



Nivo App User Guide

Version 1.0

Version	Date	Name	Notes
1.0	8/12/2021	Sarah Mortimer	Created

Nivo lets you message your provider safely and quickly

Nivo is like WhatsApp or text messaging but in a bank-standard secure app.

It's free to download and allows you to message your provider as well as do your ID check, upload and send files, and sign documents all from your mobile device.



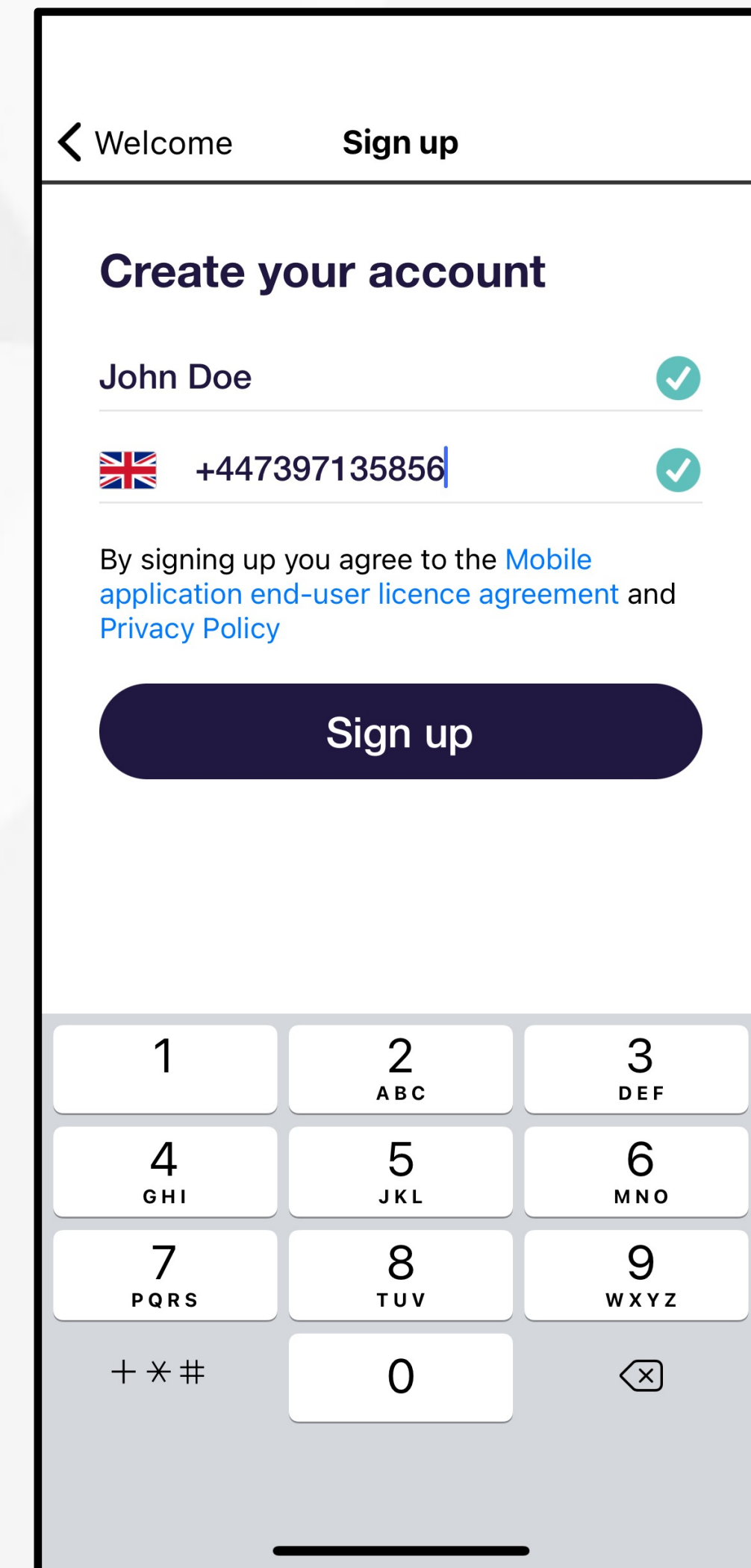
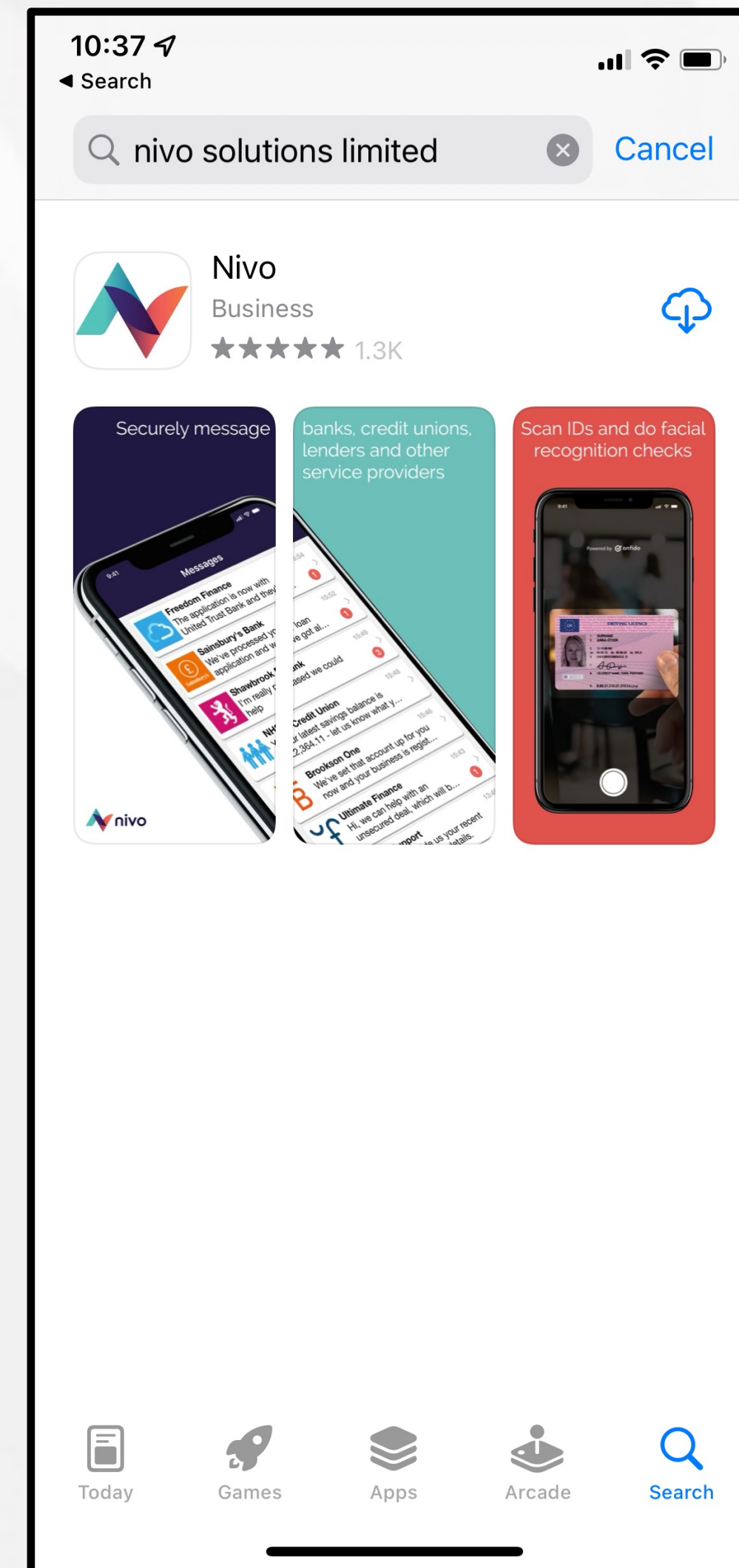
Nivo has thousands of 5 star reviews from other users, just like you! It's the fast, easy, and secure way for you to speak with your provider.



Setting Up Nivo – downloading from the app store

Note: These instructions are for when you download Nivo yourself from the Apple app store or Google Play Store. Go to the next page for instructions if you have been invited to the Nivo app via a SMS message by your provider.

1. Go to the Apple App Store or Google Play Store. Search for “Nivo Solutions Limited” or “Nivo”. Find the App with the “N” Nivo logo.
2. Tap to download the app.
3. Once downloaded, open the app, and on the welcome screen, tap the “Get Started” button.
4. Enter in your full legal name and mobile phone number. Note: The name and phone number you enter will be used to create your Nivo Identity. It is very important that this information is correct, or it could cause issues with setting up your app or speaking with a provider in the future.
5. Read the Mobile application end-user license agreement (EULA) and Privacy Policy.
6. Once you have read the EULA and Privacy Policy, tap the “Sign Up” button. (By signing up to Nivo you agree to the EULA and Privacy Policy. If you have any questions, please email support@nivohub.zendesk.com)
7. On the next screen, you will need to input in the SMS code that is sent to mobile number you entered on sign up. Once you have entered the code, tap the “Continue” button.
8. You will now be asked to create a 5-digit pin number. This pin number is the code you enter in each time you open the Nivo app. Choose something secure but memorable. Do not tell anyone else your pin number.
9. Once you create your pin, it will take you through to the Nivo app. Make sure you select “Allow” to enable notifications so you know when your provider has sent you a message.
10. Now that Nivo is set up, you need to select your provider in order to message them directly. Your provider menu may already be open. If not, tap on the menu icon in the upper left-hand corner of your app. Once the menu is open, tap “+Add Provider” to search for and select your provider. Once you select your provider, make to read the terms and conditions, then tap “I consent”. You will be entered into a secure chat with your provider.



