



Account Funding: The First Impression That Lasts

How Real-Time* Money
Movement Builds Trust,
Engagement, and Growth



*Actual fund availability for all Visa Direct transactions may depend on receiving financial institution, account type, region, compliance processes, along with other factors, as applicable.

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Executive Summary

In a world of instant payments and one-tap purchases, consumers judge financial platforms by their very first transaction: account funding. As a consumer's first impression of the platform, this moment can set the tone for the entire relationship.

Despite the rise of real-time experiences—such as instant peer-to-peer payments and tap-to-pay purchases—account funding often lags behind. Legacy methods, most notably ACH and wire transfers, frequently fail to meet consumer expectations.

In fact, research from Visa shows that 43% of surveyed consumers encountered challenges during their last funding experience, citing speed, transparency, and trust as common issues. While this study exclusively reflects U.S. consumers, similar frictions and consumer concerns—such as delays, limited transparency, and restricted choice—are also observed in markets where legacy methods dominate.¹

Given the potential for account funding to establish (or damage) a consumer's relationship with the platform, challenges like these can represent significant losses to financial platforms by turning away potential customers.

When platforms treat account funding as a strategic moment rather than a back-end process, they unlock faster onboarding, reduce abandonment, and build deeper relationships from day one.

The First Step in the Financial Relationship

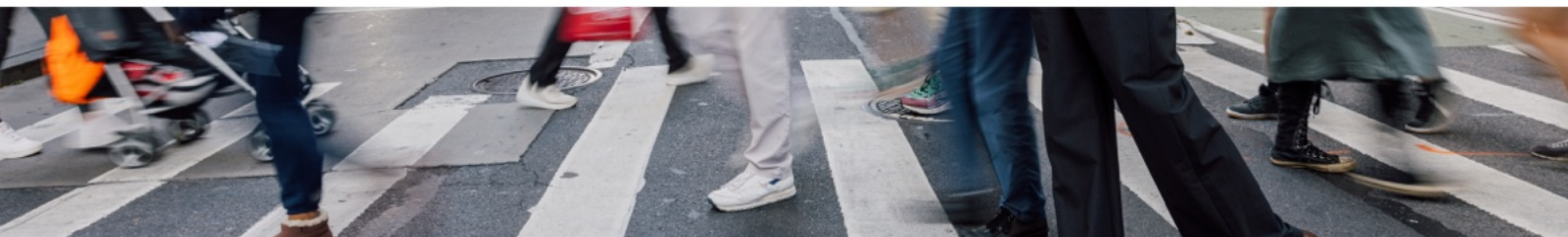
Whether a customer is using a platform to trade stocks, purchase crypto, or set up a new digital bank account, their first financial transaction with it is typically account funding.

If this initial experience is slow, clunky, or unclear, it creates immediate doubts. But the reverse is also true: A fast, transparent, and easy process builds lasting confidence. Account funding acts as a first impression in a financial relationship—and it can shape every interaction that follows.

Yet many platforms still rely on legacy methods for this step, which often introduce friction at precisely the wrong time: the beginning of the relationship. For consumers ready to engage, any lag can lead to hesitation, frustration, or abandonment.

When account funding is fast and intuitive, it can improve consumers' first impression of a financial platform, leading to higher adoption and investment. Modern money movement platforms represent more than just speed—they are part of a shift toward consumer-centric onboarding. Real-time networks enable platforms to meet users the moment they're ready to act and remove the hidden lag that can disrupt momentum.

In this context, account funding becomes a growth lever, not just a transactional utility.



¹ Research was commissioned by Visa Inc. and conducted among 1,930 total U.S. consumers across various industry verticals by online survey in October 2024 by Material+.



Where Legacy Methods Fall Short

Financial platforms widely offer ACH and wire transfers for account funding, but these legacy methods are among the most frequently cited sources of consumer frustration.

According to Visa’s research, 43% of surveyed consumers encountered challenges during their most recent funding experience. Some of the most common complaints? Not having access to a delivery speed that met their needs (37%), not knowing when the money would arrive (33%), and funds arriving later than promised (28%).²

These issues are deeply rooted in the limitations of legacy methods. ACH transfers only move during business hours, typically take one to three days to settle, and exclude weekends and holidays—making the system unavailable for roughly 110 days, or nearly a third, of the year.

Wire transfers are often faster than ACH transfers, but they still involve cut-off times and manual processing, and they have limited availability outside of banking hours. And both ACH and wire transfers lack transparency, leaving users uncertain about when their funds will arrive.

For consumers, these delays are more than just an inconvenience. An investor trying to fund a brokerage account to seize a time-sensitive opportunity may miss the window. A crypto user looking to on-ramp funds to purchase crypto or digital assets before a market shift may lose confidence or turn to a competitor. A neobank onboarding a new user risks abandonment when the user isn’t satisfied with the speed of account funding.

