



## Spinwheel Real-Time Credit Card Balances.

### **Revolving Debt Is Dynamic. Liability Visibility Should Be Too.**

Consumer finance runs on liability-based decisions. Yet, most liability data is still delivered as a delayed snapshot — not a current view of exposure. The cost of stale liability data shows up immediately in revenue, risk, and outcomes.

Spinwheel's Real-Time Credit Card Balances solution replaces stale snapshots with current exposure to deliver:

- Instant access to live credit card balances
- Workflow-ready API integration
- No reporting lag or self-reported guesswork
- Coverage at scale (~84% and growing)

### **Why This Matters**

Today, credit card balances are typically reported on a statement cycle (e.g., once per month) and then furnished to the bureaus.

This means credit reports typically show balances that are 30 to 40 days stale. But, heavy credit card users are continuing to spend — leading to under-reported balances compared to reality. As a result, lenders, issuers, and debt relief companies are making decisions, pricing, and contracts based on inaccurate liability amounts.

And, when liabilities are inaccurate at decision time:

- Lenders misprice risk and debt-to-income ratios.
- Debt platforms mis-enroll and misnegotiate balances.
- Consumers are approved, declined, or priced incorrectly.

### **Proof Points**

Debt settlement pricing depends on enrolling the full amount of unsecured debt. With real-time balances, one leading debt relief company saw:

**+\$1.44M lift in settleable debt**

**~\$360K in incremental settlement fees**

Real-time balances improve lending workflows where payoff accuracy matters most. With real-time balances, NASA Federal Credit Union saw:

**+9% in actual balances**

**+\$1.1M available for balance transfer**