**Algebrik AI Partners with Spinwheel to Streamline Debt Data & Payments in Loan Origination**

**NEW YORK—(July XX, 2025)** – [Algebrik AI Inc.](http://algebrik.ai), a Delaware-incorporated company headquartered in New York City and pioneering the world’s first cloud-native, AI-powered, digital-era Loan Origination Platform (LOS), today announces a strategic partnership with [**Spinwheel**](http://www.spinwheel.io), a leading real-time consumer credit data and payments AI company that recently announced its $30 million Series A.

Through this collaboration, Spinwheel will be natively integrated into [Algebrik One](http://algebrik.ai) — Algebrik’s agentic AI-powered lending suite that includes Digital Account Opening, the Lender’s Cockpit (LOS), Omni-channel Point-of-Sale (POS), AI Decision Engine, and Portfolio Analytics. This empowers credit unions, community banks, and fintech lenders to access verified consumer debt information and integrated payment processing directly within the lending journey—streamlining approvals, enhancing member experiences, and improving decision confidence.

**Transforming Loan Experience with Embedded Debt Insights**

Through this integration, Spinwheel’s debt APIs, using just a phone number and birthdate, provide real-time, verified consumer credit data, insights, and balances across credit cards, student loans, auto loans, mortgages, personal loans and non-traditional sources to remove costly errors and friction from loan applications and disbursement. Spinwheel’s agentic AI and APIs are now natively available within Algebrik’s **cloud-native, AI-powered LOS,** delivering more robust credit risk visibility, smarter decisioning, improved compliant underwriting workflows and a better consumer experience.

### Key Benefits of the Integration

* **Verified Consumer Debt Data at Point of Origination**Enables access to real-time credit and debt balances to Algebrik’s LOS across major categories without requiring manual document uploads—lifting borrower friction and improving data accuracy.
* **Embedded Payment Capabilities**Supports direct debt-related payments and balance transfers in-line with application flows—helping borrowers manage existing obligations seamlessly.
* **1-Click Decisioning Enhancements**With Spinwheel’s platform, lenders can incorporate verified debt signals into Algebrik’s AI-powered underwriting policies quickly and confidently.
* **Better Borrower Experience & Compliance**Deliver more informed loan options and packaging, while ensuring full transparency—reducing borrower drop-off and improving consent-driven data usage.

### Why This Partnership Matters

“Embedding real-time debt visibility and execution into the origination process enables lenders to make smarter, more responsible credit decisions,” said **Pankaj Jain, Founder & CEO of Algebrik AI.** “With Spinwheel integrated into Algebrik One, we’re not just enhancing data access—we’re unlocking payment-enabled workflows and a more holistic view of borrower obligations, redefining what truly intelligent, frictionless lending looks like.”

“Partnering with Algebrik’s modern LOS is a perfect avenue for us to advance our mission of improving the financial outcomes for lenders and borrowers alike,” said **Tomás Campos, Co-Founder & CEO of Spinwheel**.  “Together, we’re enabling lenders to create a smarter and seamless borrowing experience through more accurate, actionable and verified credit insights quickly.”

### About Algebrik AI

Algebrik AI, headquartered in New York City, is the world’s first cloud-native, AI-powered, digital-era Loan Origination System (LOS), designed for the next generation of members. In an industry that hasn’t seen significant innovation in lending technology in over 25 years, it was high time that someone stepped in to help credit unions of all sizes regain their former glory. Algebrik AI’s mission is to empower credit unions to attract, engage, grow, and retain next-gen members while staying competitive in today’s digital era. By transforming loan originations end-to-end, Algebrik AI takes on the heavy lifting, allowing credit unions to focus on helping the members & communities they serve. For more information, visit [www.algebrik.ai](http://www.algebrik.ai)

### About Spinwheel

Spinwheel, a real-time consumer credit data and payments AI company, is revolutionizing the consumer credit ecosystem. The company partners with ~~l~~enders, marketplaces, personal financial management platforms, and other financial companies to provide real-time, verified consumer credit data to process payments as part of their clients’ existing workflow and operations via APIs and its agentic AI platform. Founded in 2019, Spinwheel has grown to more than 15 million users and 165 million accounts, facilitating $1.5 trillion in connected debt across its network. The company is backed by F-Prime, QED Investors, Foundation Capital, and Fika Ventures. To learn more, please visit [spinwheel.io](http://spinwheel.io).

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