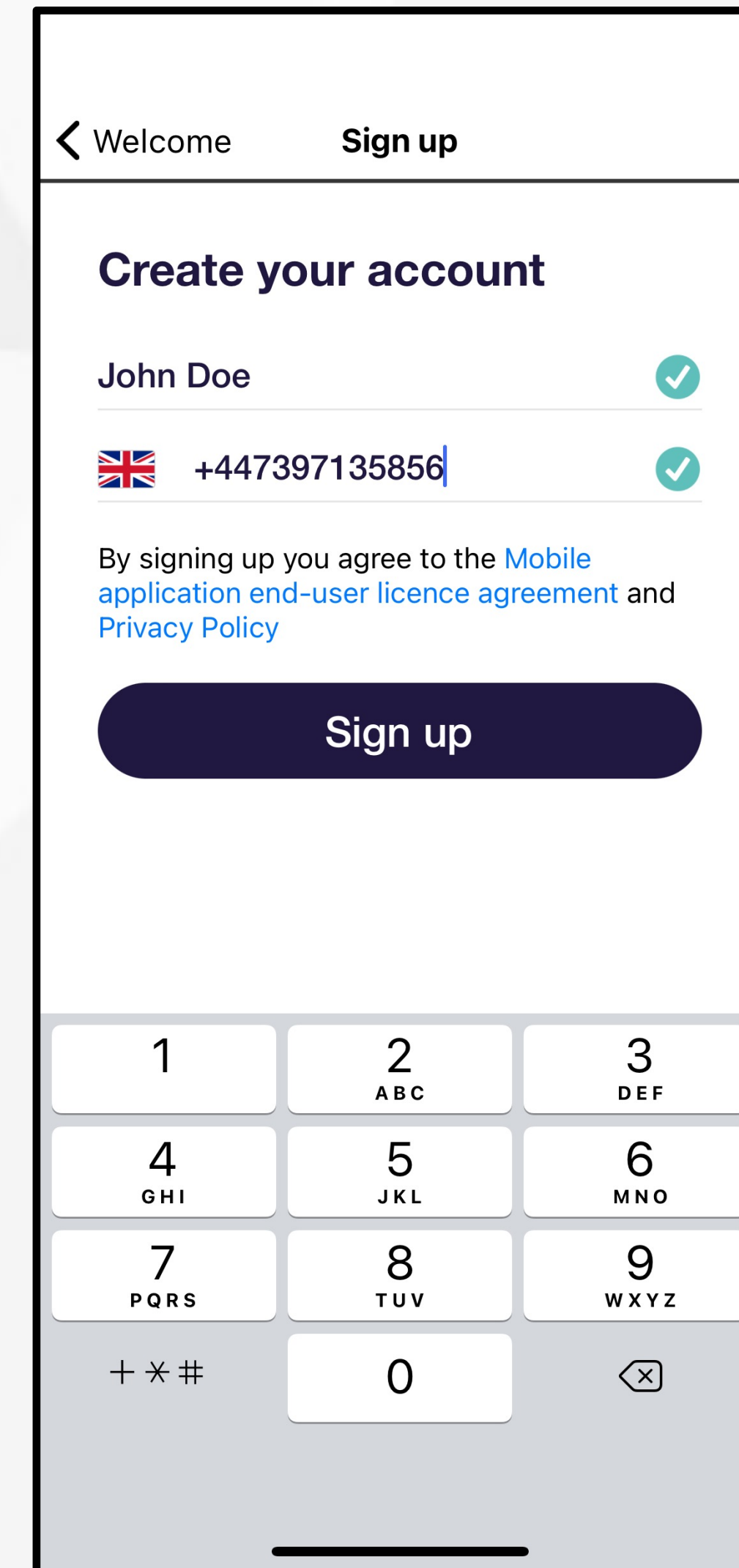
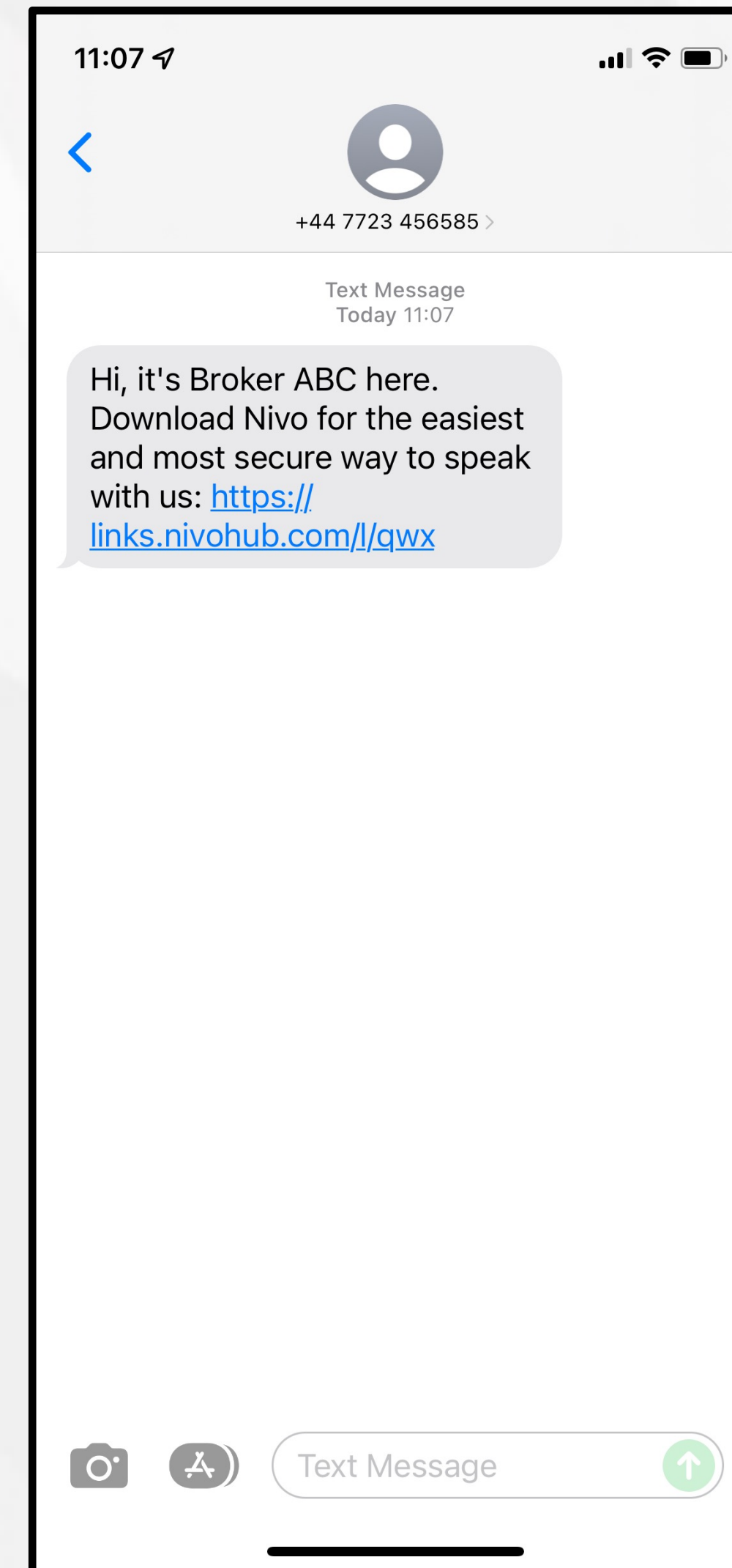
Setting Up Nivo – downloading via a SMS invite

Note: These instructions are for when you download Nivo via a SMS invite. If you are download Nivo directly from the app store with no SMS invite please see the previous page for instructions.

1. You will receive an SMS invite from your provider with a specific link. Tap this link.

Tip: The number the SMS will come from originally won't be saved as a contact, but the messages from this specific provider should always come from that number. You can save the number as a contact on your device under your providers name to make it obvious if your provider sends you a text message via Nivo in the future.

2. You will be directed straight to the Nivo app in the Apple App Store or Google Play store
3. Tap to download the app.
4. Once downloaded, open the app, and on the welcome screen, tap the "Get Started" button.
5. Enter in your full legal name and mobile phone number. Note: The name and phone number you enter will be used to create your "Nivo Identity". It is very important that this information is correct, or it cause issues with setting up your app or speaking with a provider in the future.
6. Read the Mobile Application End-User License Agreement (EULA) and Privacy Policy.
7. Once you have read the EULA and Privacy Policy, tap the "Sign Up" button. (By signing up to Nivo you agree to the ELA and Privacy Policy. If you have any questions, please email support@nivohub.zendesk.com)
8. On the next screen, you will need to input in the SMS code that is sent to mobile number you entered on sign up. Once you have entered the code, tap the "Continue" button.
9. You will now be asked to create a 5-digit pin number. This pin number is the code you enter in each time you open the Nivo app. Choose something secure but memorable. Do not tell anyone else your pin number.
10. Once you create your pin, it will take you through to the Nivo app. Make sure you click "Allow" to enable notifications so you know when your provider has sent you a message.
11. Now that Nivo is set-up, you will be directed straight into the message thread with your provider (if you clicked the specific link sent to you in the SMS message).



Uploading documents

Your provider may send you a document request. It will be a message box with a "Start" button at the bottom.

There are multiple ways you can upload documents from Nivo including taking a photo, from your photo library, your documents on your mobile device, or even uploading from a computer.

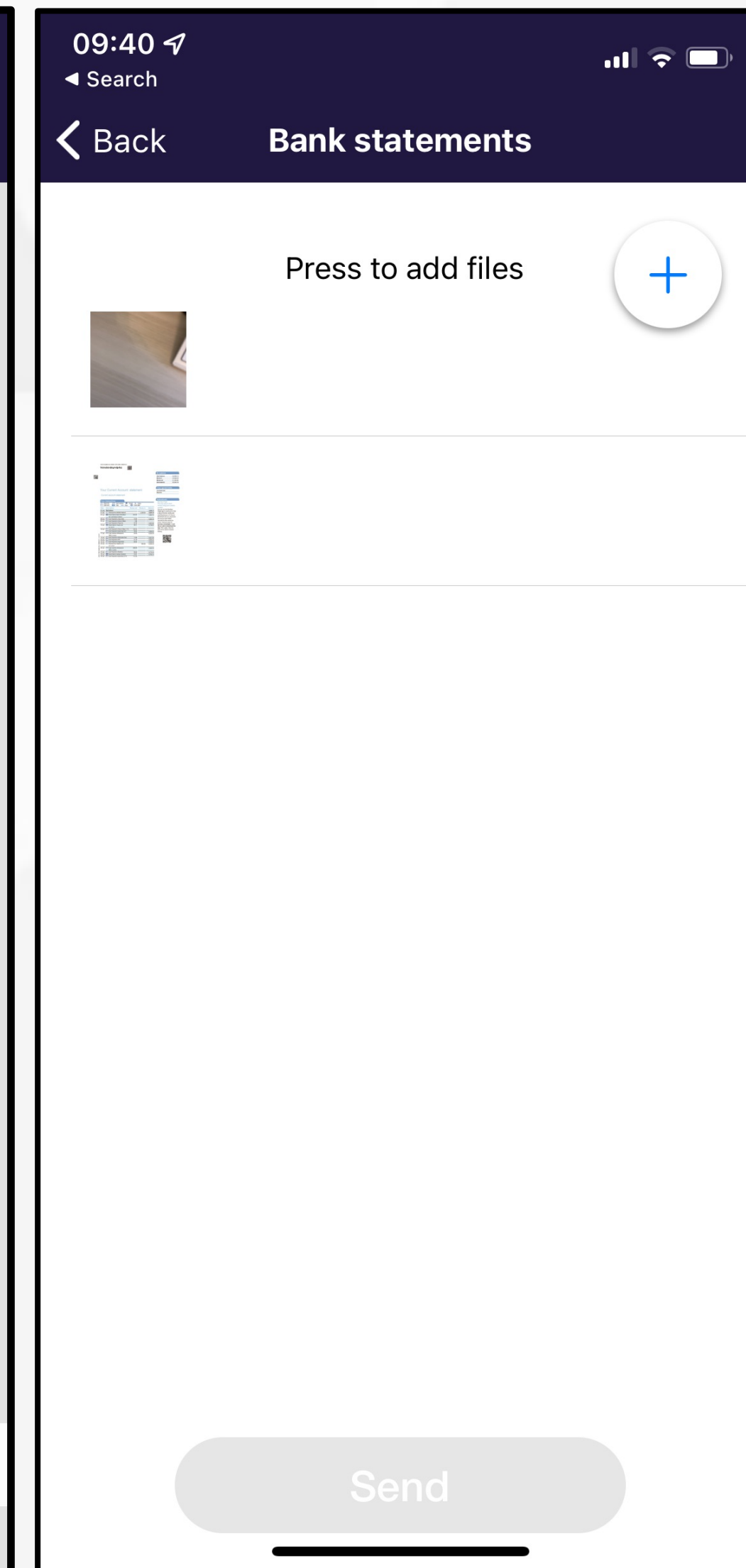
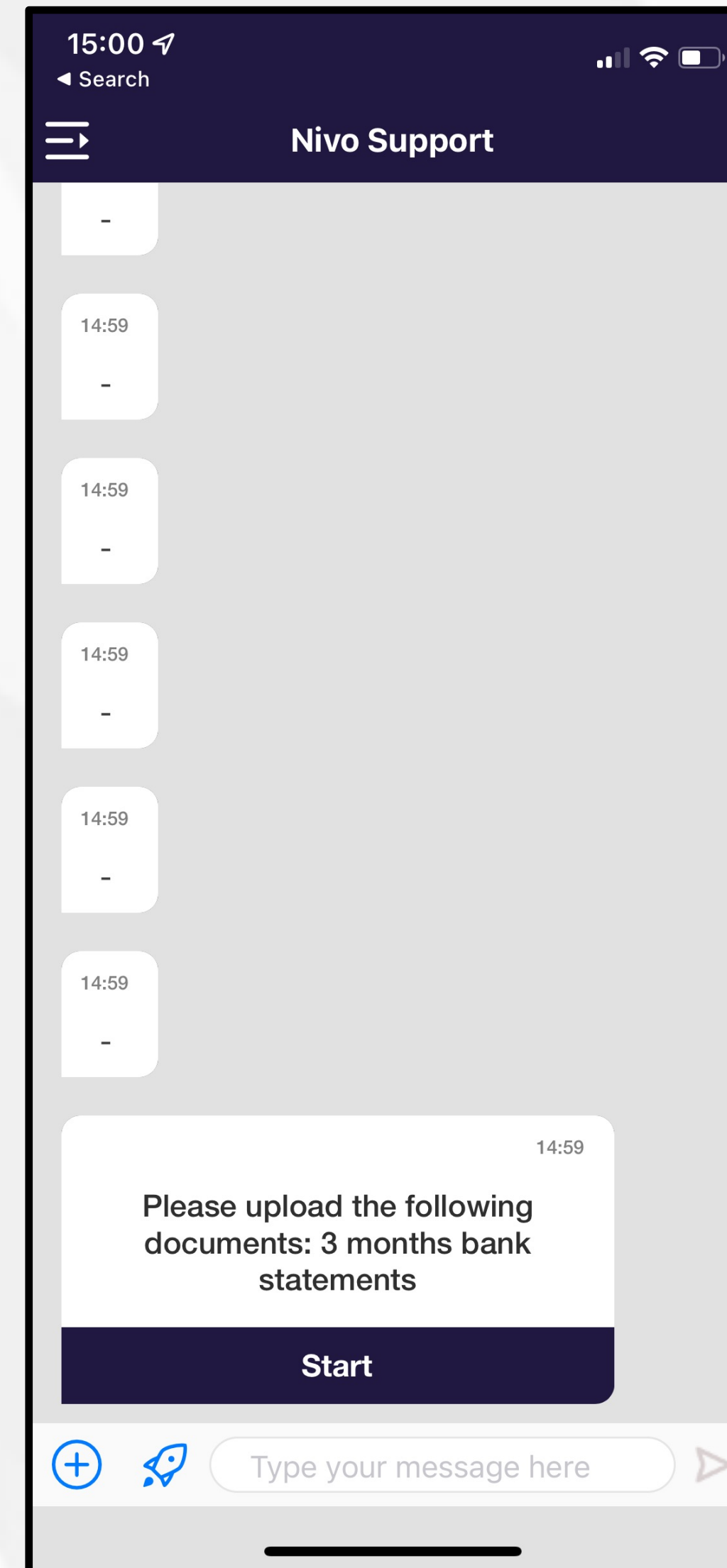
Regardless of what way you are going to upload your documents, tap on the "Start" button. In the screen that appears, tap on the "+" icon in the upper right-hand corner. Select the method you would like to use, and then use the appropriate directions below (continued on the next page):

Take a photo:

1. Tap the "take a photo" option.
2. Grant access to your camera.
3. Take a photo of the document and click "use photo".
4. You will be taken back to the upload screen. If you need to take more photos, tap the plus icon again and repeat. Once you have taken photos of all the necessary pages and documents, tap the "Send" button at the bottom.
5. In the message timeline, you will see your document request now shows you how many files you uploaded. If you need to upload more, tap the "upload more" button.

