

Nick Allen

Lending Product Leader · Bank & Non-Bank · Origination, Credit, Operations, Securitisation support

20+ yrs

bank & non-bank lending

End-to-end

origination lifecycle →
leadership

RM (ASIC)

Responsible Manager, Credit
Licence

AI-augmented

agentic product delivery

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📍 Gold Coast, QLD

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PROFESSIONAL SUMMARY

Senior lending professional with 20+ years across bank and non-bank loan origination, having worked the full origination lifecycle — sales, credit, settlements, post-settlement operations and recovery — together with the disciplines that improve it: process improvement, project delivery and product management.

That breadth has progressed into senior leadership: managing teams, setting strategic direction, and owning audit and compliance as an Executive Leadership Team member and Responsible Manager on an Australian Credit Licence. A rapid self-learner who reaches subject-matter depth in an unfamiliar domain quickly and turns it into practical, solution-led improvement — currently in product leadership at a SaaS lending-origination platform, following a major product launch and the design of an AI-driven document-intelligence capability now in production.

PROFESSIONAL EXPERIENCE

○ **Loanworks Technologies** · Gold Coast (Remote), QLD · Jun 2024 – Present

A national loan origination platform serving Australia's broker-led lenders.

Product Lead — Origination

Feb 2026 – Present

Promoted to lead origination product strategy across the Loanworks platform suite (LOS, Apply/Track, Commissions, Originator Portal) on the back of the Quantum LOS production launch — blending Business Solutions Manager client/SME work with Product Owner-style strategic ownership.

Feb 2026

Quantum LOS launch

Data Sense

migrated & uplifted into Quantum

Agentic SDLC

delivery practice owner

- **Quantum LOS launched to production (February 2026)** — led launch stabilisation across early client cohorts, including the migration and UI/UX uplift of the Document Intelligence module (Data Sense) from the prior LOS into Quantum.
- Own the origination product roadmap; balance baseline integrity with client-driven enhancements across multiple funder programs.
- Lead the post-launch roadmap for Data Sense v2 — additional document types, custom rule authoring, broader funder document automation.
- Define product vision and delivery priorities aligned to client expectations, market trends and the Loanworks commercial strategy.
- Approve new features entering the baseline; maintain structured release and version management.

- Engage across Engineering, Solutions, Sales and Client teams so product direction reflects real lender needs; act as primary SME for the origination domain.
- Set the team's AI-driven delivery practice — an agentic, gated SDLC that carries work from refinement through to post-deploy QA.

Business Solutions Manager

Aug 2025 – Feb 2026

Bridge between lender clients and Loanworks Software — translating client business processes, policies and goals into pragmatic software-and-process recommendations.

- **Client Solutions** — partnered directly with lender clients to review origination processes, credit policies and goals; designed solutions combining software configuration with process redesign.
- **Product Solutions** — supported the Product Owner as a senior SME across backlog refinement, roadmap deliverables and Quantum program delivery; recommended features grounded in client demand.
- **Drove Data Sense from design into production** — partnered with engineering on the rule execution model, the Global Supporting Documents Drawer surfaces, the per-rule auto-action gating that governs fully unattended verification, and the rules-administration UI. First shipped to production in November 2025 on the prior LOS for an existing client, then migrated into Quantum LOS at the February 2026 launch.
- **Vendor & Integration Partner Management** — supported the Product Owner and General Manager across current and prospective integration partners.
- **Business Solutions** — drove the business's AI-adoption strategy across the software solution and internal process — leading to the agentic SDLC capability now embedded in the Product Lead role.
- Led cross-functional project teams through planning, execution and delivery; embedded change-management discipline into rollouts.

Senior Business Analyst

Jun 2024 – Aug 2025

Senior BA across the Quantum program, applying deep lending operational expertise to backlog refinement, story writing and solution design.

