

Transforming Lending Operations for Faster, Smarter Growth

Learn how NWC Finance modernized its lending processes with Finspectra's Prizm Lending Suite. NWC unlocked faster decision-making, stronger compliance, and a seamless borrower and broker experience, by replacing manual, spreadsheet-heavy workflows. All powered from a single unified platform.



About NWC Finance

FOUNDED	2004
INDUSTRY	Non-bank lending
HEADQUARTERS	Sydney, Australia
GEOGRAPHY	Australia & New Zealand
CORE OFFERING	Short-term loans and commercial loans

NWC Finance is a leading non-bank lender focused on providing fast, flexible credit solutions to businesses and individuals. With a growing loan book and expanding operations, NWC faced challenges associated with scaling, particularly maintaining efficiency, compliance, and speed.

Caterina Martinis COO, NWC Finance

Think holistically. Finspectra is the partner that helps you make intelligent decisions, not just for today but for the next five years.

Challenges

Manual processes slowing growth

NWC's credit origination and servicing processes were spread across disconnected spreadsheets and tools. Teams spent hours updating multiple files, tracking payments, and preparing deal summaries. Collaboration was limited, and decision-making often depended on memory and individual knowledge.

Compliance and oversight gaps

Managing approvals, AML/KYC checks, and deal documentation through manual folders left the business exposed to risk. The lack of a structured system made scaling difficult and hindered operational transparency.

Poor borrower and broker experience

From paper-based application forms to manual communications, NWC's processes didn't match modern borrower expectations. This led to inefficiencies, slower turnaround times, and limited visibility for brokers and clients.

No centralized data or forecasting

Without a unified system, NWC lacked visibility into its full pipeline, past deal performance, or broker activity. Forecasting and reporting were nearly impossible, leaving leadership to rely on anecdotal memory instead of reliable insights to guide growth.

Sonia Wilkan Financial Controller, NWC Finance

I really wish we'd started five years earlier. Finspectra has enabled our business to operate and grow, with compliance built-in and information we can finally use as a tool.

Solutions

One source of truth

By implementing Finspectra's Prizm Lending Suite, integrated with Salesforce, NWC moved from siloed spreadsheets to a centralized, digital system. All deals, approvals, and data are now accessible from a single platform.

Streamlined borrower and broker journey

NWC introduced a digital application portal, enabling brokers and clients to submit information and documents online. Data automatically flows into the system, generating professional loan documentation — including instant pricing and automated offer letters.

Automated workflows and compliance

Formal approval workflows now ensure directors can review and sign off at each stage. Built-in checks mean processes cannot progress without required compliance documents and validations.

Ongoing support and tailoring

Finspectra worked closely with NWC to understand its unique workflows, customizing the platform to fit its operations. Continuous collaboration and improvements have ensured the system evolves with NWC's growth.



RESULT

Operational Efficiency

Eliminated reliance on spreadsheets, reducing errors and manual updates.

Enhanced Client Experience

Digital portal and automated letters of offer provide a professional, seamless experience.

Decision-Making Speed

Directors now view all key deal data on one screen, enabling faster approvals.

Scalability

NWC can confidently scale its loan book, with a future-ready, Salesforce-native platform.

Compliance Strength

Built-in workflows enforce AML/KYC sign-offs, reducing risk.

Thomas Baker Senior Credit Analyst, NWC Finance

Having Salesforce and Finspectra gives us one source of truth. Directors can see everything they need on a single screen, and even pricing is generated instantly — it's been a game changer for our day-to-day credit process.



Future-Ready Lending Operations

NWC Finance plans to build on the efficiencies gained with FinSpectra's Prizm Lending Suite by exploring deeper automation across origination, servicing, and compliance workflows. The company aims to further enhance borrower and broker journeys through intelligent data insights, faster credit decisions, and seamless integrations with its partner ecosystem.



Strategic Growth Goals

Looking ahead, NWC intends to expand its loan book while maintaining speed and compliance at scale. By working closely with the FinSpectra team, NWC will explore new modules and advanced analytics capabilities that support risk assessment, portfolio insights, and strategic reporting. This ongoing partnership will be key to sustaining innovation, strengthening operational agility, and positioning NWC as a market leader in modern lending.

Start Your Journey With Finspectra Today

Streamline your lending operations. Accelerate your growth. Partner with Finspectra.

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