Photo library:

1. Select the "photo library" option
2. Allow access to your photos.
3. Select the relevant photos from your photo library. Once you have selected all the necessary photos, tap done.
4. Tap the "Send" button when complete.
5. In the message timeline, you will see your document request now shows you how many files you uploaded. If you need to upload more, select the "upload more" button.



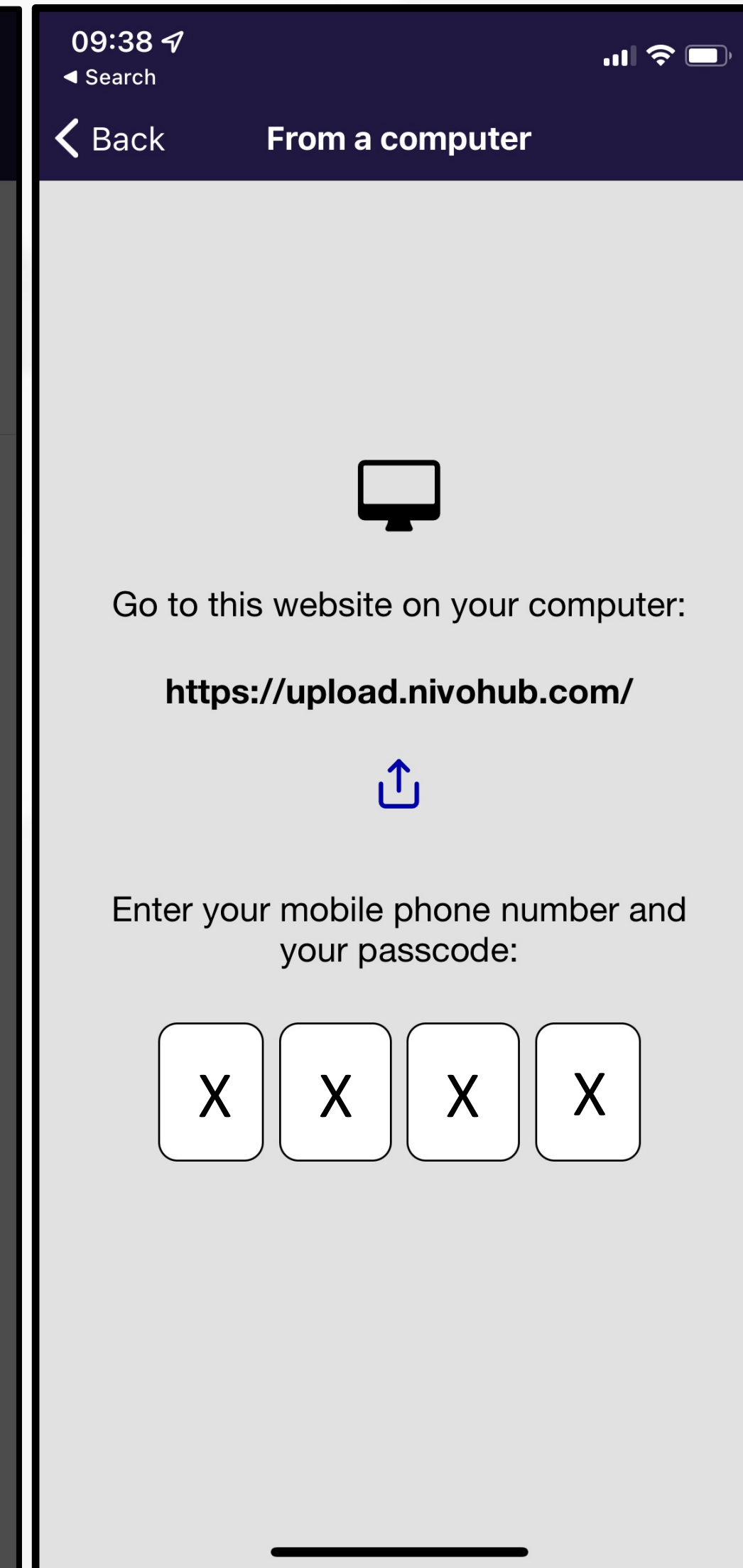
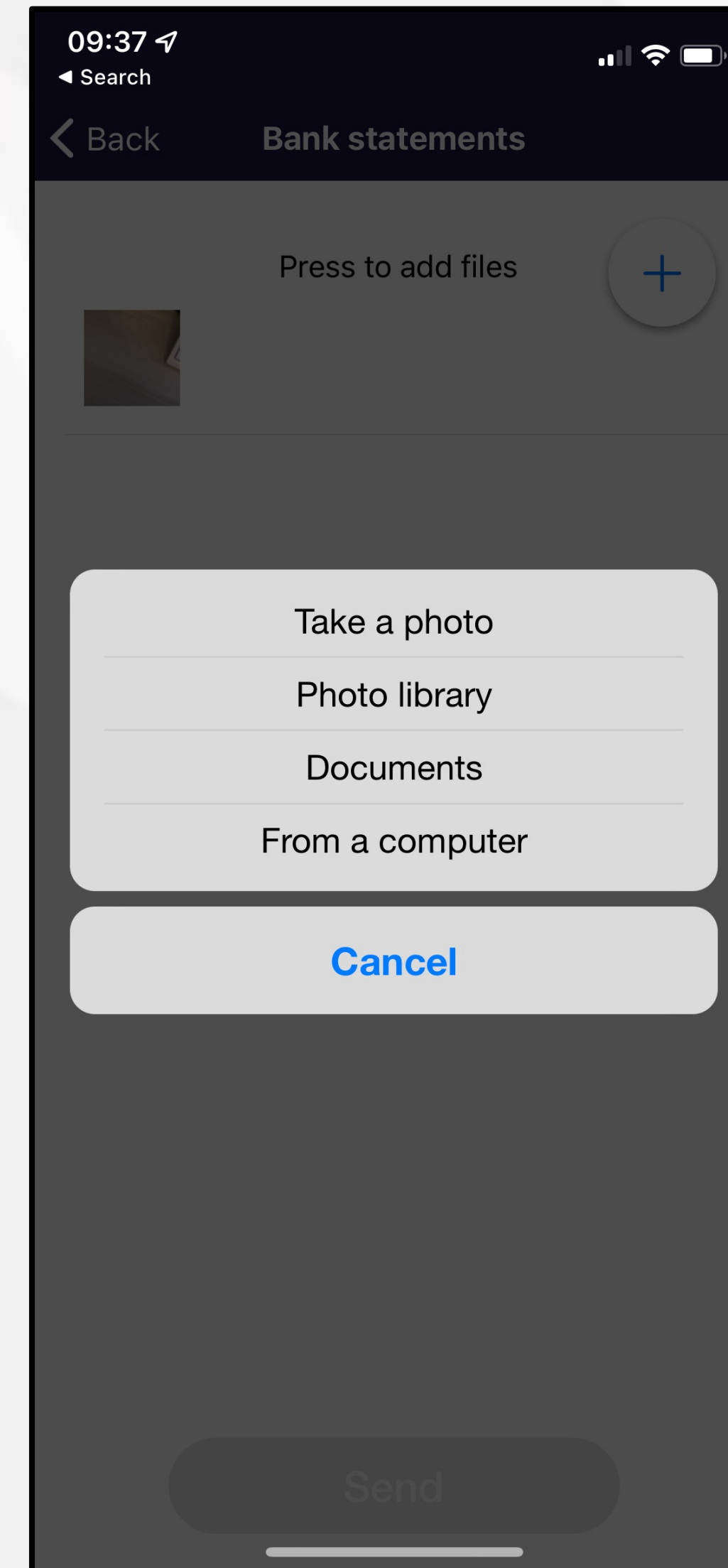
Uploading documents, continued

Documents:

1. Select the "documents" option.
2. Select the relevant document from your device's documents storage. (Where your documents are will depend on how you have set up your device and where you have saved the files).
3. You will be taken back to the upload screen. If you need to upload more documents, click on the "plus" icon again and repeat. Once complete, tap the "Send" button at the bottom.

From a computer:

1. Select the "from a computer" option.
2. You will be given a secure link along with a 4-digit passcode to access the Nivo uploader via a browser.
3. Enter the URL into the browser (we recommend using Google Chrome) on your desktop or laptop.
4. Enter in your phone number (it must be the one you use for your Nivo account), and the passcode from your app.
5. On the document upload screen, select the "+" icon. Choose the documents you want to upload.
6. Choose the upload type. There may be more than one if your provider has sent you multiple document requests. Make sure to choose the appropriate type for the document you have selected.
7. Click "upload". This will send the file to the provider and you will see this sent file in your Nivo app message timeline.