- **Designed Data Sense — the rule engine behind the Document Intelligence module** — specified how the platform automatically reads a supporting document, compares it against the captured application data, and verifies, flags or rejects it, across four automation modes and four launch document types (Drivers Licence, Passport, Medicare, Payslip) with ~45 reusable comparison templates. First shipped to production November 2025.
- Refined backlog items end-to-end — impact analysis, edge-case enumeration, risk identification, alternatives and acceptance criteria — to a standard adopted across the team.
- Authored BRDs, FSDs and JIRA stories for the Quantum program; established outcome-led acceptance criteria as the refinement norm.
- Trusted SME for the Loanworks origination domain — credit policy, broker journeys, securitisation, commissions, document automation.

○ Better Choice Home Loans · Gold Coast, QLD · 2016 – Oct 2023

A broker-channel mortgage lender and subsidiary of BNK Banking Corporation (an Australian bank), funded through multiple securitisation programs — operating across both non-bank and bank standards.

Head of Origination

Apr 2021 – Oct 2023

Owned the broker origination journey end-to-end across Lending, Operations and Settlements.

+8%
conversion uplift

~6 days
faster to Formal Approval

15+
team led

ELT
+ Responsible Manager

- Supported the company's three securitisation programs — audits, rating agencies, funders, reporting and compliance.
- Led a team of 15+ across credit and processing; set service standards and SLAs and coached team leaders against company KPIs.
- Achieved a **~6-day reduction in turnaround time to Formal Approval** through targeted process and policy improvement.
- Member of the Executive Leadership Team; held Responsible Manager status under Australian Credit Licences.
- Drove the digital roadmap for origination — broker journeys, NextGen / Simpology integrations, document automation and the Loanworks v18 platform uplift.
- Partnered with Sales, Marketing and Operations to lift broker satisfaction and conversion across the funnel — **lifting conversion +8%** through process-improvement initiatives.
- Maintained regulatory, policy, scheme and IT-framework adherence across origination processes and technology.

Business Analyst

Jul 2018 – Apr 2021

- Supported the non-bank → bank-standards operational uplift following the BNK Banking Corporation acquisition — aligning origination processes, controls and reporting to bank requirements.
- Resident SME for loan origination process and systems — owned origination systems management, configuration and change, and drove continual process improvement and recommendations across the business.
- Drove the Continuous Business Process Review program — monitored performance, identified improvement initiatives, and deployed them end-to-end (scope, design, build, test, deploy) within agreed specification, timeframe and budget.
- Established an offshore BPO operation in Manila — travelled onsite to stand up the inaugural processing team, delivering the training, KPI frameworks and reporting that made it operational.
- Led the Loanworks v18 upgrade — workflow, reporting (SSRS), white-label, commissions, document configuration; migrated from v9 / v10 and external databases.
- Supported and implemented the uplift requirements for two securitisation programs.

Head of Operations

Mar 2017 – Jul 2018

- Owned post-settlement operations across customer service, retention, accounts, admin, recovery and discharges, leading a team of ~15.
- Drove the consolidation and rebrand of multiple lending portfolios following a brand merger.
- Led the commission systems redesign and reporting overhaul; established training, recruitment and dispute-resolution practices.

Credit Analyst

2016 – 2017

- Assessed Prime, Specialist, Commercial, SMSF and Construction transactions against funder and mortgage-insurer policies under regulated responsible-lending practices.
- Authored the LoanApp guidebook for aggregator launch; trained credit and sales teams on rollout.

EARLIER CAREER

Lending Manager, Mortgage Finance · Suncorp Bank

Brisbane · Nov 2014 – Feb 2015

- Bank-side residential and small-business mortgage portfolio — marketing & business plan, sales / service quality, credit assessment, portfolio analytics and ROI.

