

Unlocking Real-Time Debt Visibility for Modern Money Management

PERSONAL FINANCIAL
MANAGEMENT

The Challenge

As a modern personal finance platform scaled rapidly, delivering a seamless onboarding experience became critical — especially when it came to helping consumers connect and view debt accounts.

Traditional login-based connections created friction, leading to incomplete data and consumer frustration. This undermined the PFM provider's promise of a single source of financial truth.

Consumers needed:

- A fast, low-friction way to connect debt accounts
- Shared debt visibility for couples or households managing finances together
- Trusted financial insights and current credit scores

The Spinwheel Solution

The organization needed a partner that could deliver high-quality credit data without compromising the consumer experience — powering passwordless connectivity to credit and debt data directly inside its app.

Using Spinwheel, the PFM provider enables consumers to:

- Discover and sync debt accounts without manually connecting each account with a username or password
- Gain immediate visibility into their entire debt portfolio during onboarding
- View refreshed, up-to-date, and continuous account balances without outages

Spinwheel's superior coverage and data quality allows the provider to remove friction while increasing trust and engagement across its debt experience.

The Impact

Now, the provider has transformed debt management from a pain point into a product differentiator for its customers.

With Spinwheel, it can:

- Enable seamless debt syncing without manual work or consumer logins
- Empower consumers with real-time debt details to confidently make decisions
- Increased adoption of credit score features, especially among couples
- A more complete, trusted view of users' financial lives

Products Used

- Spinwheel Connect
- Spinwheel Debt Profile

