

## How UCCU Enabled \$5M in Real-Time Transactions and 2X Loan Payment Volume Growth

### Background

Utah Community Credit Union (UCCU) is a \$3 billion credit union serving members across the state of Utah, with a strong presence in Utah County. With a focus on both personal and small business banking, UCCU is rooted in its local community and began its journey at Brigham Young University. The credit union provides a wide range of financial services and prides itself on its people-first mission: “Our core purpose is people helping people,” said Cade Larson, Senior Systems Administrator.

### The Need for Change

#### Cumbersome Loan Payments

Before adopting Alacriti’s [Orbipay EBPP solution](#), UCCU’s previous loan payment solution only supported debit card payments and required members to maintain separate login credentials. “It was strictly a debit card solution, and we had a lot of trouble with them—from issues with billing all the way down to issues with members not liking the system,” said Larson. “People had a really hard time getting into it, setting up their payments, and then maintaining those payments for the duration of their loan.”

#### Lack of Instant Payments

The credit union also lacked any capability to receive real-time payments via the FedNow® Service or the RTP® network. “Before we moved over to Alacriti, we didn’t have a solution for RTP or FedNow. If a member was trying to send money to UCCU via RTP or FedNow, it would just get rejected,” said Jason Staley, Director of Visa and Transaction Services.

The decision to connect to both real-time payment networks was strategic. UCCU anticipated future adoption trends and wanted to ensure it could accept payments from members using either rail. “We wanted to try to catch everything,” said a UCCU executive during the project discussion.



#### Challenges

UCCU’s previous loan payment system lacked ACH support, required separate member logins, and offered limited reporting. The credit union also had no access to the FedNow Service or RTP network.

#### Solution

UCCU implemented Alacriti’s Orbipay EBPP for loan payments and the Orbipay Payments Hub to receive real-time payments. The solutions integrated with UCCU’s existing online banking provider and offered a more intuitive, flexible experience for both members and staff.

#### Result

- Loan payment volume nearly doubled after ACH enablement
- \$5M+ in RTP and FedNow payments received within months
- Decreased call center volume through online self-service
- Improved staff efficiency and reporting visibility
- Foundation set for future RTP and FedNow Send, which they will add soon

## Why Alacriti?

UCCU selected Alacriti's Orbipay EBPP and [Payments Hub](#) platforms based on a combination of vendor referrals, pricing, and broad functionality.

Alacriti's ability to support both FedNow and RTP Receive and Send functionality through one vendor simplified implementation and positioned UCCU for future expansion into send capabilities. "We were looking for a payment solution on the debit card side, and the ability to centralize all of that in one place along with FedNow and RTP solutions is awesome," said Larson.

The credit union was also influenced by strong referrals. "We were made aware of Alacriti from one of our directors who went to a conference and spoke with another credit union that recommended them," said Larson. Staley added, "We had received word from other financial institutions that Alacriti was great with their customer service. We looked at a cost analysis and knew that the service was going to be good."

For Orbipay EBPP, ACH enablement was a major factor. The platform also offered the ability to integrate seamlessly with UCCU's online banking provider, using single sign-on—eliminating the need for members to manage separate login credentials.

## "Super Seamless" Implementation

The implementation process was described by UCCU as smooth and well-coordinated, with responsive technical support and a clear project structure. "The implementation was super seamless," said Larson. "Our [Alacriti] team, from the very first contact with a sales rep all the way through our continued support was great." Payments began flowing through FedNow and RTP on day one—before any public announcement—which revealed strong latent demand from members.

UCCU was also able to structure payment rules across divisions, such as real estate and auto loans, giving them more granular control than with their previous provider.

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Director of Visa and Transaction Services

## Results

UCCU saw rapid success with both solutions:

- Loan payment volume nearly doubled after ACH was introduced as an option
- Members quickly adopted real-time payments, hitting \$1 million in received RTP transactions within the first month, while getting to the same volume with Zelle took 3 months
- Call center volume decreased, with more members using self-service tools via online banking
- Employees found the EBPP platform intuitive and appreciated having full account and transaction history in one view

## Operational Benefits

Orbipay Payments Hub offered strong reporting capabilities that simplified reconciliation. Teams

could easily download settlement files and investigate exceptions, although actual errors were rare.

On the EBPP side, employees appreciated the person-centric design, which aligned with UCCU's core system and improved navigation. "Employees like using Orbipay a lot better," said Cade Larsen, Senior Systems Administrator. "It gives them a better view of account and payment history... overall, it's just a more intuitive system."

## Future Outlook

UCCU plans to expand its use of the platforms by integrating credit card and deposit account payments into EBPP and activating send capabilities for FedNow and RTP in 2026. These enhancements will continue to support UCCU's goal of providing fast, modern, self-service payment options to all members, wherever they live.

*Alacriti's Orbipay EBPP is a customizable electronic billing and loan payments solution for businesses and financial institutions of all sizes. Orbipay EBPP offers convenient and flexible choices that include all the payment channels, payment methods, and payment options expected from a modern digital bill pay experience. Alacriti's centralized payment platform, Orbipay Payments Hub, provides innovation opportunities and the ability to make smart routing decisions at the financial institution to meet their individual needs. Financial institutions can take full ownership of their payments and control their evolution with ACH, Wire, TCH's RTP® network, Visa Direct, and the FedNow® Service, all on one cloud-based platform. For more information, please [contact us](mailto:info@alacriti.com) at [info@alacriti.com](mailto:info@alacriti.com)*