

Fintech Startup Ava Secures \$15.5M to Tackle America's \$1T Debt Crisis

As consumer debt hits highs, Ava scales its AI-powered autonomous app to improve credit scores, cut refinancing hassles & connect to the best financial products

SAN FRANCISCO, CA, UNITED STATES, October 24, 2025 /EINPresswire.com/ -- [Ava](#), a consumer fintech company helping Americans save money by

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Omar Sinno, co-founder and CEO of Ava

improving their credit profile and securing the best loan and credit products, today announced a \$15 million seed round from Greylock, [Transform VC](#), Firebolt, Twine Ventures, Sure Ventures, Defy.vc, Burst Capital, and prominent angels, including senior executives from Meta, Credit Karma, and Plaid. The funding will accelerate Ava's mission to save Americans billions in interest and fees by scaling its subscription platform and advancing its autonomous finance engine—an AI system that continuously optimizes members' credit health and access to the best financial products through its one-click financing capabilities.

American households are carrying record-high credit card, auto, and personal loans, with millions struggling under interest rates sometimes topping 20%. A 100-point improvement in credit score can translate to over \$1,000 in monthly savings, yet even consumers with strong credit are left paying more than necessary due to the opaque and cumbersome refinancing process.

Founded by Omar Sinno (CEO), Reza Rahman (President), and Abdellatif Lawand (CTO), who bring experience from Stripe, Credit Karma, and other leading fintech and tech companies, Ava solves this problem with a \$10/month app that acts like a CFO in your pocket: seamlessly enabling individuals to improve their credit profiles, surfaces the best lending and refinancing opportunities, and is building the platform to execute one-click loan origination, eliminating the friction of manual comparisons and reapplications.

“In a world where financial products are becoming commodities, people shouldn't have to settle for subpar credit scores they don't deserve and waste hours reapplying or renegotiating loans,”

said Omar Sinno, co-founder and CEO of Ava. "Our goal is to eliminate complexity by using AI to provide personalized recommendations and to execute them on behalf of the user."

Unlike legacy financial apps that rely on advertising models, Ava is lender-agnostic, aligning fully with users' interests. Members are rarely rejected from joining, and many are already seeing meaningful savings every month. The platform has been quietly building strong traction since its launch in 2021, doubling revenue in 2025 and with a base of over 175,000 subscribers.

"Ava is attacking a massive \$100B market with a model that flips the industry on its head," said Raed Masri, Founder at Transform VC. "Instead of steering consumers to lenders through ads, Ava is aligned with the user, helping them save real money while creating defensibility that legacy players can't match. This is exactly the kind of product-led disruption that defines category leaders."

"Omar, Reza, and Abdellatif are mission-driven founders who are passionate about helping Americans save money and get access to better credit products," said David Thacker, Venture Partner at Greylock. "Their deep experience in the fintech industry has enabled them to build an innovative solution that works continuously on behalf of their members to drive results."

With the new funding, Ava plans to expand its engineering and product teams, increase its partnerships in the financial ecosystem, and scale its one-click loan origination product nationwide.

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ABOUT AVA:

Ava exists to help Americans take control of their credit with autonomous finance. We designed a system that helps users build their credit history while making it easier to manage monthly payments. Ava believes that a good credit score is a gateway to financial freedom, unlocking opportunities for lower interest rates on loans, better housing options, and a more secure future. We offer a unique three-pronged approach: the Ava Credit Builder Card, the Ava Save &



Build Credit loan, and automated Rent & Utility reporting. We are currently piloting agentic features to help our members make the most of their credit scores. The company was founded in 2020 and is headquartered in San Francisco, CA. Please visit meetava.com.

ABOUT TRANSFORM VC:

At Transform VC, we believe in making a positive impact beyond business success: we are committed to building a sustainable future and fostering positive social change. As a minority-owned venture studio, advisory, and VC investment firm, our mission is to invest in and nurture 1,000 tech founders who would each impact a billion and make a billion. We are based in San Francisco and identify early, overlooked, or dismissed talent from outside Silicon Valley, with special attention to Black, female, and Middle Eastern founders. Please visit transform.vc.

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