







The Business Case for Real-Time Payments






Use Cases and Revenue Drivers

1 Consumer Use Cases




LEGEND	 Send	 Receive	 Both
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USE CASE	VALUE TO THE END USER	VALUE TO THE INSTITUTION	DIRECTION
Earned Wage Access (EWA)	Members receive wages instantly through employer partnerships or EWA providers	Boosts deposit acquisition and retention; intercepts money before it leaves	 Receive (For FI, EWA provider is sender)
Loan Disbursements	Immediate funding for personal or auto loans after approval	Enhances member satisfaction and speeds up the lending process	 Send
Account-to-Account (A2A) Transfers	Moving money between external and internal accounts. Includes institution-initiated A2A, e.g., account closures, or on behalf of an accountholder	Keeps money within your institution; improves deposit stickiness	 Both
Investment & Wealth Transfers	Receiving funds from brokerage accounts like Robinhood or E*TRADE®	Attracts high-value, financially engaged members	 Receive
Gig Economy Payments	Daily/instant payouts from platforms (e.g., Uber, DoorDash)	Meets the demand of the modern workforce; drives transaction volume	 Receive (For FI, EWA provider is sender)
P2P – Initiated by the Institution	Members can request staff to send money instantly to another individual (e.g., family)	Reduces reliance on wires or checks; enhances service at branches or call centers	 Send

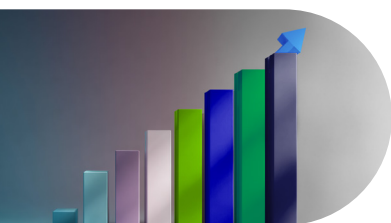
2 SMB (Small and Midsize Business) Use Cases

USE CASE	VALUE TO THE END USER	VALUE TO THE INSTITUTION	DIRECTION
Vendor Payouts	Businesses send immediate payments to contractors/suppliers	Reduces reliance on checks/ACH; enhances business banking relationships	 Send
Merchant Settlements	Retailers receive instant settlements for card and digital payments	Improves cash flow for clients; creates an incentive to bank with you	 Receive
Payroll Processing	Small businesses use instant payments for payroll (including ad hoc emergency payroll), bonuses, or reimbursements	Makes your FI essential to business operations	 Send
Invoice Payments	Real-time B2B payments for goods/services	Strengthens treasury offerings; drives volume through the RTP® network or the FedNow® Service	 Send
Emergency Disbursements	Faster insurance, warranty, or service refunds for local businesses	Differentiates FI with speed and convenience	 Send

3 Commercial Use Cases

USE CASE	VALUE TO THE END USER	VALUE TO THE INSTITUTION	DIRECTION
Treasury Services & RFP	Corporates request payment from clients and suppliers through Request for Payment (RFP)	Adds biller services revenue stream; competitive edge in treasury solutions	 Receive
Just-in-Time Payments	Timed payments for logistics, supplier management, or inventory	Improves liquidity management; boosts commercial loyalty	 Send
Cross-Border Substitution	Real-time alternatives to traditional SWIFT for domestic high-value transfers	Increases margins on real-time over wire; simplifies settlement complexity	 Send

Instant Reconciliation	Real-time confirmation and data-rich ISO messages allow instant transaction matching	Reduces fraud and error rates; enhances internal operations	 Both
Liquidity Optimization	Real-time fund movement across internal accounts or subsidiaries	Enables end-of-day position management and improves working capital efficiency	 Both
Title Company Closings	Title companies receive instant mortgage funds for real estate closings	Enhances mortgage experience; competitive differentiation vs. ACH or wire	 Send
Indirect Lending Funding	Indirect loan partners receive funds instantly instead of via ACH	Speeds up funding; strengthens indirect lending partner relationships	 Send



Revenue Opportunities

Earn Interchange on Increased Debit Usage

RTP and RFP often lead to more payments made via debit cards, especially when paired with mobile-first experiences like “magic links.” This increases transaction volume and interchange revenue.