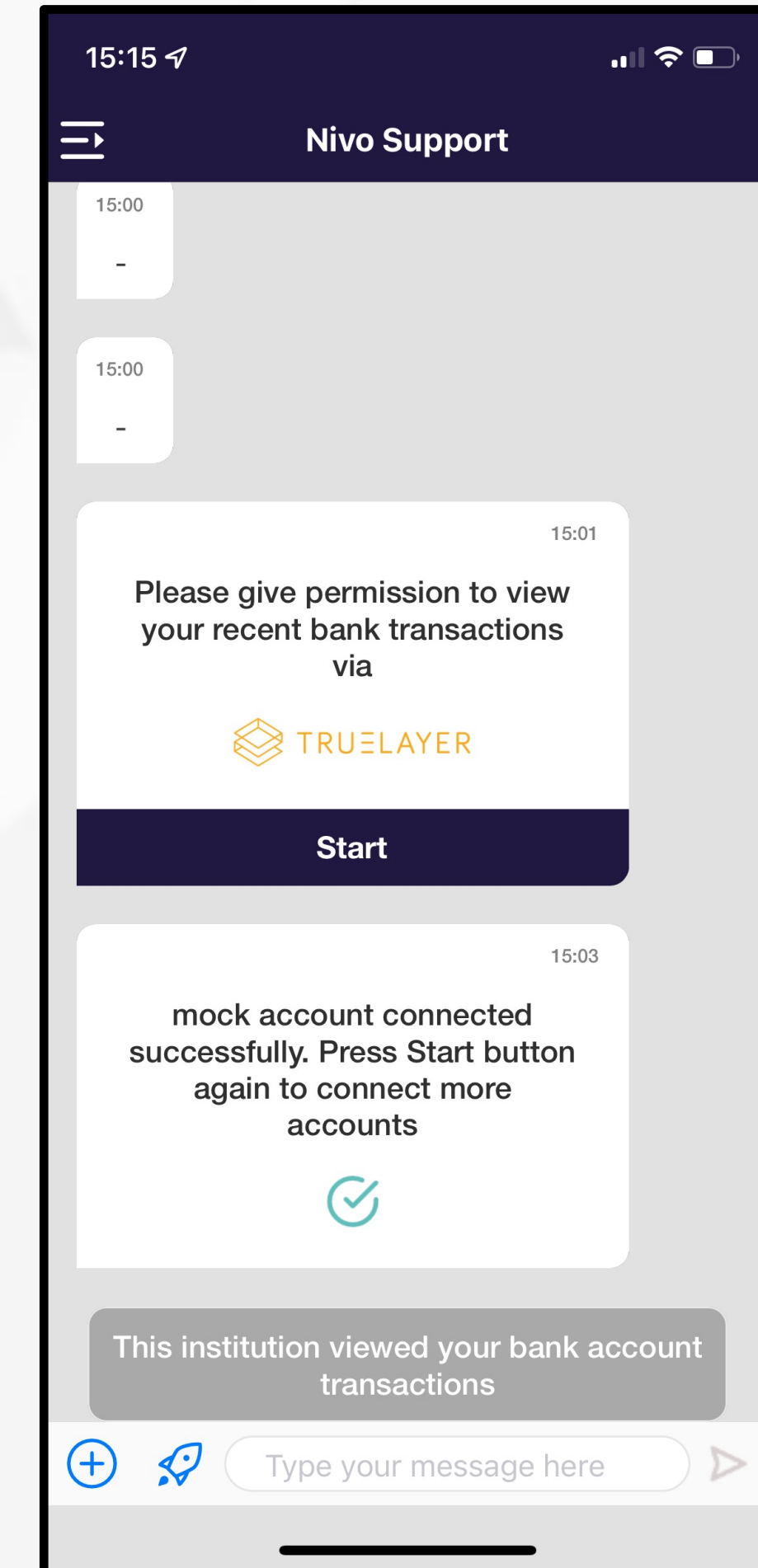
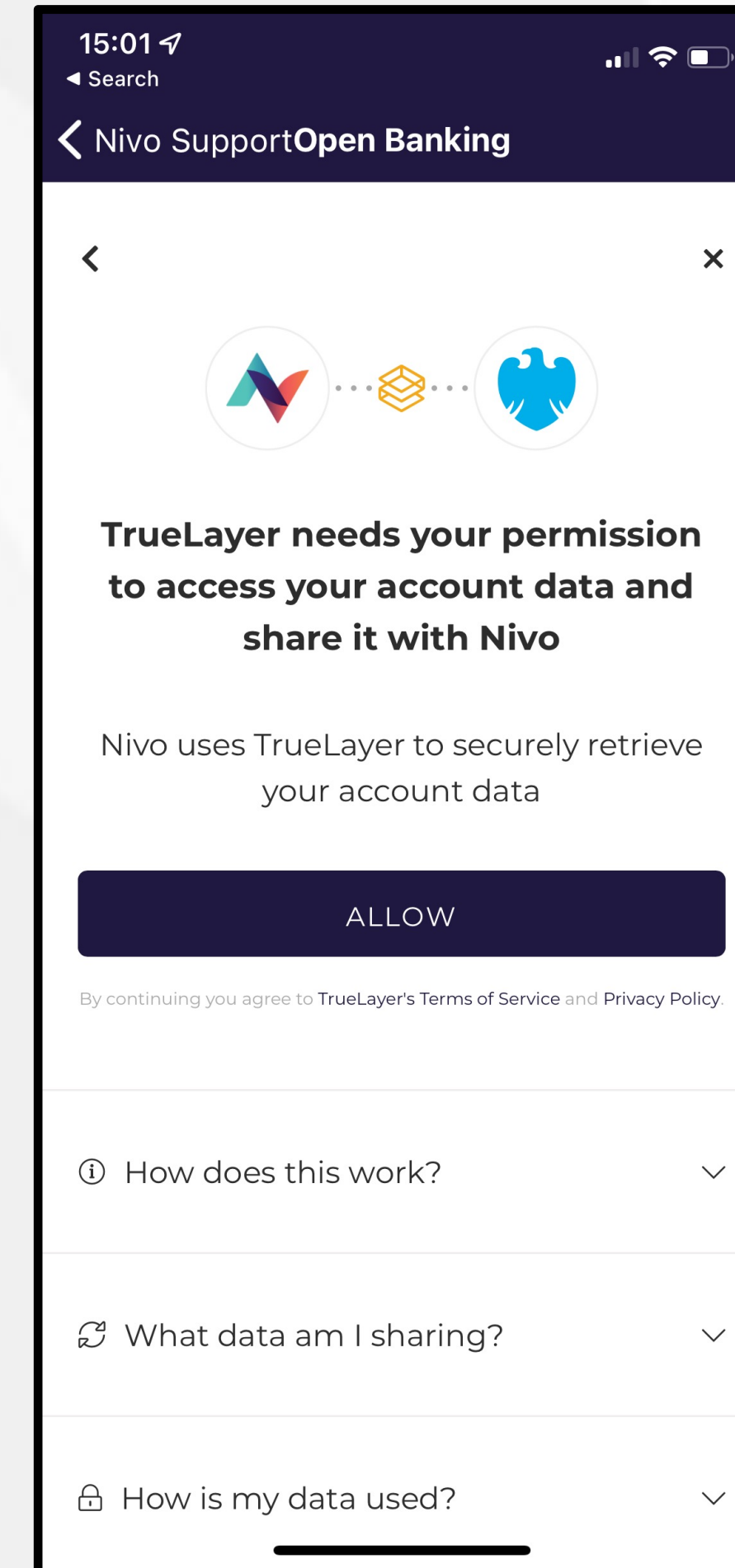
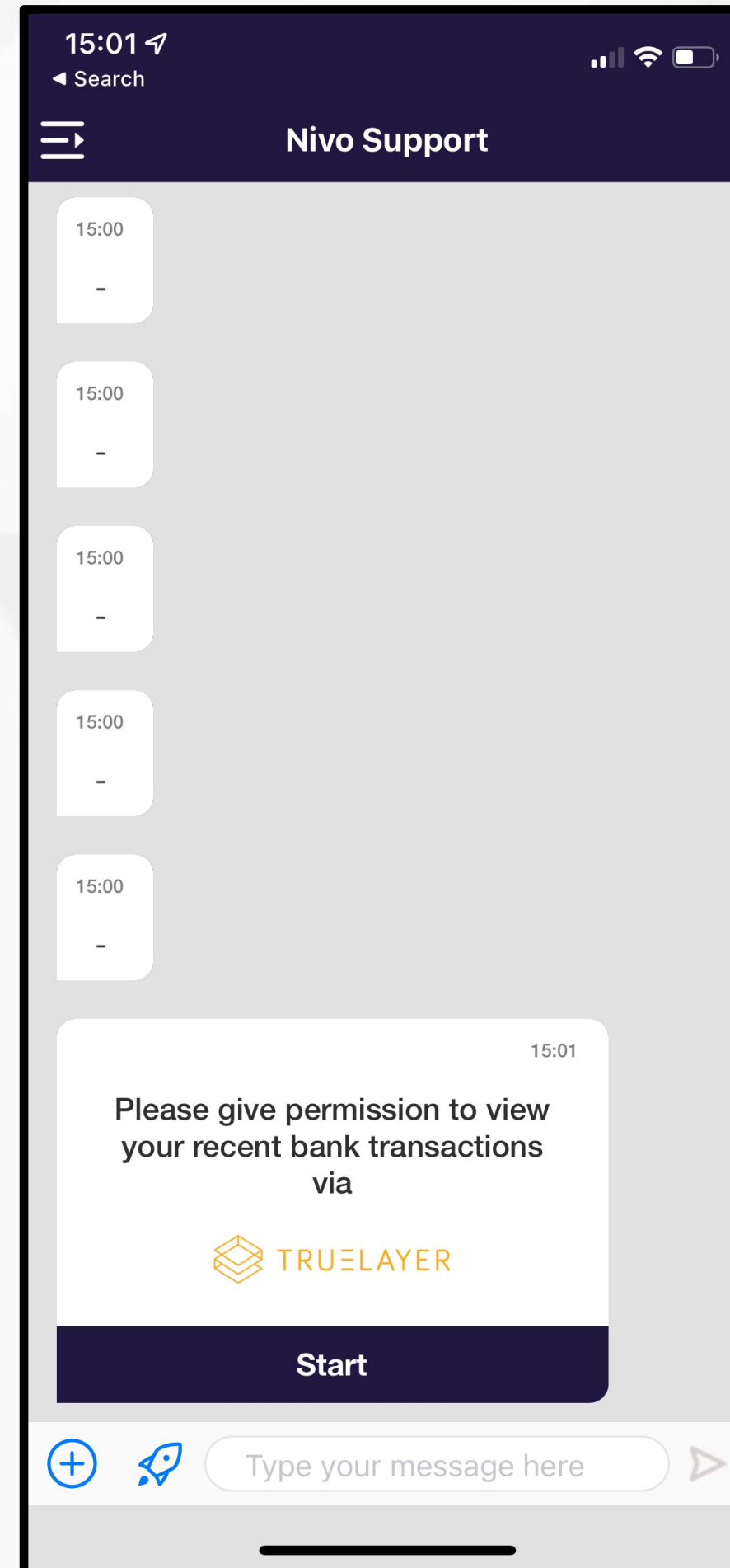
Connecting your bank account via OpenBanking

Your provider may ask you to connect your bank account via OpenBanking on Nivo. This helps them provide a better and quicker service to you. If at any point you have questions regarding OpenBanking, you can contact your provider by typing a message in the message timeline.

1. Your provider will send the OpenBanking request via Nivo. Nivo partners with TrueLayer for the OpenBanking service. Click on the "Start" button.
2. Search for and select your bank.
3. Once you choose your bank, you will need to give permission to TrueLayer to retrieve your account information. Make sure you read TrueLayer's Terms of Service and Privacy Policy. You can also use the drop downs on this screen to understand more how your data is going to be used
4. When you are ready, tap "Allow". You will then need to give permission and authenticate via your bank. Each bank gets to set their own requirements for this. Some may direct you to their mobile banking app, while others may have you authenticate another way. Complete the steps per your bank, and once done, it will direct you back to the Nivo message timeline. There will be a message that tells you your bank account has been connected securely.

Key OpenBanking Information:

