

# Alacriti

**Real-Time Liquidity:**  
Why Instant Access to  
Funds Is Becoming a  
Core Financial Service



## Liquidity has always been the lifeblood

of financial systems, but the pace at which it moves has changed. In today's economy, where expectations are measured in seconds, real-time money movement has become a core capability that supports customer trust, operational efficiency, and long-term growth.



# The New Urgency of Liquidity

Slow access to funds creates pressure for individuals and businesses. Whether it's a gig worker waiting on a payout or a small business covering payroll, access to funds can make or break financial stability and trust. Today, timely access is no longer just a preference. It is part of what customers consider essential to their financial well-being.

For financial institutions, the value of this transformation goes beyond customer convenience. Real-time liquidity drives measurable ROI through:

- Higher deposit retention
- Lower servicing costs
- Fewer manual exceptions
- More efficient onboarding.

Each of these improvements reinforces relationships at important early touchpoints.

The concept of real-time liquidity captures more than faster transactions. It represents continuous access to capital. According to Visa's global research, use cases such as SMB lending, gig economy payouts, merchant settlement, and insurance claims represent a significant share of the \$185 trillion<sup>1</sup> global money-movement opportunity available through modern rails like Visa Direct. When funds arrive at the moment they are needed, customer confidence strengthens and operational strain diminishes.

# Moving From Delayed to Dynamic

Traditional disbursement models rely on batch processing and legacy infrastructure that slow the movement of funds. ACH transfers may take days to clear, and paper checks introduce manual reconciliation and risk. These older methods introduce delays at moments when timing matters most.

Real-time networks are changing this dynamic. By integrating rails like Visa Direct, financial institutions can make funds available immediately through eligible cards, accounts, or wallets. This level of access improves visibility into cash positions and reduces the operational effort tied to reconciliation and exception handling.

Financial institutions are already seeing real impact through Visa Direct:

- **Insurance**  
Insurance carriers are using it to disburse claims in real time, helping policyholders cover urgent expenses immediately.
- **Gig/Creator Platforms**  
Gig and creator platforms use instant payouts to reinforce engagement among workers who rely on daily income.
- **SMBs**  
Even small businesses benefit from quicker merchant settlement, giving them more control over short-term financial planning.

Funds available immediately through eligible cards, accounts, or wallets.

# Where Real-Time Liquidity Creates Immediate Impact

## **B2B: Strengthening Working Capital and Supplier Relationships**

Manufacturers, distributors, and enterprise organizations use real-time payouts to strengthen supplier relationships and improve cash-flow predictability. Visa Direct enables:

- Instant supplier payments
- Faster accounts payable/accounts receivable (AP/AR) reconciliation
- Greater visibility into financial operations.

## **Marketplaces and Digital Platforms: Paying Sellers and Lenders Faster**

Digital marketplaces settle earnings with sellers and creators in minutes. SMB lenders use instant disbursements to help small businesses access capital the moment they need it.

## **B2C Disbursements: Meeting Customer Expectations in Critical Moments**

Insurance carriers send approved claims instantly, alleviating uncertainty during emergencies. Gig platforms use real-time payouts to improve worker retention and platform stickiness.

## **P2P and G2C: Extending Liquidity to Households and Communities**

Consumers use Visa Direct-enabled platforms to move money between family and friends in real-time. Government agencies are exploring real-time disbursements for benefits, pensions, and emergency relief.



**B2C**

Gig Economy  
Insurance claim  
Earned Wage Access  
Content Creators  
Gaming  
Contractors



**P2P**

Real time payments to family and friends  
Bill share  
Remittances  
Crypto  
Account Funding



**G2C**

Benefit Programs  
Emergency Payments  
Pensions  
Tax Refunds  
Loans and Grants



**B2B**

Supplier Payments  
Accounts Payable/Receivable  
Travel and Entertainment  
Export/Import

Source: Data collected as part of the Visa Direct Global Market Sizing research project conducted by EY and Visa Inc., 2022.