Charge Convenience or Speed Fees

Offer expedited payment or instant transfer options for a small fee—particularly useful for billers, small businesses, or consumers needing last-minute payments or disbursements.

Enable Early Access to Earned Wages (EWA)

Partner with employers or EWA providers to offer real-time payroll capabilities. FIs can charge a service fee for each transaction or monetize through partnerships.

Monetize Business Disbursements and Vendor Payments

Allow commercial clients to make real-time vendor payments or loan disbursements and charge per transaction or via subscription tiers.

Offer Premium Treasury Services

Embed RTP and RFP into Treasury Management solutions and create new premium offerings for corporate clients, such as real-time liquidity dashboards or real-time receivables processing.

Expand Small Business Accounts With Value-Added Features

Use RTP and RFP to attract and retain small business customers with bundled packages – e.g., instant invoicing + instant payments – priced with monthly or usage-based fees.

Generate New Deposit Flows via Real-Time Receipts

Capture inflows from external sources like gig economy platforms, investment accounts (e.g., Robinhood, E*TRADE), and fintech wallets—boosting deposits that can then be leveraged for lending or balance sheet strategies.

Charge for Request for Payment Capabilities

Allow businesses to initiate RFP messages with embedded payment options (e.g., text, email, app) and charge a per-use or monthly platform fee.

Develop White-Label Payment Solutions for Businesses

Offer branded RTP and RFP capabilities to businesses (e.g., Pay By Text with the business’s branding), and charge implementation and recurring usage fees.

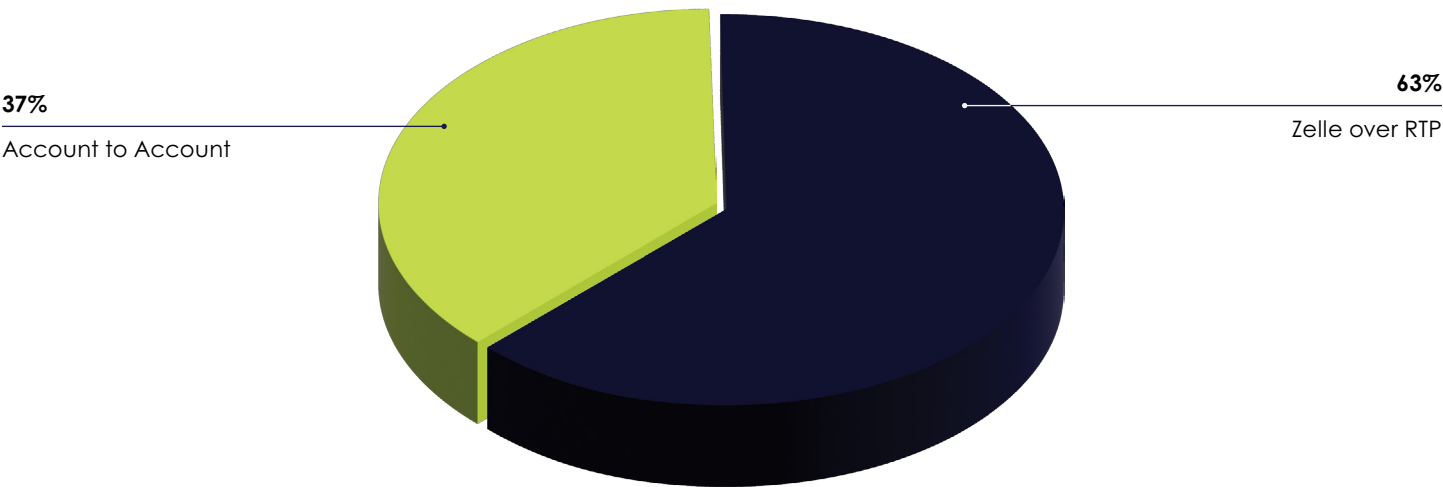
Cross-Sell Lending and Investment Products Based on Payment Behavior

Use RTP and RFP transaction data to identify timely upsell or cross-sell opportunities (e.g., pre-qualified personal loans after tax refunds land) and generate revenue from new product adoption.

