

Case Study
Financial Wellness Apps.

Qapital

Personal Financial Management,
Financial Wellness, Banking Apps

Qapital is an award-winning app designed to let its customers save, invest, and spend with any goal in mind.



The Problem

One of the top 3 financial goals for Qapital's 2M+ customers is optimizing their student loan debt. With several big priorities on their product roadmap, Qapital was looking for a robust and best-in-class solution that would allow them to launch a debt management solution quickly.



The Solution

With one integration to Spinwheel's APIs and embedded UI drop-in modules, Qapital built their innovative Student Loan Freedom product, a debt optimization tool that allows its users to:

- Connect and see all of their loans
- Understand which loans they should pay off first
- Make optimized payments on a one-time or recurring basis
- Understand their refinance options including the impact from a proposed refinance relative to their existing loans
- Set up a new bank account for auto-debit to save .25% on interest rates
- Using Spinwheel's products, Qapital is solving one of its customers biggest pain points all while creating new growth opportunities through refi, new account creation, and payoff.

Products Used



Comprehensive
Data + Insights



Precision Payments



Embedded +
Personalized Refi



Account Switching

Transform how your business and your customers see, understand, and act on debt in as little as an afternoon with our industry-leading debt APIs or low code drop-in modules.

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