary. Her last salary from her previous employer was paid on 27 March, so there was no gap in pay.

3 Income

Declared, against payslips and statements.

C MONTHLY BUDGET, FROM THE EVIDENCE

Net pay, both applicants (payslips)	£5,786
New mortgage payment, estimated at 4.5% over 25 years, for affordability only	£1,751
Commitments (the finance agreement)	£95
Essentials, averaged from three months of statements	£1,555
Spare a month	**£2,385**

Essentials are council tax, utilities, food, travel, insurance and subscriptions. Net pay is John £3,393 and Jane £2,393 a month.

4 Monthly budget

Worked from the evidence, not the application.

D DEPOSIT AND SOURCE OF FUNDS

The £105,000 deposit is held in a savings pot in John's Monzo account, built up from monthly transfers over four years. The statements show no large or unexplained credits in the last three months, and no gift is involved.

E IDENTITY, ADDRESS AND CREDIT

ID checks with a face match passed for John on 30 June and for Jane on 2 July 2026. Their addresses match the electoral roll and both credit files. Neither file shows a county court judgment, default or missed payment; the only commitment on either file is the £95 a month finance agreement.

5 Deposit, identity and credit

Source of funds, ID checks and both credit files.

You give the advice.

The assistant hands you a checked evidence pack and analysis, not advice. You decide what to recommend, and the client stays yours.

STAYS WITH YOU

- The recommendation and the submission
- The client relationship
- Anything that needs your judgement

NIVO AI ASSISTANT DOES THE ADMIN

- Gathers, checks and chases every item
- Writes the case report, with every document
- Sends the checked case back to you

Bank standard security.

ISO 27001
Information security management

ISO 42001
AI management system

ISO 9001
Quality management

Cyber Essentials Plus
UK Government cyber security baseline

FSQS
Financial services supplier qualification

YOUR DATA

Hosted in the EEA and encrypted in transit and at rest. Each firm runs in its own logically segregated instance, with an immutable audit trail of every message, file, check and AI action.

RESPONSIBLE AI

The AI automates the admin, not credit decisions, and people stay in the loop. No client data is ever used to train the underlying models. It is governed by a published AI policy aligned to ISO 42001.

Nivo AI Assistant is new technology, built on the Nivo platform that is already trusted by 100+ lenders and brokers.

Four steps to your first cases.

Our team is alongside you from the first call. There is nothing to install and no integration project.

1

Discovery call

30 minutes. We learn how your firm works and show you the system, end to end.

2

Onboarding call

We collect what we need to set you up: document lists, templates, lenders and tone.

3

Set up for you

We configure your assistant, connect your credit check account and give you your case address and dashboard.

4

Guided first cases

We go through your first cases with you and tune things based on your feedback.

From £500 + VAT a month. First two weeks free.

Priced like an assistant, not software: one monthly allowance for your whole firm.

MONTHLY ALLOWANCE

From **£500** + VAT / month

The allowance includes £500 of usage. A typical case costs about £2 to £20, depending on the number of applicants and how much checking and chasing it takes.

NO SET UP FEE

What the allowance covers

- The assistant's work on every case
- ID checks, open banking and electronic signing
- Your dashboard, with a full audit trail
- As many users as you like
- No minimum term, cancel any time

Connections to your CRM or lender systems are scoped with you. Prices exclude VAT.

nivo

Put it to work on your next case.

Book a 30 minute discovery call. We'll learn how your firm works and show you the system, from the first email in to the checked case and report coming back.

Scan to book a discovery call

30 minutes · no prep · no obligation

nivohub.ai/brokers

Book a discovery call ›

No set up fee · First two weeks free · No commitment

Built on the Nivo platform, which is trusted by 100+ lenders and brokers.

CERTIFIED ISO 27001 ISO 42001 ISO 9001 Cyber Essentials Plus FSQS

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