# A More Integrated Real-Time Strategy

Real-time enablement is not about choosing a single rail. Financial institutions increasingly rely on multiple networks, each designed for different types of transactions and customer needs. The RTP® network and the FedNow® Service deliver fast, account-to-account money movement within the U.S., supporting essential use cases such as bill payments, A2A transfers, and instant settlement between bank accounts.

Visa Direct strengthens this strategy by extending real-time capability to a broader set of use cases and endpoints. Through the Visa network, financial institutions can reach debit, prepaid, and credit cards, and in certain markets, digital wallets. This makes it possible to serve customers who may not be reachable through account-based rails alone. With nearly all U.S. bank accounts accessible through an eligible Visa debit card, institutions can deliver instant funds availability even to customers outside their own bank or credit union network.

In addition to its domestic flexibility, Visa Direct's supports cross-border capabilities across 190+ markets and 160+ currencies, supporting 8.5 billion endpoints<sup>2</sup>. This helps financial institutions serve individuals and businesses that operate across borders, without requiring separate infrastructure or onboarding processes. While domestic use cases are the primary driver, having cross-border capacity provides added versatility.

This reach is paired with simplicity. Visa Direct uses alias-based credentials for card and wallet payouts, reducing friction and enabling faster, cleaner user experiences. Unlike account-to-account networks, Visa Direct supports both push and pull transactions, which expands

## Extend Real-Time Capabilities:

- Reach debit, prepaid, credit cards, and digital wallets
- Deliver instant funds availability to customers outside your network
- Support cross-border capabilities in 190+ markets and 160+ currencies
- Use alias-based credentials
- Support both push and pull transactions

real-time support for payouts, merchant settlement, earned wage access, insurance claims, gig-worker earnings, contractor payments, and other scenarios where immediate access to funds matters.

Because each rail excels in different areas, Visa Direct is designed to coexist seamlessly with the RTP network and FedNow Service as part of a unified payment strategy. When used together, these networks provide institutions with the flexibility to route transactions over the optimal rail, taking into account the transaction's requirements for reach, speed, and cost. The result is a more holistic, resilient payments environment that supports a wider range of customers and use cases than any single network could serve on its own.



## Strengthening Resilience Through Real-Time Access

Financial resilience is about more than weathering volatility; it's about responding to it. When funds move instantly, organizations can manage liquidity proactively. For consumers, this means greater control over their finances. For businesses, it means reduced operational strain and the flexibility to reinvest in growth.

Visa Direct's global reach demonstrates how real-time infrastructure can scale without adding complexity. Even within domestic markets, institutions benefit from robust compliance controls, tokenization, and built-in fraud management that support secure modernization.



## Real-Time Liquidity as a Strategic Foundation

As financial institutions advance their payments modernization strategies, real-time liquidity is emerging as a capability that strengthens experience, agility, and trust. It positions institutions to be able to respond to needs the moment they arise.

By embedding solutions like Visa Direct within existing ecosystems, institutions can evolve beyond transactional efficiency to deliver strategic value. At Alacriti, we approach this shift through orchestration. Our Orbipay Payments Hub helps financial institutions unify and orchestrate payment experiences across rails and use cases. This gives institutions a single point of control for routing and managing payment flows.

Real-time liquidity is no longer a future aspiration. It is becoming a standard that reinforces financial stability and long-term institutional strength.



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 TCH's RTP<sup>®</sup> network, the FedNow<sup>®</sup> Service, Zelle<sup>®</sup>, Fedwire, ACH, and Visa Direct, all on one cloud-based platform. To speak with an Alacriti payments expert, please [contact us](#) at (908) 791-2916 or [info@alacriti.com](mailto:info@alacriti.com).

Sources:

<sup>1</sup> Visa Direct Global Market Sizing research.

<sup>2</sup> Visa Direct Global Network Data, 2024.