In addition to delays, legacy methods such as ACH and wires often lack advanced security features and provide limited fraud screening and consumer protections. In contrast, Visa Direct leverages the robust security infrastructure of the card network, enabling real-time* money movement and advanced transaction validation before funds are sent. Card-based solutions like Visa Direct offer streamlined ease of use—eliminating the need for manual entry of account and routing numbers—while also supporting enhanced fraud prevention measures.

Value-Added Services such as Account Name Inquiry (ANI) and Account Verification (AV) allow platforms to match recipient details against bank records, helping ensure funds are delivered to the intended party. Visa Direct further strengthens security through pre-transaction fraud scoring, Account Takeover Protection, network-wide fraud monitoring powered by AI/ML, and a dispute-management framework. Additionally, mandatory fraud reporting and tools for fraud risk scoring provide ongoing protection for both platforms and users. These safeguards, combined with Visa’s consumer protection policies, give confidence that speed and convenience do not come at the expense of security.**

Finally, adding to the friction created by legacy methods is the requirement for consumers to enter their account and routing numbers, which is especially problematic in mobile-first environments. Many users don’t have these details readily available or are hesitant to input them on unfamiliar platforms. The expectation gap is clear. Today’s consumers want financial services that mirror the convenience they’ve grown accustomed to in other parts of their digital lives. But account funding that’s powered by legacy rails like ACH and wire transfers continues to fall short.

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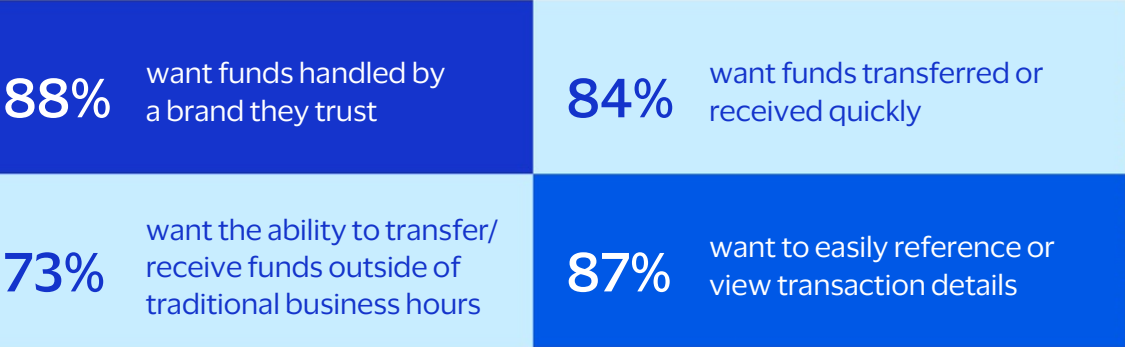
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What Consumers Want: Speed, Transparency, Convenience, and Security

Whether funds are going in or going out, consumers increasingly expect all money movement to be fast, intuitive, and protected. When they can make purchases or person-to-person (P2P) transactions in seconds, they expect account funding to be equally convenient.



Visa’s research reveals a consistent set of expectations across verticals and use cases. When asked what matters most in an account funding experience, respondents consistently emphasized speed, transparency, convenience, and trust:³



These expectations are universal in financial transactions, but they are especially pronounced in account funding, where users authorize financial platforms to pull money directly from their bank accounts.

Fast, trusted account funding**

Visa Direct enables account funding in real-time*, supported by network-level controls designed to help protect transactions. Transactions benefit from Visa’s trusted network protections, which may include:

-  **Account Name Inquiry (ANI):** An optional name match service that validates the receiver by matching the legal name provided with the name stored by the issuing bank. When used, ANI helps prevent misdirected payments and scams.
-  **Network level fraud controls:** Visa Direct transactions are supported by a comprehensive security and compliance framework, including real-time evaluation and robust fraud prevention measures. These may include real-time fraud screening and risk monitoring to help detect and reduce the risk of suspicious activity.



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There are two common methods for routing payments in real-time-enabled payment networks:

-  **Card-based routing**, which uses a consumer's debit card number to initiate an account funding transaction (AFT), transferring funds into a platform or wallet.
-  **Account-based routing**, which uses a consumer's bank account details (i.e., account and routing numbers) to pull funds directly from their checking or savings account into the destination account. While some account-based networks (such as RTP® or FedNow) support real-time payments, others (like ACH) do not.

Card-based payment networks, like Visa Direct, are uniquely positioned to meet consumer expectations.

-  **Speed:** Card-based routing supports rapid transactions, typically available outside banking hours. Additionally, card numbers are generally simpler for consumers to enter—just 16 digits—compared to account and routing numbers, which can total up to 26 digits when combined.
-  **Transparency:** Card-based account funding provides immediate confirmation of transaction success or failure—unlike ACH transfers, which can take days to settle or surface issues.
-  **Security and fraud mitigation:** Card-based networks may include network-level controls such as real-time fraud screening, multi-factor authentication, and optional pre-transaction checks like Account Name Inquiry (ANI) and Account Verification (AV). These features help detect and reduce the risk of suspicious activity, giving both platforms and users greater confidence in the safety of their transactions.