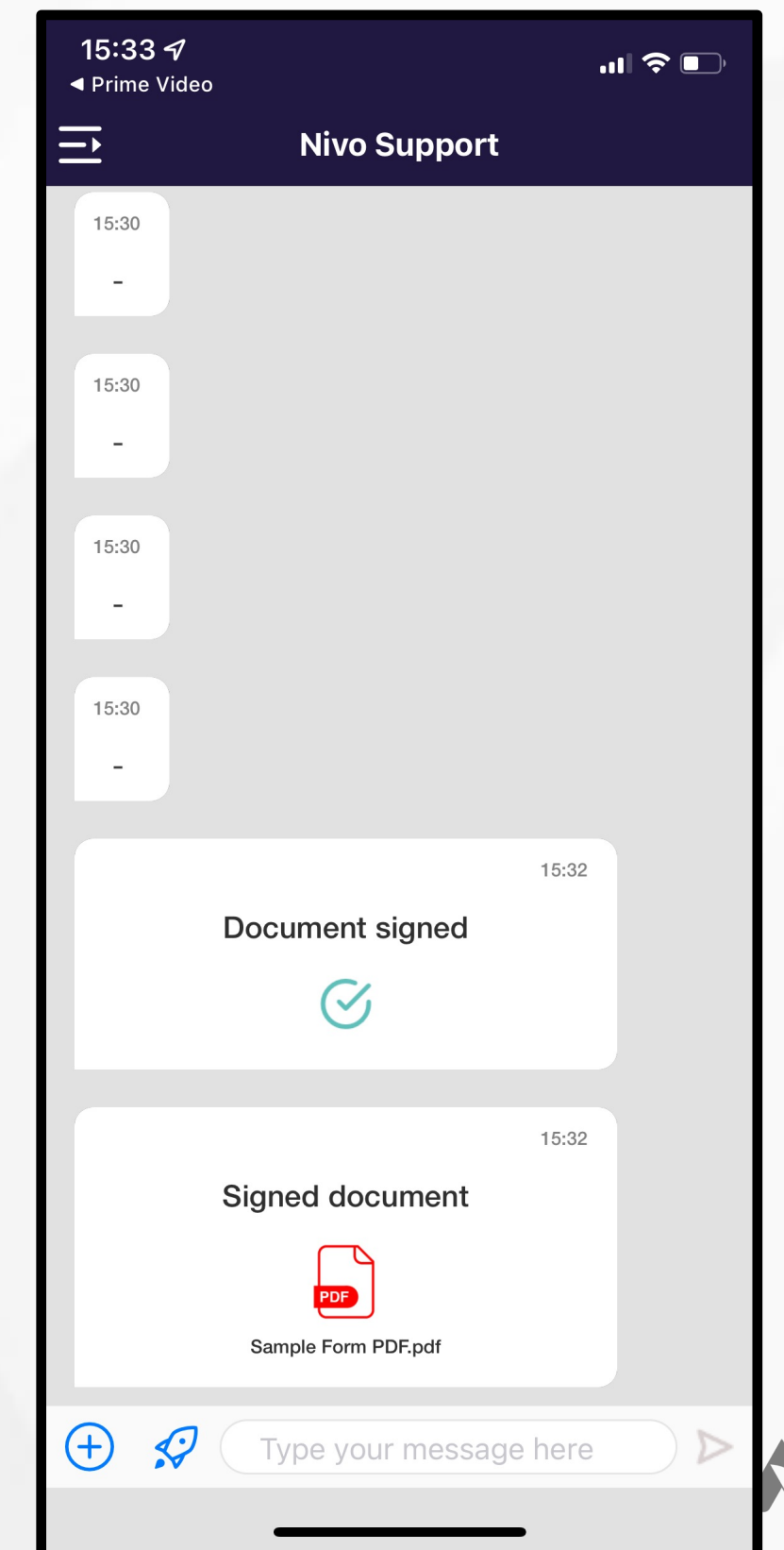
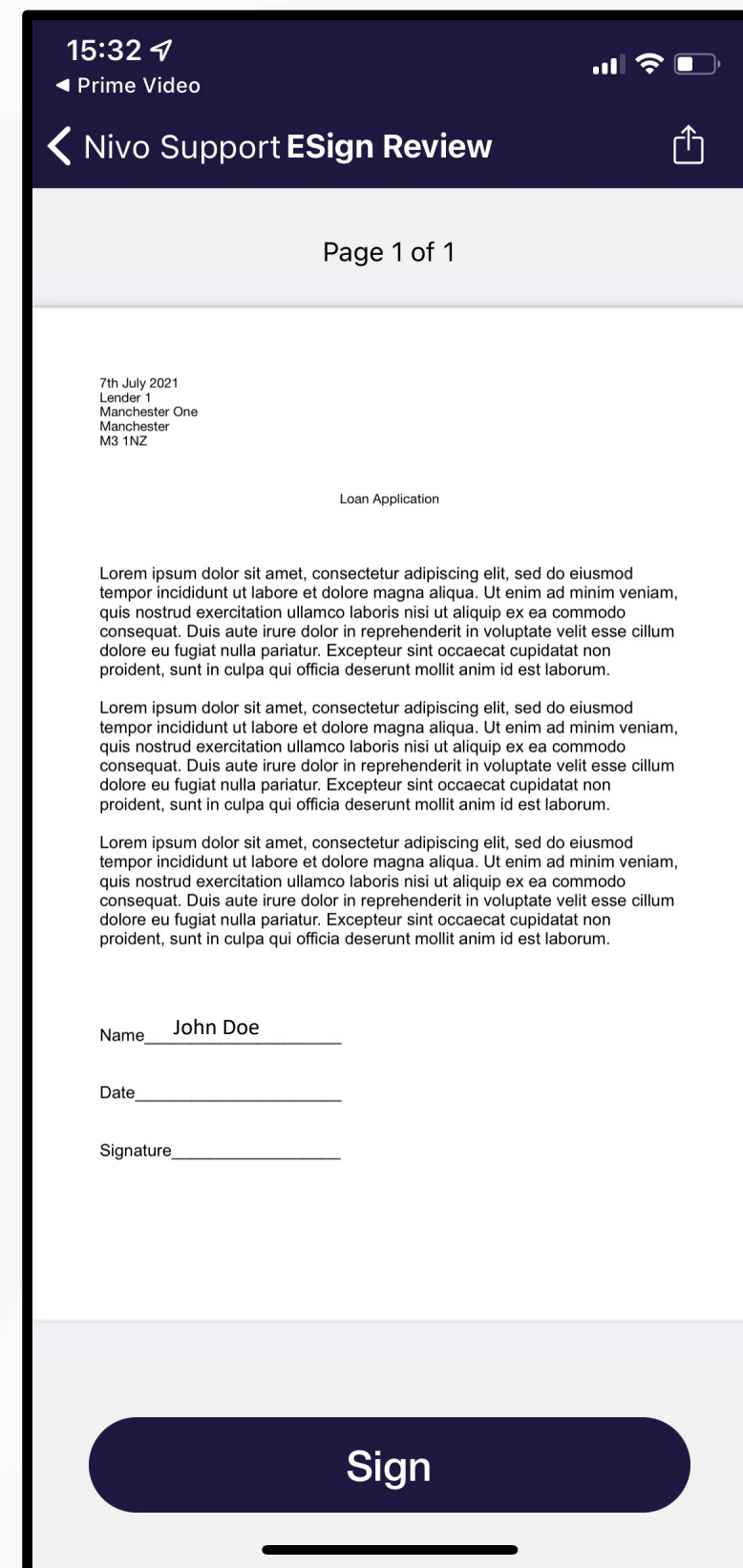
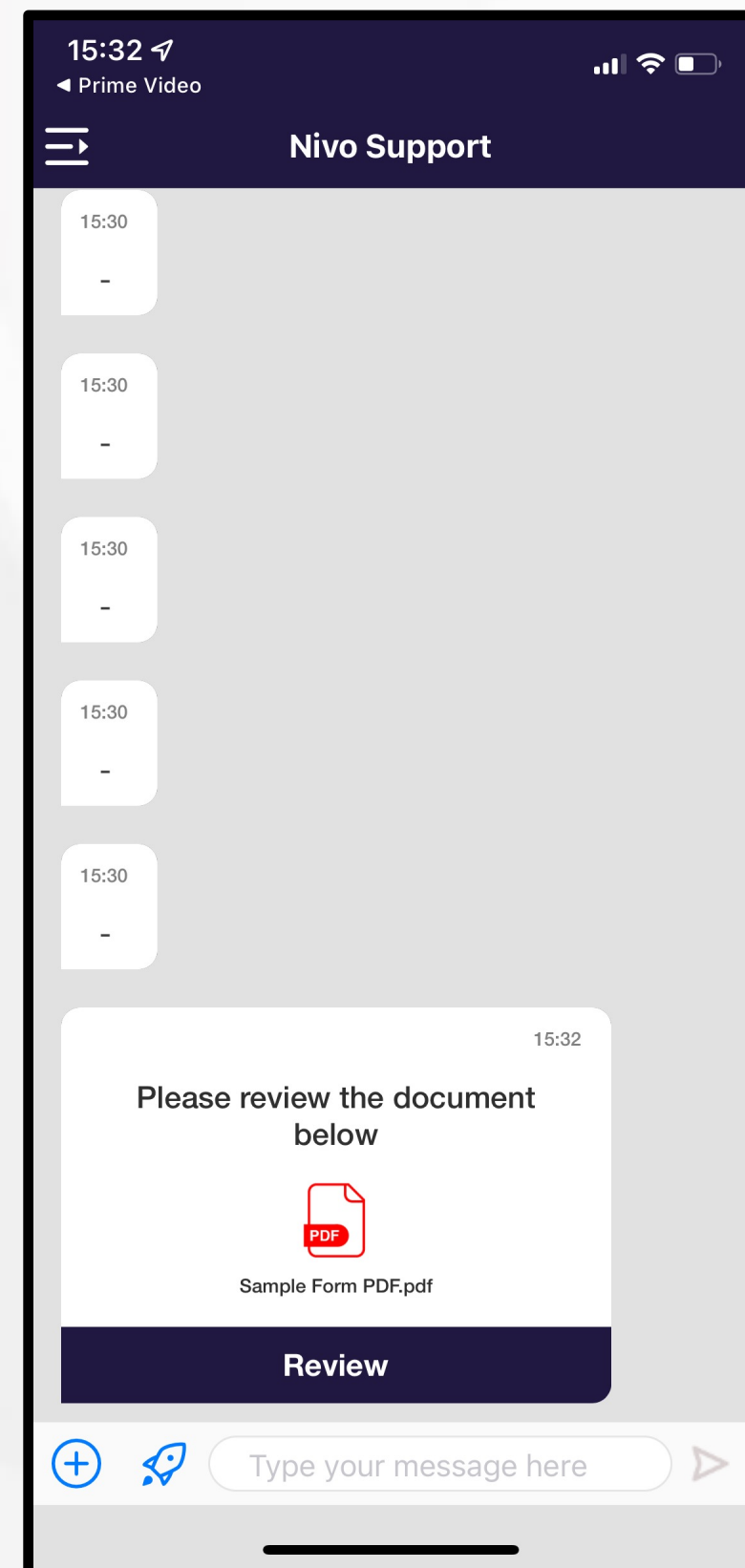
- Your provider will have access to your bank transactions for 90 days. After this point, the permission in Nivo expires and if the provider wants to view your information, they will need to request this from you again.
- You can revoke access at anytime through your bank. You can also request your provider remove the connection on Nivo.
- You will be able to see in the message timeline when your provider has viewed your bank account transactions.



Signing documents

One of the elements available in Nivo is the ability to e-sign a document straight from your device. This means no printing, no needing to post or scan and email anything back! If your provider sends you a document to sign, follow the steps below to sign it:

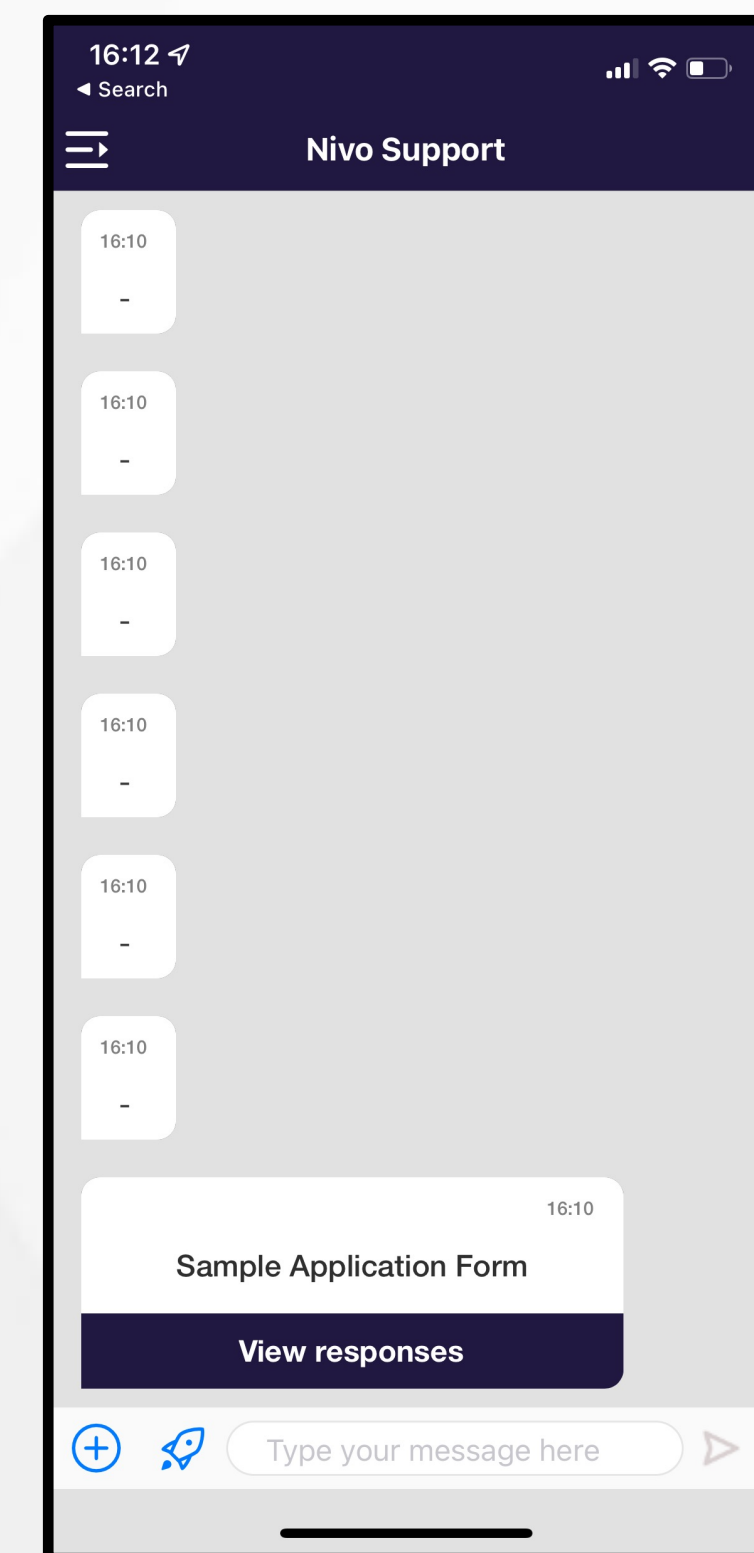
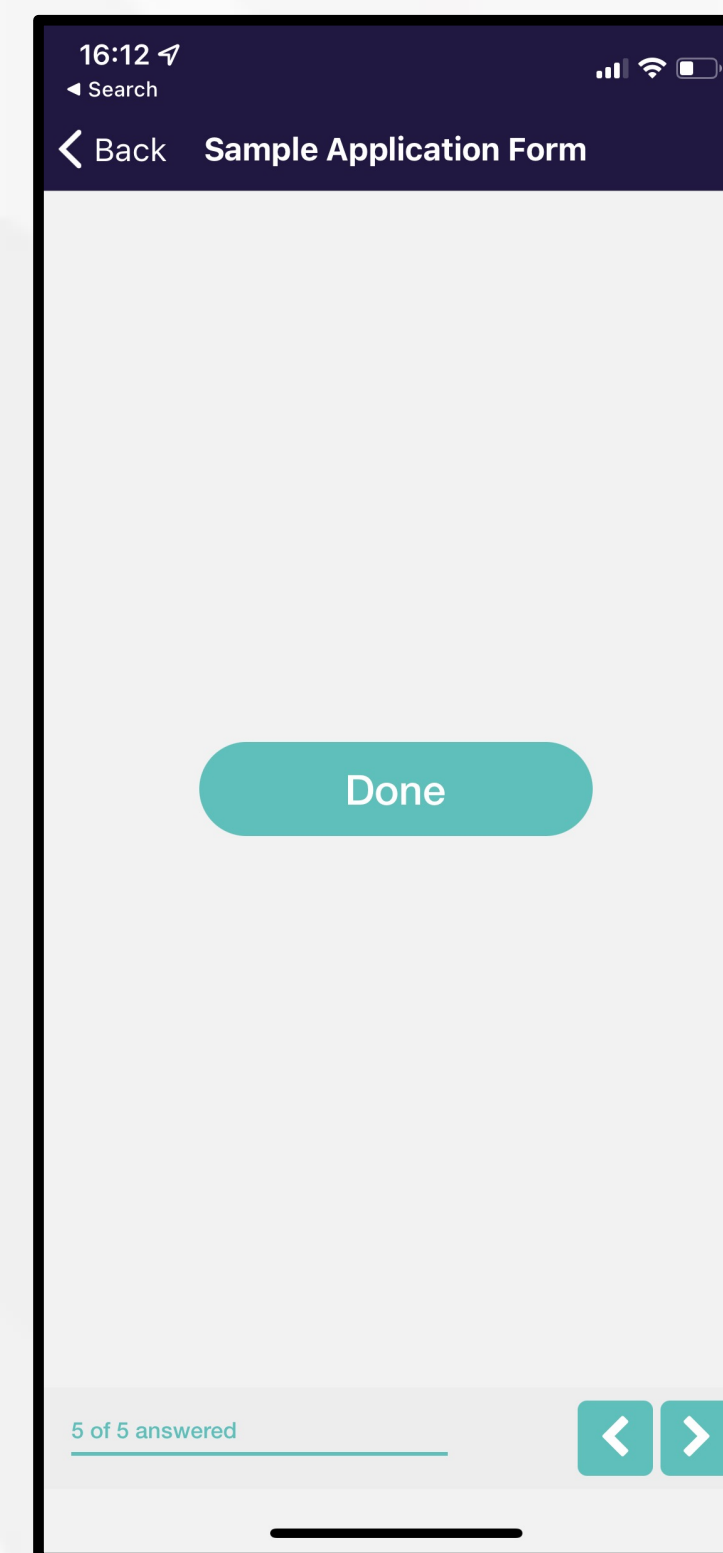
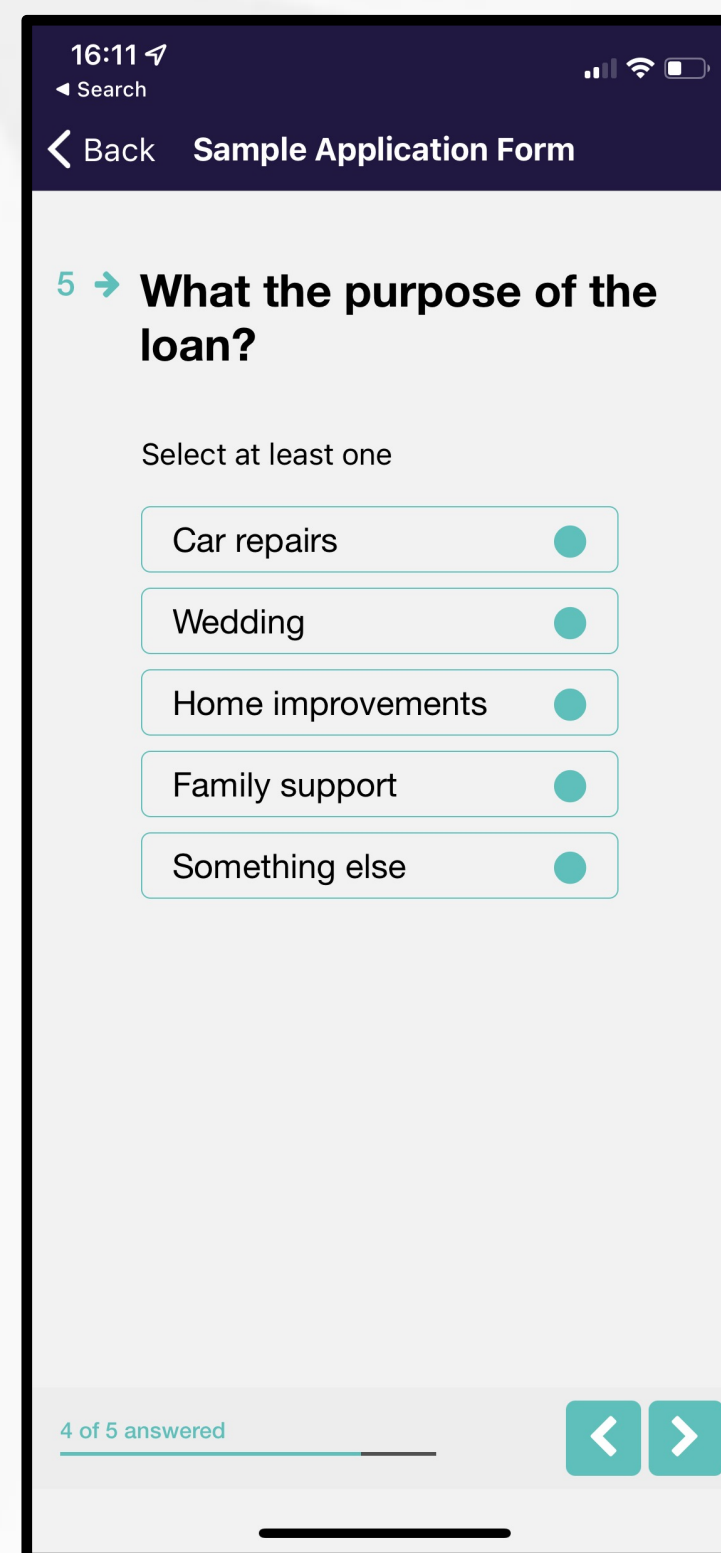
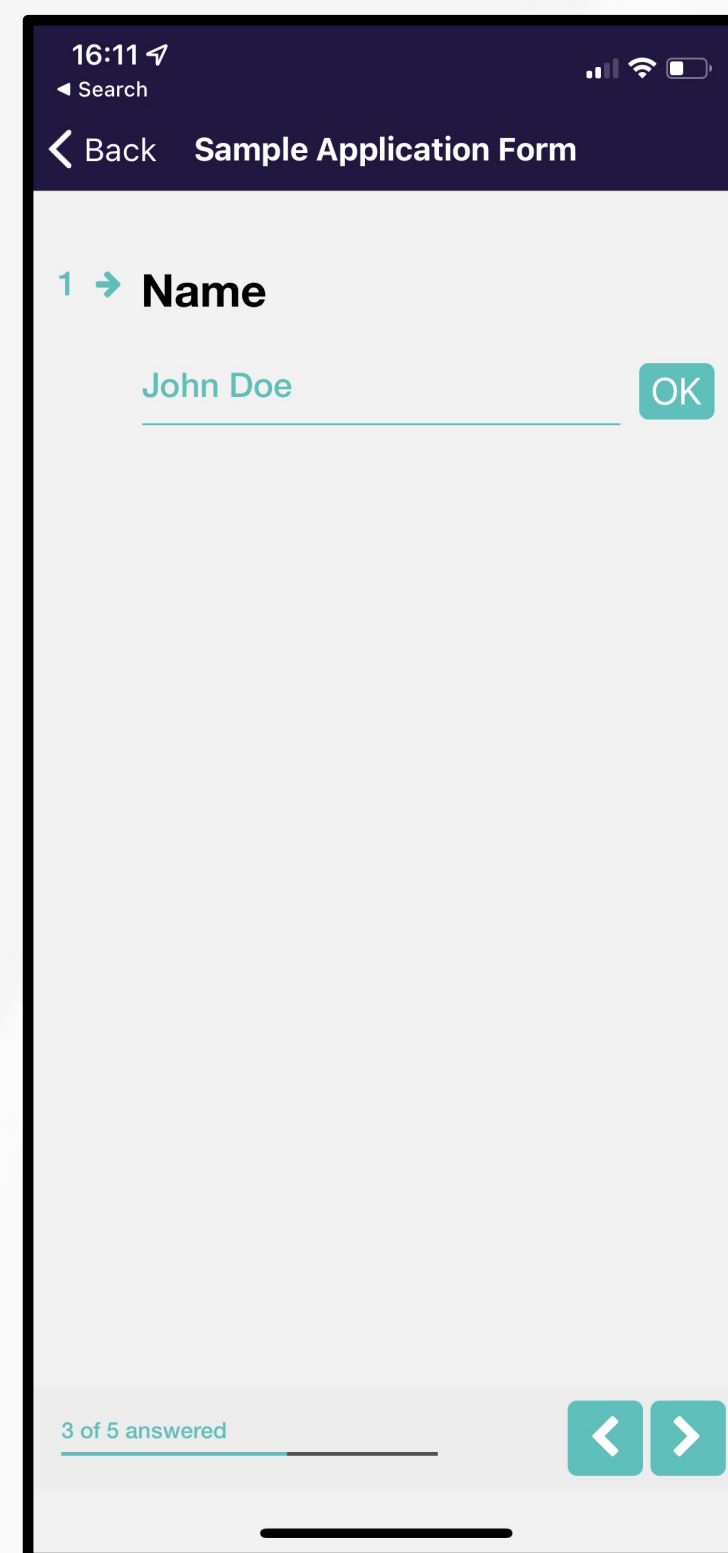
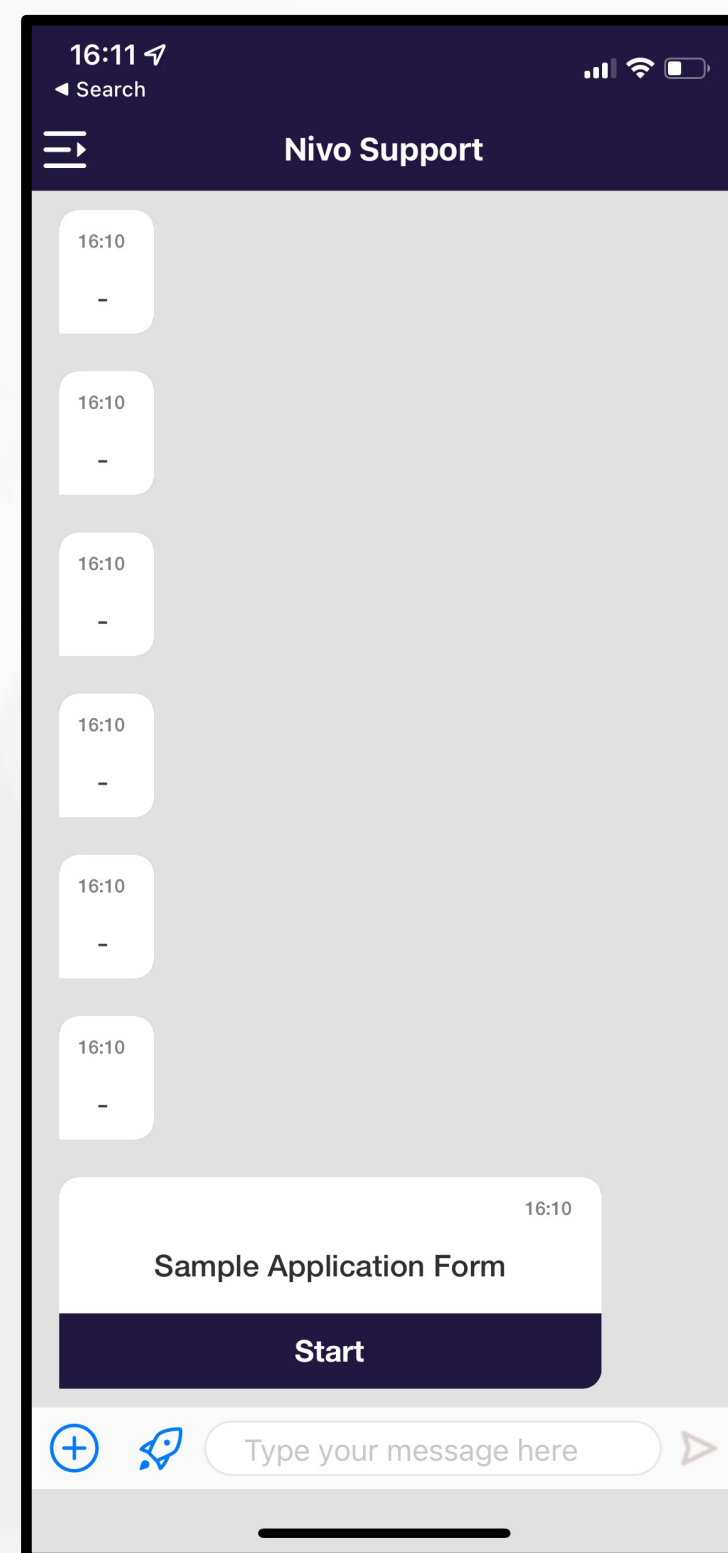
1. Your provider will send you a document to sign. Tap the "Review" button.
2. Read each page of the document. One ready, tap "Sign."
Note: You must view each page of the document before the "Sign" button is selectable.
3. Use your finger to sign in the signature area straight on your device. Tap "Clear" if you want to clear the signature and try again. Once you are ready, tap "Confirm" to finalise signing the document. The signed document will then complete and save in your message timeline. You can download this file onto your device.