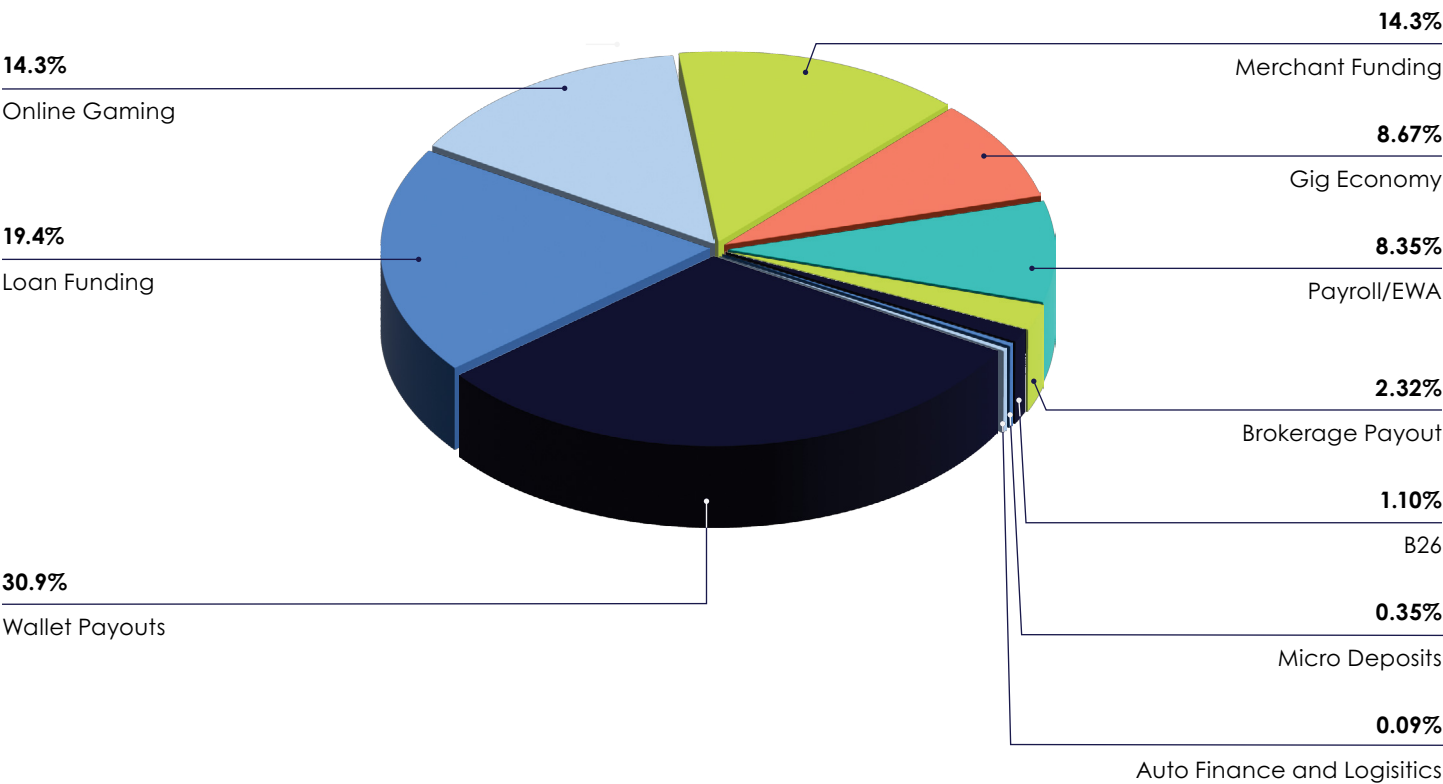
Additional Data

Top FY 2024 The Clearing House RTP Network Use Cases

Consumer Originated Use Cases (21% of network volume)

