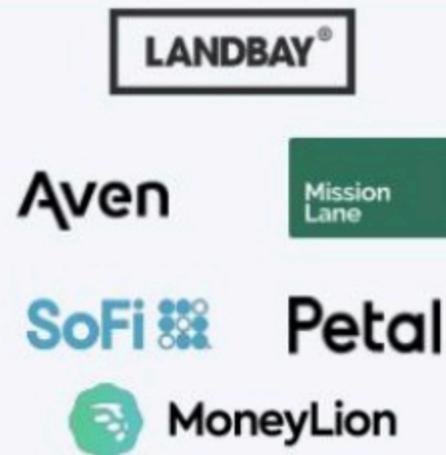# Pinwheel

Driving the next generation of fintech innovation through payroll connectivity

Fintech is a massive wave disrupting every aspect of the financial world.

Pinwheel

2
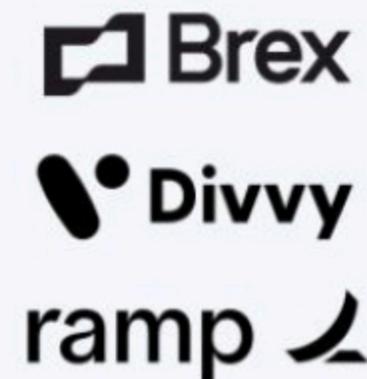
$70B

Five-year increase in fintech investment from 2015 to 2021[1]

90%

Americans using fintech (up from 58% in 2020)[2]

Fintech is still in its early innings.

With so much left to build, innovators need access to better income data to develop the financial products of the future.

(1) CB Insights - State of Fintech Q3'21 Report
(2) The Fintech Effect: Fintech's Mass Adoption Moment

Pinwheel

Leading payroll data connectivity platform enabling the most ambitious companies to build the future of finance
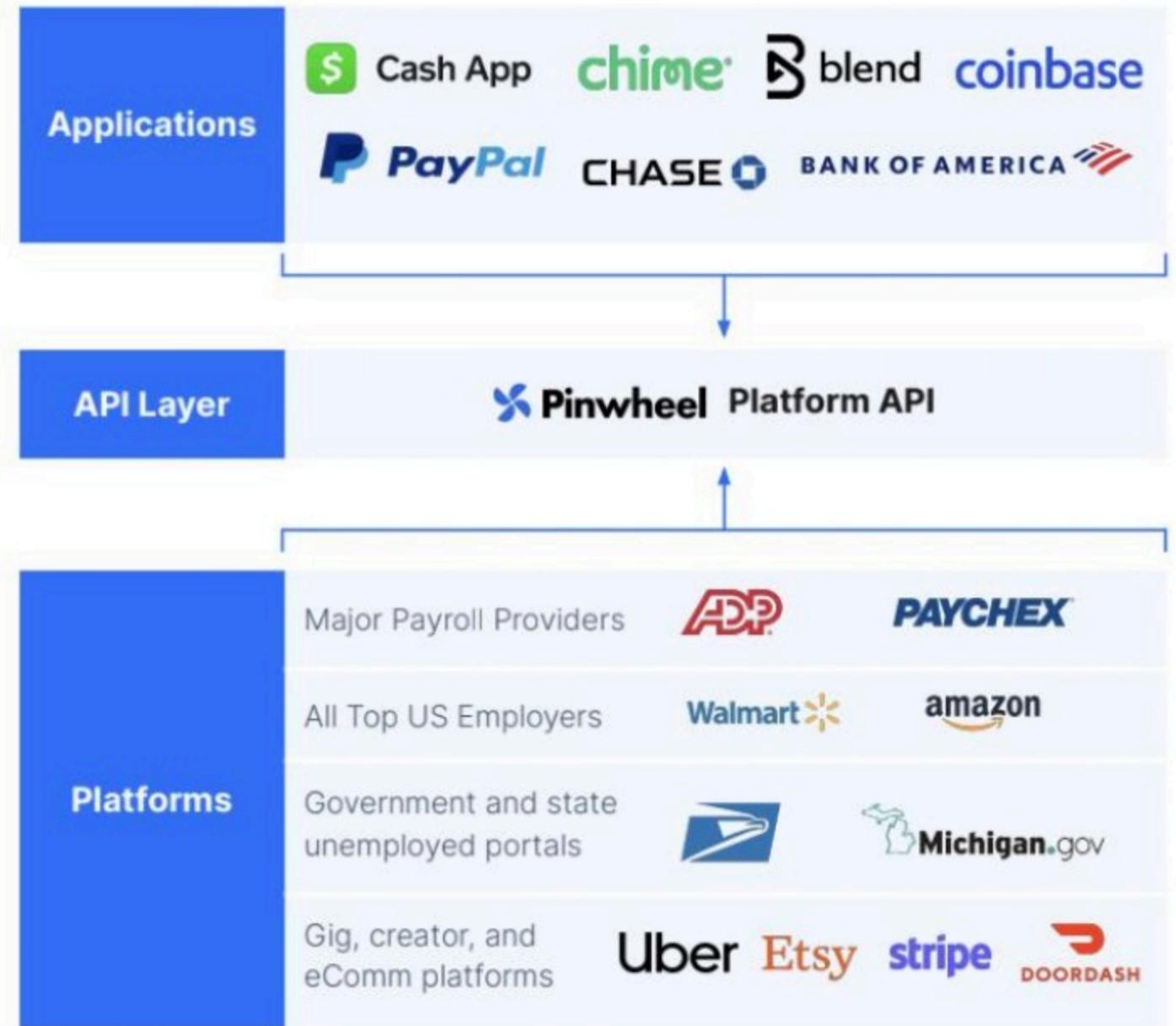
$27M

Founded in 2018 with funding from top tier investors such as Coatue, First Round, Upfront and more.