Completing forms

If your provider needs more information from you, they may send you a form to complete. It may have different types of fields including bank account information, dates, phone number, text, and more. It's easy to complete and can be done straight on your mobile device. Follow the instructions below:

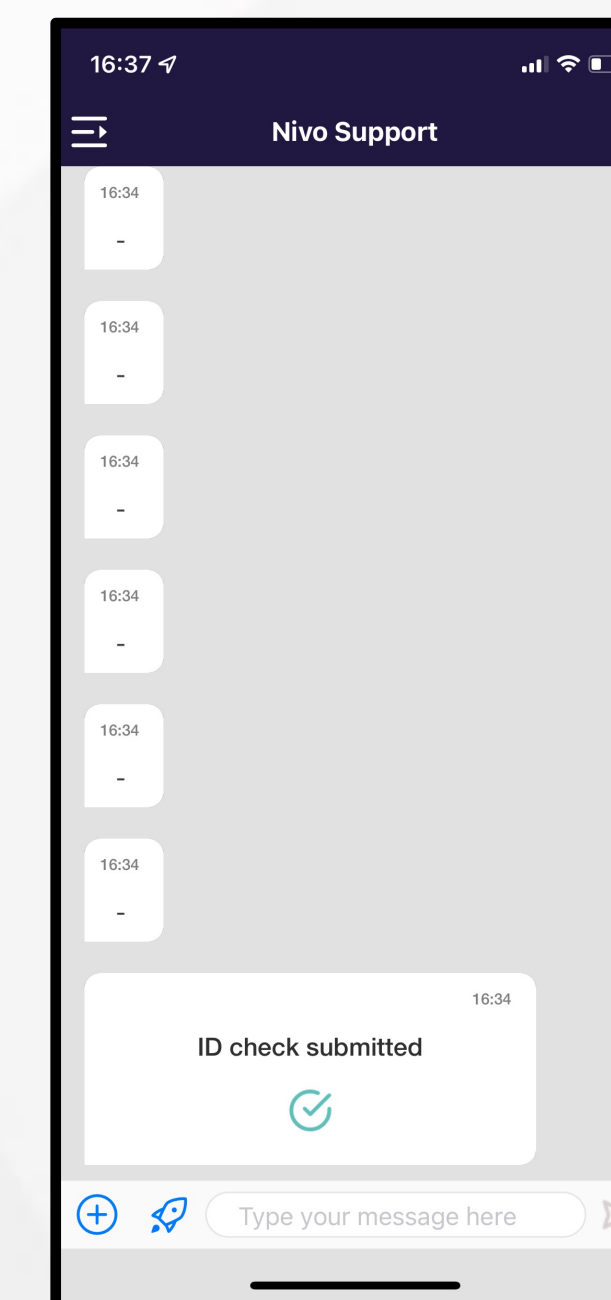
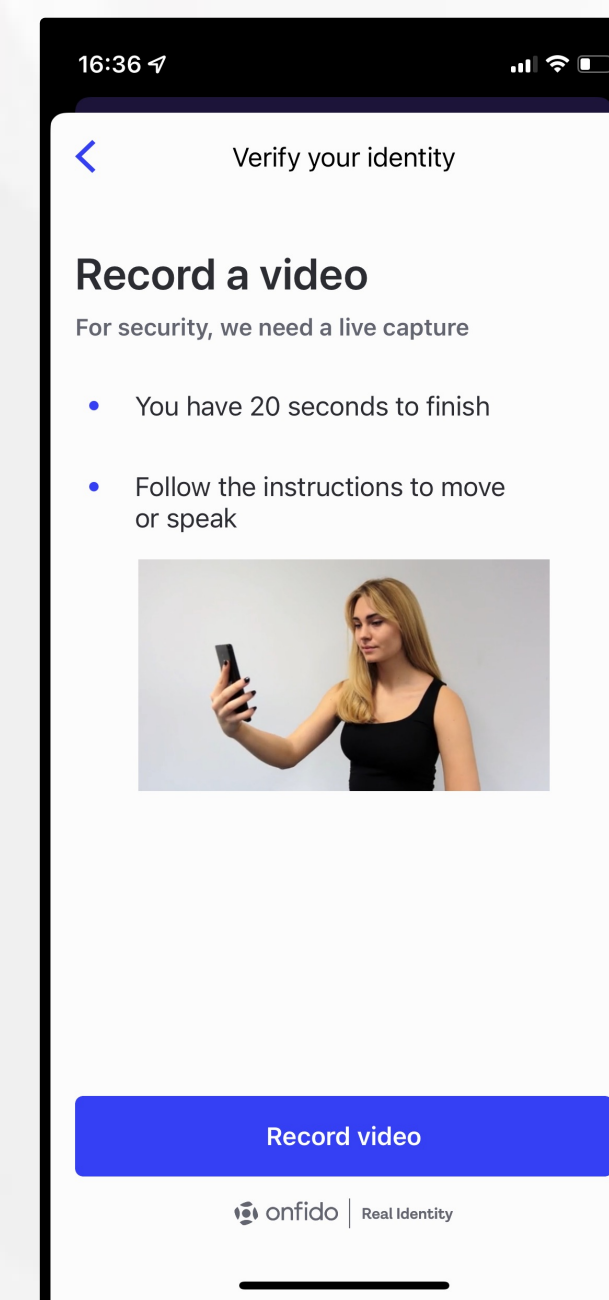
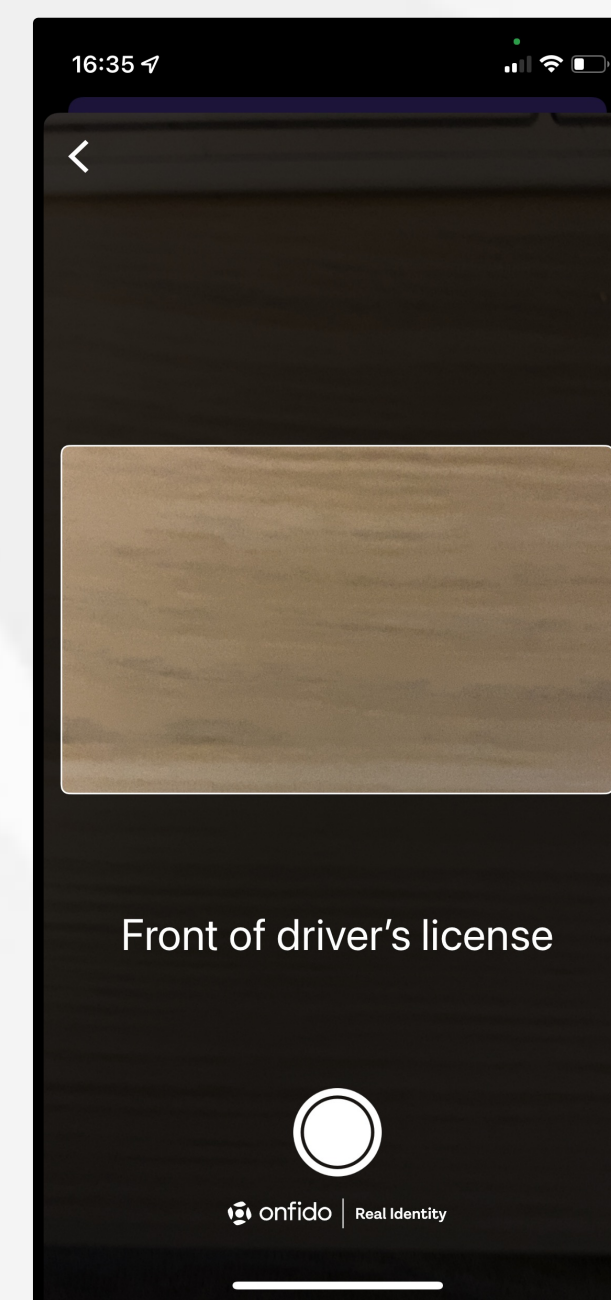
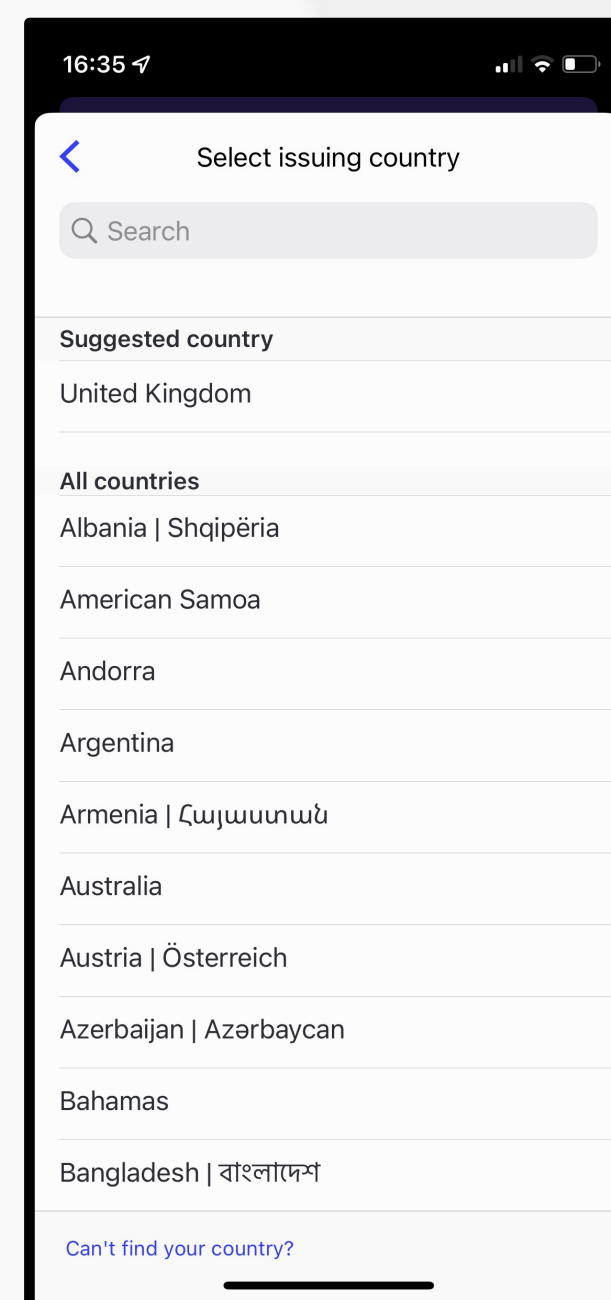
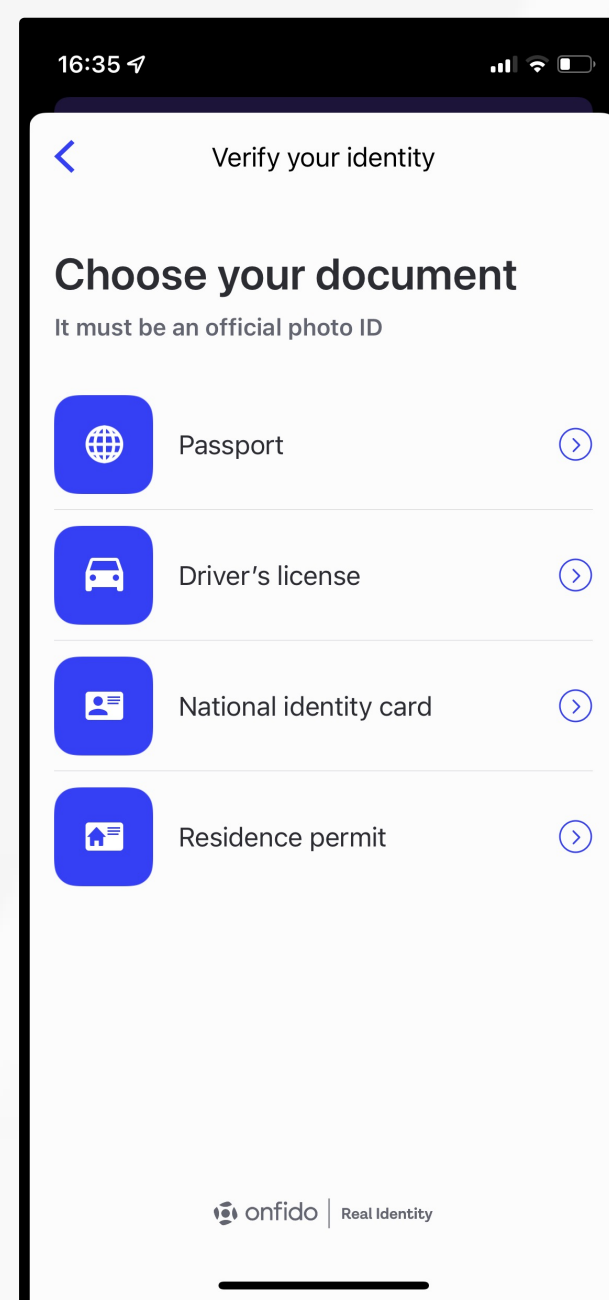
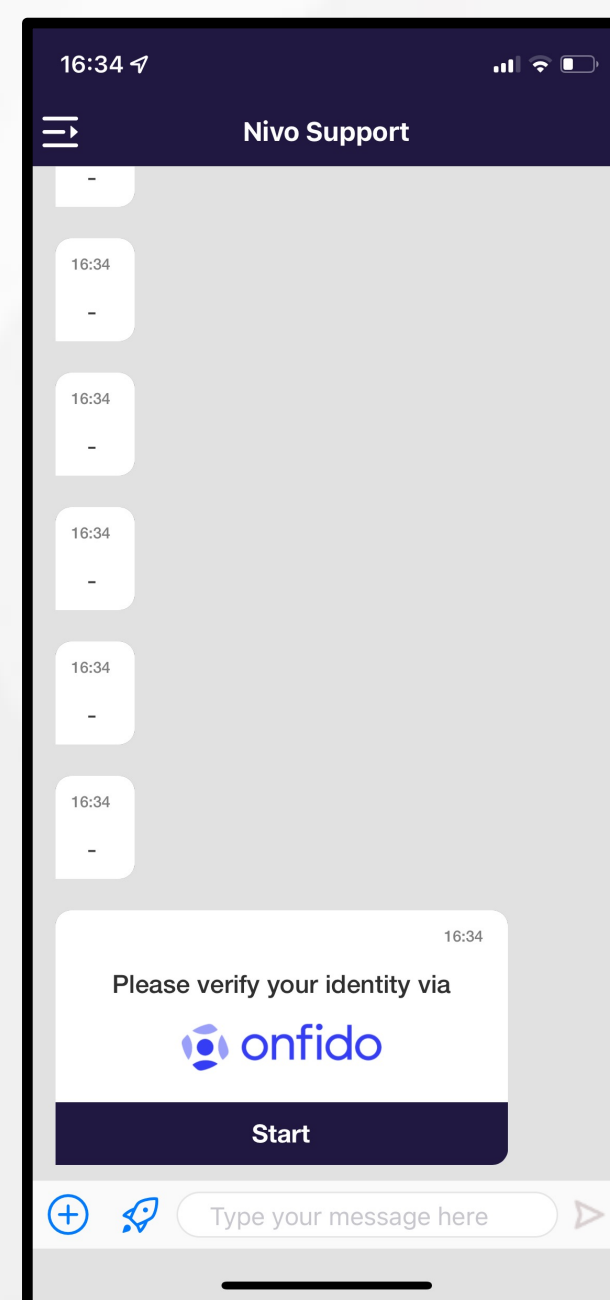
1. Your provider will send you a form to complete. Tap "Start".
2. Complete the form. You can see how many questions you have left by looking at the progress bar in the bottom left of the screen. You can use the arrows on the bottom right to move between the questions.
3. Once you have completed all the questions, tap the "Done" button on the last page. The "Done" button will be greyed out until you have answered all the questions. If it's still greyed out, you may have missed a question. Go back and make sure you have answered everything.
4. Once you have submitted your form responses, you will be able to view your responses by tapping on the "View Responses" button. You will not be able to change your responses.