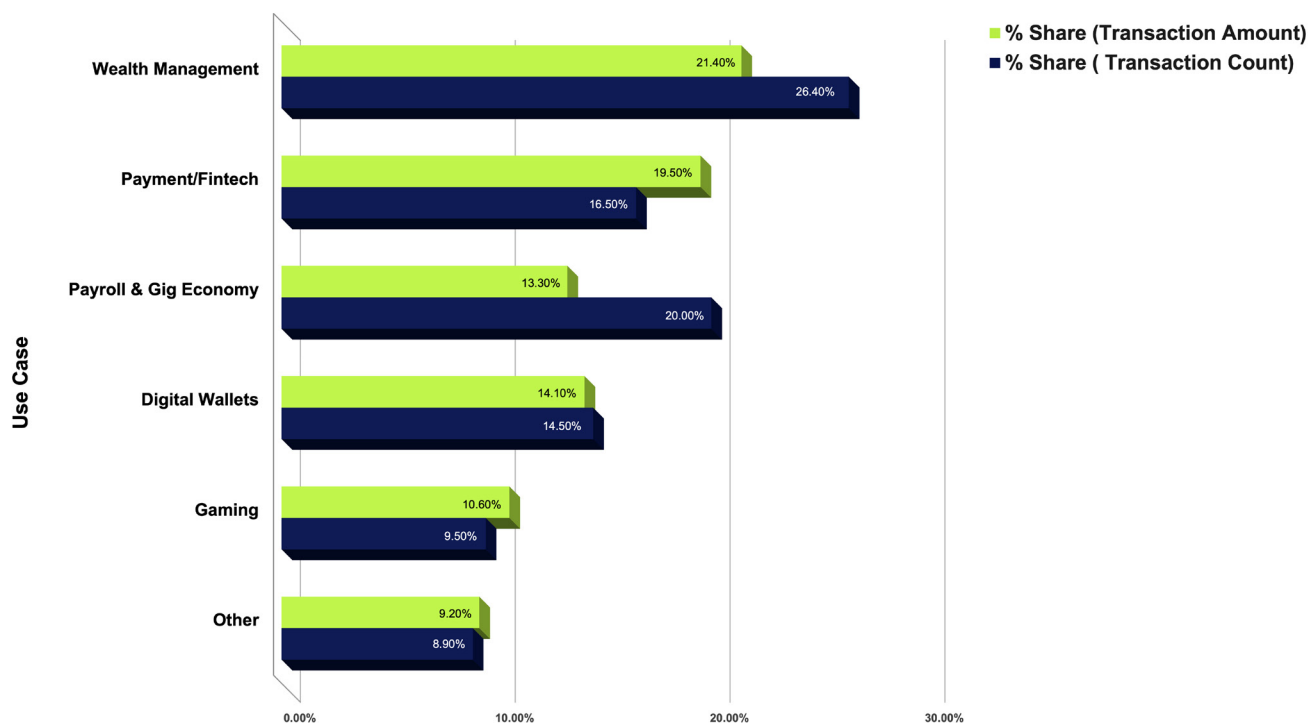


Business Originated Use Cases (79% of network volume)



Source: TCH 2024, Q1 2025 Quarterly Update

Alacriti's Top 6 Instant Payment Client Use Cases



Additional Resources:

- [Real-Time Payments: Practical Use Cases Driving Growth in Financial Institutions](#)
- [Meeting Consumer Demand: Real-Time Payments Use Cases](#)
- [5 Request for Pay \(RfP\) Use Cases for Billers](#)
- [Making the Use Case for Faster Payments \(Article\)](#)
- [Business Use Cases: The Promise of Real-Time Payments](#)
- [Inside Instant Payments: Community Banks and Credit Unions Share Their Stories](#)

CONTACT

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. To speak with an Alacriti payments expert, please contact us at (908) 791-2916 or info@alacriti.com.