177x

Increase in revenue over the span of 2021 driven by some of the biggest names in fintech.

❋ Pinwheel

Enabling payroll data connectivity to nearly **80%** of all paid Americans

Applications
- 💲 Cash App
- chime
- ฿ blend
- coinbase
- PayPal
- CHASE
- BANK OF AMERICA

API Layer
- ❋ Pinwheel Platform API

Platforms
Major Payroll Providers	ADP PAYCHEX
All Top US Employers	Walmart amazon
Government and state unemployed portals	USPS Michigan.gov
Gig, creator, and eComm platforms	Uber Etsy stripe DOORDASH

4

*All logos used are purely for illustrative purposes.

Best-in-class platform that can power your new consumer financial service use cases

	Direct Deposits		Income & Employment	
Products				
Use cases	Direct Deposit Switching	Paycheck Linked Lending	Verification of Income & Employment	Earned Wage Access
Key benefits	✓ More customer SOW and interchange revenue ✓ Better customer experience and retention ✓ Greater lending TAM and fewer loss rates		✓ ~80% data coverage vs. competitors (~40%) ✓ Lower risk with improved underwriting models ✓ Lending automation and customer delight	
Platform capabilities	Recurring Access			

Reliable, comprehensive, and FCRA-compliant income & employment data

Real time data that can be compliantly leveraged:

Identity

**Employment**

Income

Paystubs

Shifts

Recurring Access

- Real-time alerts to consumer's income & employment status changes

- Ability for users to re-link their accounts for ongoing data access

Key benefits

- Streamline income & employment verification process and improve credit decisioning

- Create stickier customer relationships by powering earned wage access

- Mitigate fraud with identity data

- Create next generation lending products such as personalized loans and driverless money solutions

Pinwheel

How it works
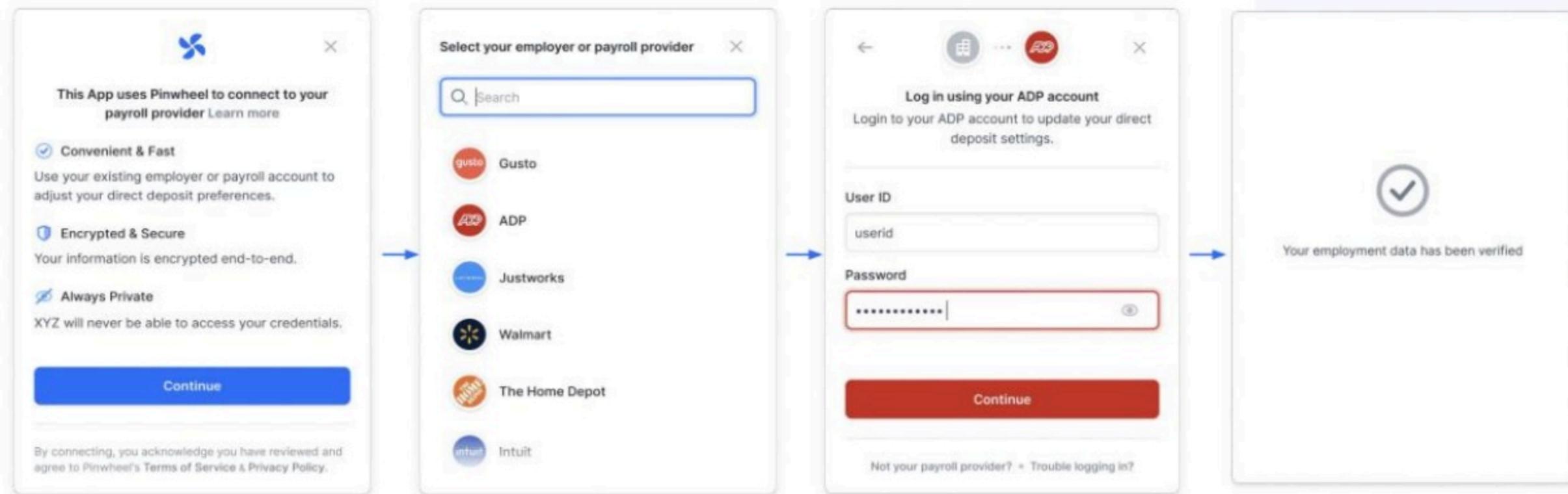
Security is at the core of everything we do

Payroll information is both personal and powerful — that's why security is at the core of what we do. We use many different controls to keep personal information safe & secure

- We use bank-level encryption to safeguard your data
- Pinwheel products are built on secure and fault-tolerant cloud infrastructure
- 24/7 security monitoring protects your information
- Independent security testing helps us continuously improve
- SOC 2 Type 2 certified demonstrating our commitment to security
- We take proactive measures to secure our software supply chain

Pinwheel
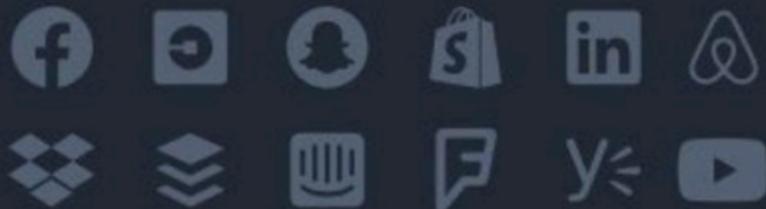
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