- Loan Approval Manager / Account Manager · National Mortgage Company** Gold Coast · 2012 – 2014

 - Owned a white-label home-loan program — grew participation from 5% to 18% within twelve months while running credit assessment for the broader broker network.
- Credit Manager, Mortgage Finance · National Finance Club (FirstFolio)** Gold Coast · 2011 – 2012

 - Underwrote and assessed loan applications; non-conforming portfolio policy and process design; colleague training on rollout.
- Credit Analyst & Credit Collections Specialist · Future Financial Pty Ltd** Gold Coast · 2009 – 2011

 - \$750,000 Delegated Lending Authority; full debt-recovery cycle including Mortgagee-in-Possession sales. **Employee of the Month.**
- Collections Officer, Motor Vehicle Finance · PR Finance Group** Gold Coast · Mar 2008 – Sep 2009

 - Consistently exceeded collections KPIs; award-winning process improvement adopted across sales and post-settlement.
- Customer Service & Data Analyst · GE Money / Wizard Home Loans (AFIG)** Sydney · 2004 – 2007

 - Multi-channel servicing, post-settlement analytics, training and project support across collections, IT and AML programs. **Rookie of the Year; Customer Experience Champion.**
- Housing Officer · Queensland Department of Housing** Gold Coast · 2002 – 2004

 - Public housing and rental-assistance assessment against state policy; community engagement and inspections.

CORE CAPABILITIES

Product & Design	3
Product Strategy & Roadmap · Requirements & Solution Design · UI/UX & Customer Journey	
Lending Domain	3
Loan Origination & Credit Policy · Securitisation, Audit & Compliance · Lending Platforms & Integrations	
Delivery & Leadership	4
Client Solutions & Process Re-engineering · Project & Change Delivery · Stakeholder Engagement & Influence · Team Leadership & Coaching	
AI & Automation	2
Document Intelligence & Automation · AI-Augmented Delivery	

INDUSTRY FOOTPRINT

Lender Experience

- **Bank**
Suncorp Bank · BNK Banking Corporation
 - **Non-bank**
Better Choice Home Loans · National Mortgage Co · FirstFolio · Future Financial · Wizard / GE Money
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Operations

loan lifecycle

- **Sales & account management**
broker channel, white-label programs
 - **Credit assessment**
Prime, Specialist, Commercial, SMSF, Construction
 - **Settlements**
documentation & funding
 - **Post-settlement servicing**
customer service, retention, discharges
 - **Collections & recovery**
incl. mortgagee-in-possession
-

Management

- **Disciplines**
Business analysis · Process improvement · Project & change delivery · Product management
 - **Governance**
Securitisation, audit & compliance
 - **Leadership**
Head of Operations · Head of Origination · Product Lead · ELT
 - **Modes**
SME / advisory · Change management (BPR · migrations)
-

TECHNOLOGY

Lending Platforms

8

Loanworks (all versions) · LoanApp / Simpology · NextGen / ApplyOnline · Origin CAP B · AS400 · T24 · Capital · LSA

Credit, Data & Reporting

9

Equifax (DP3, DVS, FraudCheck) · Cotality (CoreLogic) · RFS · REVS · Ignite · SAP · SSRS · SQL Server · Power BI

Delivery, Collaboration & QA

15

Microsoft 365 · Jira · Confluence · Azure DevOps · Miro · Smartsheet · Pipedrive · GitHub · Git / CLI (PowerShell) · HTML / CSS · Mermaid · Playwright · TestRail · Snagit · WordPress

AI & Agentic Delivery

10

Copilot · Gemini · ChatGPT · Claude Code · Cowork · Agentic SDLC · MCP servers · Prompt & context engineering · RAG knowledge bases · Evaluation harnesses

PROFESSIONAL STANDING

- Responsible Manager (ASIC) — Australian Credit Licence
- Securitisation — key lending-side contact across audit, rating-agency & funder engagement (3 programs)
- Member, Executive Leadership Team — Better Choice Home Loans

EDUCATION

Certificate IV — Finance & Mortgage Broking · 2013

Diploma — Training & Assessment Systems · 2003

Diploma — Small Business Management · 2002

REFEREES

Available on request.

Available in HTML, PDF and DOCX