

Real-Time Results: How ABNB Achieved 2,300+ Transactions in Two Months and Moved \$5M in the First Year

Background

ABNB Federal Credit Union is a nearly \$1 Billion credit union serving more than 81,000 members across Eastern Virginia and North Carolina, with digital services extending nationwide. Originally formed through a merger between amphibious base and naval base credit unions, ABNB has spent more than 60 years focused on serving its communities. As a low-income designated institution with a strong retail base, ABNB is committed to delivering inclusive, modern financial services to all members.

The Need for Change

As ABNB evaluated payment modernization, it identified real-time payments as a solution that could drive both member value and institutional efficiency. The credit union sought to better support members who depend on timely access to funds from gig work, earned wages, and investment disbursements. “Our decision wasn’t just instant payments and how does that fit within our membership... everybody needs access to their money as quickly as possible,” said Cassandra Tucker, Director of Operations.

Recognizing the value of getting ahead of the curve, ABNB opted to go live with both Send and Receive capabilities for the FedNow® Service and the RTP® network. “This is going to be a standard offering that I think every financial institution is going to have to do at some point in the future, so why not do it now?” said Tucker.

The team conducted an in-depth ROI analysis, risk assessments (including support from a third-party evaluator), and internal education sessions to align stakeholders. “We had to make our entire organization understand why we needed to do this,” Tucker explained.

Why Alacriti?

ABNB selected Alacriti’s [Orbipay Payments Hub](#) for its robust capabilities, intuitive interface, and seamless integration with online and mobile banking.



CHALLENGES

ABNB Federal Credit Union needed a modern solution to meet member demand for 24/7 access to funds—especially on weekends and holidays. Legacy rails couldn’t deliver the speed or convenience members expected, and small-dollar wires were inefficient.

SOLUTION

ABNB deployed Alacriti’s Orbipay Payments Hub with Send and Receive capabilities on both the RTP® network and FedNow® Service. Integrated into online and mobile banking, the solution enabled real-time payments, robust reporting, and minimal integration effort.

RESULT

- 2,300+ real-time transactions in two months
- \$5M+ moved via RTP and FedNow in the first year
- 70%+ of members now have real-time access
- Strong off-hours usage, easing strain on staff
- Reduced reliance on ACH and wires

Key drivers in the decision included:

- **A True Partnership:** “We didn’t just get a vendor—we got a partner that was going to help us grow our business and manage our business in the real-time payments space,” said Tucker. “Alacriti was beyond phenomenal in assisting us.”
- **Turnkey Implementation:** Alacriti handled most of the heavy lifting, making deployment smooth and efficient.
- **Operational Simplicity:** The solution runs independently with no added FTEs required. Fraud tools, transaction monitoring, and automation were built in.
- **Strategic Flexibility:** ABNB appreciated the ability to monetize Send transactions on the retail side while offering free Receive access.
- **Built-in Analytics:** Turnkey dashboards and analytics provided immediate visibility into member payment behavior without requiring custom reporting.

Implementation

ABNB launched Receive capabilities on both the RTP network and the FedNow Service simultaneously in May 2024 and began its pilot for Send in the following months. In the first 30 days, the credit union processed about 800 transactions totaling approximately \$370,000. Within two months the number of transactions grew to over 2,300.

ABNB implemented real-time payments with no new FTEs. The back-office portal allows for automated fraud detection, pass/fail decisioning, and layered controls. Fraud mitigation includes BioCatch behavioral analytics, Socure identity verification, MFA, and transaction limits. These capabilities ensure instant payments can be offered with minimal risk and intervention.

Member adoption also exceeded expectations. Originally targeting approximately 30% member adoption, ABNB surpassed 70% in less than 18 months—well ahead of its original two-year forecast. Faster-than-expected

adoption allowed the credit union to reach operational neutrality on its real-time payment rails sooner than anticipated.

“This was probably one of the easiest implementations I’ve ever done,” said Tucker. “There’s a misconception that it’s a big lift, but it’s really easy to implement—especially with the right partner.”

Results

- 2,300+ transactions in the first two months, \$5M moved in the first year
- High off-hours usage, including weekends and holidays
- Strong adoption without formal promotion, as members intuitively use the service through digital banking
- Operational efficiencies gained, allowing ABNB to scale without adding staff
- Monetization of Send transactions through a percentage-based fee structure with a maximum cap lower than wire fees
- Exceeded adoption projections, surpassing 70% member adoption in less than 18 months—well ahead of the original two-year forecast.



Member Benefits

- **24/7 Access:** Members can send and receive money anytime—even outside traditional business hours, with over 40% of activity occurring during evenings, weekends, and holidays.
- **Speed and Convenience:** Funds from gig work, earned wages, and investment disbursements are delivered faster, supporting members' day-to-day financial needs.
- **Seamless Experience:** Real-time payments are integrated into familiar online and mobile banking platforms, making adoption simple and intuitive.
- **Emerging Use Cases:** The majority of volume came from Square and earned wage access platforms, with 12% tied to investment disbursements—an unexpectedly strong category.

Operational Benefits

Operationally, ABNB realized significant efficiency improvements. Real-time payments run independently and require no manual touchpoints, unlike wires or ACH transactions that often require two to three staff members from initiation to approval. With a self-service member experience and automated risk assessments, the credit union reduced internal processing time and freed staff to focus on higher-value tasks.

In addition, ABNB proactively adjusted its maintenance and IT processes to support the 24/7/365 nature of real-time rails, ensuring uninterrupted service even during off-hours or system upgrades. By designing for scalability and resilience from the outset, the credit union positioned itself for sustainable growth in transaction volume without additional staffing.

Beyond automation, built-in reporting gave ABNB valuable insight into how members were using real-time payments. Rather than simply tracking transaction volume, the credit union identified emerging payment behaviors and new opportunities to deepen member relationships.

Future Outlook

ABNB views real-time payments as foundational to its future. With Send capabilities in place, the credit union will begin a phased marketing campaign and plans to further explore small business applications and emerging use cases like Request for Payment and Pay by Bank. ABNB also plans to leverage transaction analytics to better understand member behaviors, inform future marketing initiatives, and strengthen primary financial institution relationships. “Payments are a deeply personal thing for most members,” said Tucker. “Giving them options to move their money, how and when they want, is something we wanted to deliver.”

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 TCH's RTP® network, the FedNow® Service, Zelle®, Fedwire, ACH, and Visa Direct, all on one cloud-based platform. To speak with an Alacriti payments expert, please contact us at info@alacriti.com.

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