

# Real-Time Credit Intelligence for High-Intent Lead Generation



Relintex is a financial wellness fintech platform providing solutions for finance, insurance, and legal teams. To support its finance partners, Relintex turned to Spinwheel to enable actionable intelligence early in the customer journey — without introducing friction or filtering out prospects too early based on inaccurate data.

Partnering with Spinwheel allows Relintex to deliver real-time credit data visibility and connectivity at scale.

## The Challenge

Traditional underwriting approaches rely heavily on static credit data or require pre-qualification steps that reduce decision making and slow down the process. At the same time, partner underwriting requirements have become more sophisticated — demanding better data earlier, without burdening the consumer.

Relintex needed a way to build an underwriting engine that could deliver fresh, credit data at scale — while staying invisible to the consumer. The company faced a trio of core challenges:

- Capturing real-time credit intelligence with a simple intake process
- Supporting partner underwriting needs with richer, more reliable credit data
- Maintaining fast, low-friction user experiences critical to underwriting performance

## The Impact

Relintex now delivers underwriting decisions to its finance partners that are not just high-intent, but context-rich, current, and immediately actionable. With Spinwheel, Relintex has transformed how it delivers value to both consumers and partners — turning credit data into intelligence-rich opportunities.

## The Spinwheel Partnership

With Spinwheel, Relintex embedded real-time credit intelligence directly into its lead underwriting engine in a way that is frictionless for consumers.

Using Spinwheel's network and data capabilities, Relintex can now:

- Enrich leads with real-time and verified credit data
- Power a custom pre-qualification and underwriting system for Spinwheel Network partners
- Maintain a frictionless, SMS-based connection experience via Spinwheel Connect
- Ensure credit data is always current through ongoing Profile refreshes
- Enable secure, reusable connectivity that scaled across partners using the Spinwheel Network
- Reduce operational complexity



Spinwheel's network approach made it possible to build our own underwriting logic while staying scalable.”

RELINTEX TEAM