

Combine the flexibility and speed of Unqork's no-code platform with the power of Pinwheel's payroll and employment data

Payroll systems harbor a wealth of income and employment data, making them tremendously valuable to the financial services industry—particularly when it comes to streamlining underwriting and approval processes.

Whether it's getting a mortgage, leasing a car, or renting an apartment, income & employment data is crucial to our financial lives. Today the payroll ecosystem is closed-off, fragmented, and disconnected from the banks, lenders, and service providers that could make most use of them. Enter [Pinwheel](#), an API for payroll connectivity.

Pinwheel makes it easy for end-users of software applications to connect their payroll account to any application. These are the virtual pipes to aggregate and unlock payroll systems and help consumers access financial products that are right for them. Pinwheel's integrations power a wide swath of functionality including paycheck-linked loans to seamless switching of direct deposit accounts to instant income & employment verification and more. The partnership between Pinwheel and Unqork is a game changer for financial services because it means quickly launching payroll-powered applications: in the cloud, enterprise grade, and without a single line of code.

[Unqork](#) is the world's first enterprise no-code application platform. With Unqork, organizations can rapidly build and effectively manage enterprise applications that seamlessly integrate new custom interfaces with legacy systems and external third-party services like Pinwheel.

Key Benefits

- ✓ **Increased speed:** Automatically incorporate logic like KYC, OFAC automatically during the application process; integrate with popular payroll software to automate inputs
- ✓ **Improved flexibility:** Easily make adjustments when regulations or processes change, keep up to date with 7(a) and SBA regulations changes
- ✓ **Future proof:** Unqork's no-code platform allows for the creation of complex software without generating legacy code
- ✓ **Enhanced UX:** Use data to optimize customer-facing workflows with personalized journeys



Key Capabilities



Self-Service

Empower end-users to integrate financial data to help them initiate processes with little-to-no human intermediation in the backend



Multiple Inputs

Allow borrowers to input company information, and instantly calculate eligibility and loan amounts



Seamless Intergrations

Integrate with existing systems and external data sources such as KYC, OFAC, Fraud, Loan Checking, and core banking vendors for disbursement



Underwriter Workflows

Enable underwriters with dashboards to review business information and confirm supporting evidence all in one place



Custom Processes

Easily implement custom approval, underwriting, monitoring, compliance, and forgiveness processes specific to your organization

Pinwheel

Pinwheel is the leading payroll connectivity API company used by the biggest financial institutions to securely update direct deposits and access income and employment data, covering about 70% of all paid Americans. Via paycheck-linked lending, clients that leverage our Income and Employment data to extend credit can take action on that further to allow their borrowers to repay the loan from their paycheck. This decreases loss rates and allows lenders to extend more credit with less risk. As such, we are FCRA compliant company.

unqork

Unqork is the first enterprise no-code application platform. With Unqork, enterprises can rapidly develop and effectively manage sophisticated software without writing a single line of code. The cloud-based platform comes “out-of-the-box” (or out-of-the-virtual-SaaS-box) with industry-specific toolsets and elements (e.g. UX, compliance engines, APIs & integrations), which work together in instant harmony—this means organizations can focus all their resources on addressing business challenges instead of technical ones.

Curious about no-code for your organization?

Get in touch to [schedule a demonstration](#) from one of our no-code experts.

Contact Us