Completing an ID check

In order to confirm your identity your provider may ask you to complete an ID check via Nivo. This will check your ID document as well as ask you to record a video of yourself. This will then be checked in the background, and a report provided to your provider. You will see a notification in your timeline on Nivo each time someone at your provider views your ID report. Follow the directions below:

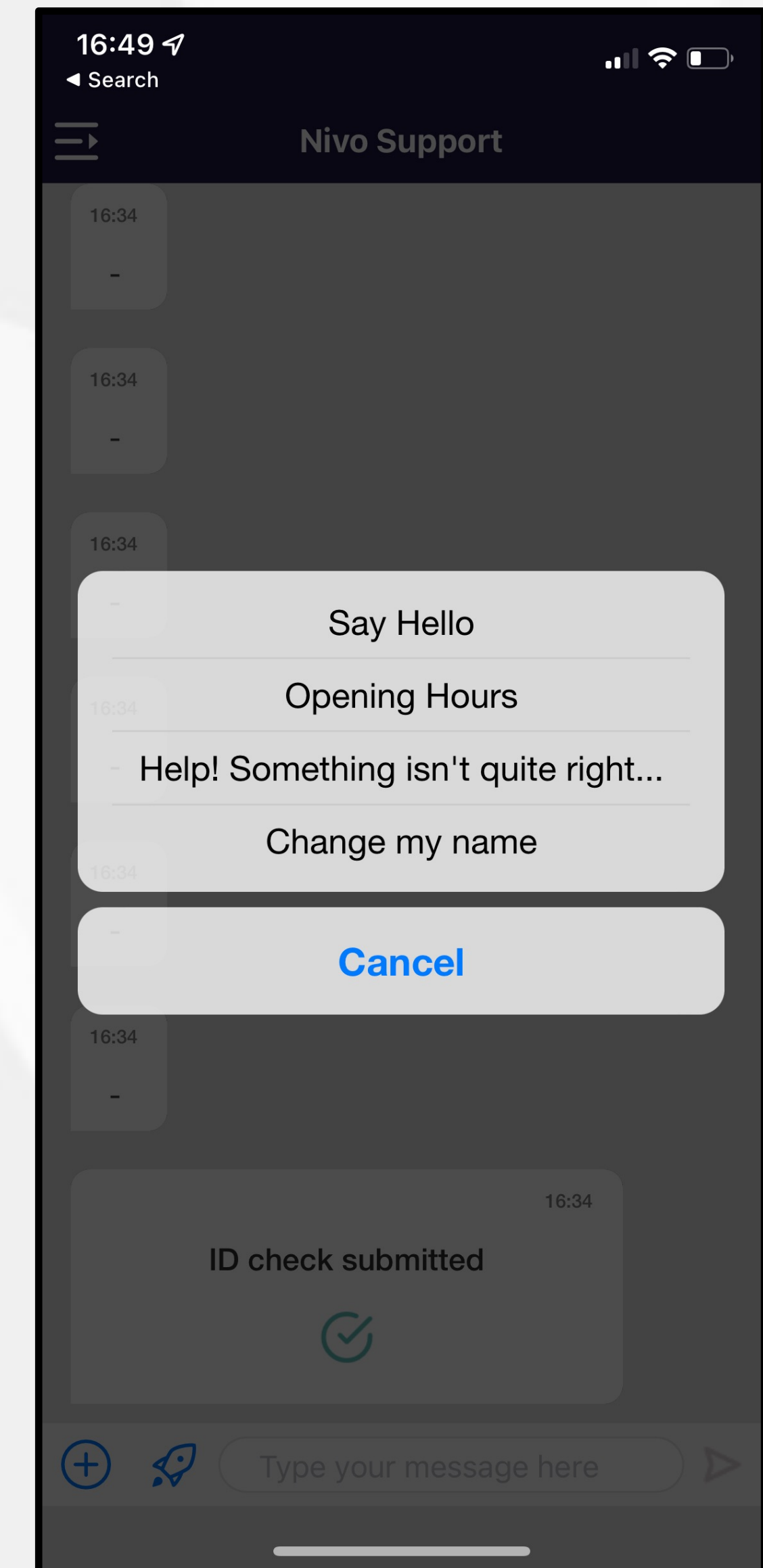
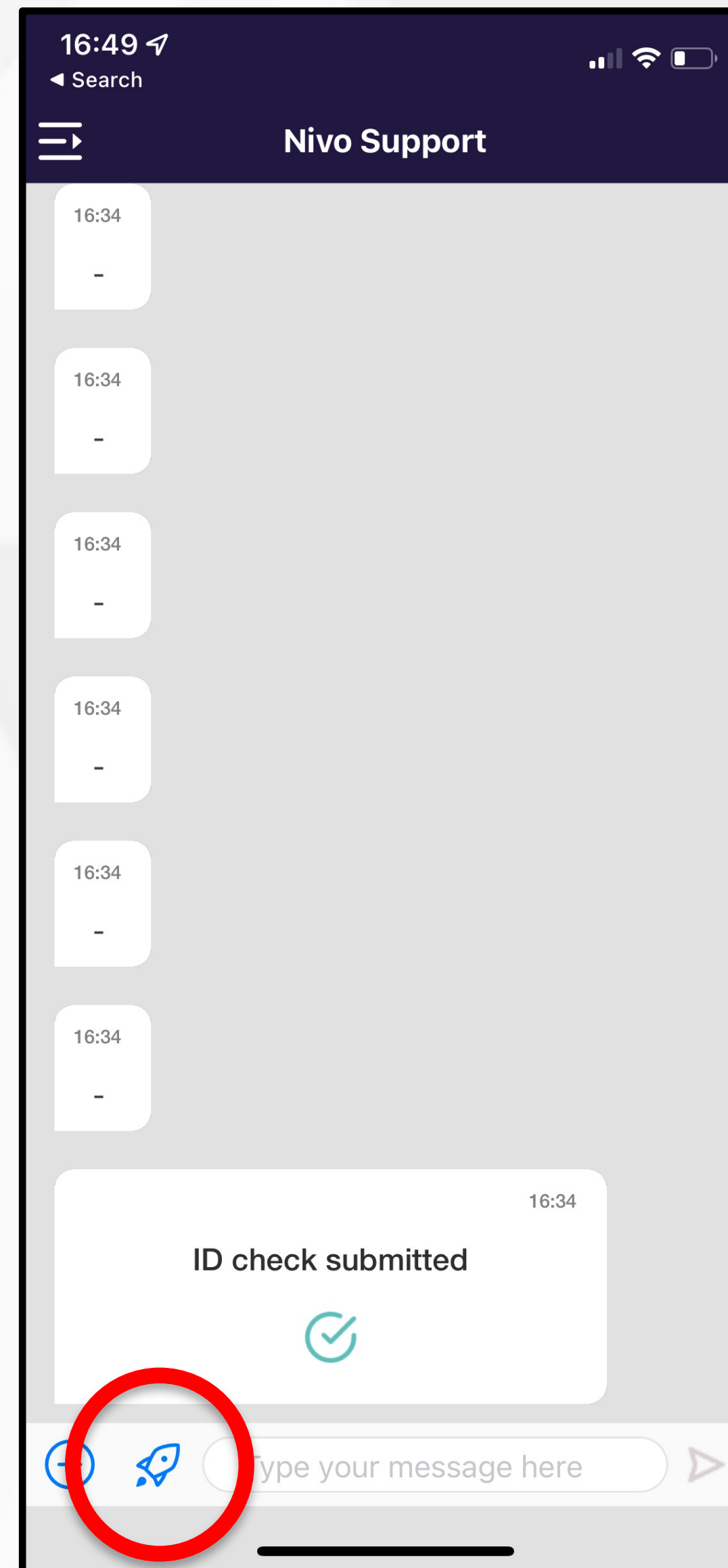
1. Your provider will send you a request to verify your identity. Tap the "Start" button.
2. Select your document and then the issuing country of the document.
3. Enable the app to have access to your camera and follow the instructions to take a picture of the document. You will need to ensure that you are in a well-lit area but be careful of casting a glare over the document. The app will let you know if the image quality isn't suitable.
4. Once you have completed your document upload, you will need to record a video of yourself. Make sure you allow access to the microphone and access to video. Follow the instructions, and once complete, submit the ID check.
5. You will be directed back to the message timeline and see confirmation that your ID check was submitted. Your provider will receive a report with your ID check and you will get a notification in the timeline when your provider views the report.



Self-Help Menu

In addition to requesting things directly from you, your provider may also have a "Self-Help" menu for you to select from. These are usually common queries or actions that you may ask your provider about at some point.

1. If your provider has this menu enabled, there will be a rocket icon to the left of the message bar. Tap the rocket icon.
2. In the options that appear, select the one that matches your query and then follow the messages. Each provider can customise their own menu and options, and what you will need to do will vary as a result. If you have any questions, you can message your provider at any time by sending a message in the timeline.



Nivo FAQ

Q: What is Nivo?

A: Nivo is a free app you can download onto your mobile device that allows you to communicate with your provider (credit union, broker, lender, etc).

Q: Is Nivo secure?

A: Yes, Nivo was built by a senior team coming from a leading UK bank. The security and encryption used for Nivo is bank-standard and ensures that whatever you send over Nivo remains secure. Nivo is also ISO/IEC 27001 certified. You can find more information about our security and compliance [here](#).

Some of the security measures that are in place are the MFA code you must put in at sign up, the secure pin you create to enter the app, and if someone tries to get into your account by resetting your pin, your message thread will clear on the device to ensure someone doesn't get a hold of your information (don't worry though, your provider will still have a full audit trail of your communications and can reshare anything with you that is needed).

Q: Why would I use Nivo instead of email?

A: Nivo is more secure than email. Normal email is not encrypted and is not a secure method of communication. When you send documents via Nivo, all of your data is encrypted, as well as being protected by many layers of security and authentication. You also have the convenience of being able to manage your communication and documents from your mobile device rather than having to wait until you are at your desktop or laptop.

Q: What can I do with Nivo?

A: You can send a message, upload a document or other type of file, fill out forms, sign documents, and even connect your bank account via OpenBanking. Just because Nivo can do all of these things doesn't mean that you will have to. Each provider that uses Nivo can use any number of features depending on what they need. Therefore, what you may need to complete will vary depending on who your provider is, but it is all easy to do, and if you run into any issues, you have this guide to help. You can also send a message to your provider via the Nivo app at anytime, and you can even message the Nivo support team on the app as well.

Q: What should I do if I have any issues with the Nivo app?

A: The first thing you should do is contact your provider to see if they can help you. It could be that they need to do something on their side, or they can re-try from their side. If they can't help, or if it is a technical issue with the app you can contact the Nivo Support Team on support@nivohub.zendesk.com or via the Support message thread on the Nivo app.

Q: How do I delete my Nivo account?

A: Deleting the Nivo app from your phone won't delete your Nivo account. If you have finished communicating with your provider and want to exercise your right to erasure, you can send an email to support@nivohub.zendesk.com with the mobile phone number your Nivo account is registered with to ask us to remove all information. Your request will then be processed in line with our GDPR right to erasure procedure.