These features address the core expectations of today's consumers—not just speed and transparency, but also security and trust. In fact, consumers don't just want a fast transaction with high visibility—it's also essential that they feel secure in the process. 88% of surveyed consumers say it's extremely important or very important that their funds are handled by a brand they trust.⁴ Using familiar card credentials also contributes to this sense of security by reducing the perceived risk of entering sensitive information.

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Among surveyed consumers who use card-based, real-time money movement platforms, Visa emerged as the leading option.⁵ Of respondents across all ages who had used a card to receive funds, the most common brand choice, at 39%, was Visa.

Visa is the top choice for all age groups, but its brand strength is even more evident among younger users.

| | 18-24 yrs old | 25-34 yrs old | 35-44 yrs old | 45-54 yrs old | 55-70 yrs old |
|---------------|------------------|------------------|------------------|------------------|------------------|
| Visa card | 51% | 49% | 43% | 31% | 18% |
| Non-Visa card | 28% | 33% | 33% | 24% | 13% |

Note: Survey respondents were allowed to select more than one brand, which may result in totals exceeding 100%.

This preference reflects both the ease of card-based systems and the strength of Visa’s brand trust.

For financial platforms, this means more than just meeting expectations in speed and transparency. It means creating a reliable funding experience that sets the tone for long-term engagement.



| Feature | VISA Direct (card-based capabilities) | ACH Transfers | RTP® (The Clearing House) | FedNow |
|--------------------------------|--|--|--|--|
| Speed of Funds Delivery | ✓ Real-time* | 1-3 business days | Real-time | Real-time |
| Routing Method | ✓ Debit card number | Account/routing number | Account/routing number | Account/routing number |
| Accessibility of Funds | ✓ 24/7/365, including weekends and holidays | Only Mon-Fri during banking hours; unavailable weekends and holidays | 24/7/365 | 24/7/365 |
| Push & Pull Capabilities? | ✓ Yes | Yes | Push only | Push only |
| Cross-Border Routing? | ✓ Yes† | No | No | No |
| Fraud Controls (Network Level) | ✓ Fraud reporting, real-time risk scoring and tokenization support** | Limited network-level controls ⁶ | Transaction limits; doesn't support negative lists (FIs depend on processors) ⁷ | Transaction limits; network supports negative lists and fraud reporting ⁸ |

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⁶ 451 Research S&P Global Market Intelligence, *US Instant Payments Enablement Landscape*, July 2025.

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† Availability varies by geography. Please refer to your Visa representative for more information on availability.

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Financial Sector Deep Dives: When Every Second Counts

The pressure for smooth account funding experiences is especially acute in financial services. For brokerages, digital wallets, crypto exchanges, and neobanks, funding an account is more than a transaction—it’s a critical first step that shapes user behavior and engagement.

Brokerages: Speed as a Strategic Advantage

Timing is critical in investing, as a delay in funds availability can mean missing a market dip or failing to secure a favorable price.

Investor goals and profiles differ—ranging from first-time, mobile-native users to experienced, conservative investors—and these distinctions influence their expectations. For example, younger digital investors tend to prioritize speed and access, while more traditional or seasoned investors place more value on security.

But all investors share a common need: a smooth, reliable account funding experience. Regardless of a specific user’s background or approach, funding friction disrupts engagement and erodes trust from the outset.

In Visa’s research, 37% of surveyed brokerage users reported challenges funding their accounts:⁹

30%

had to provide a bank account and routing number they didn’t have on hand

24%

were unsure when their money would arrive

Additionally, when asked about their funding experience preferences, survey respondents set a high bar for transparency, trust, and immediacy:¹⁰

90%

want funds handled by a brand they trust

82%

expect fast transfers

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Aware of investors’ concerns around speed, a major Canadian investment platform launched an instant deposit feature, powered by Visa Direct and a multifunction banking payment software. The platform’s goal: Ensure traders never miss a market opportunity due to funding delays.

By enabling deposits in minutes* using eligible Visa debit card credentials, the investment platform gained a competitive edge and enhanced the investor experience. Now, active traders use its instant deposit feature twice as often as other deposit methods, and deposit-related customer inquiries have dropped by 50%.

Crypto Exchanges: Real-Time as Baseline

With a 24/7 market and frequent shifts, crypto users demand immediacy. But for many users, the funding experience falls short. In Visa’s research, 51% of surveyed crypto exchange users reported funding challenges:¹¹

33%

said speed options didn’t meet their needs

25%

didn’t know when funds would arrive

22%

experienced delays in receiving their money

In a space defined by fluctuation, real-time funding is no longer a differentiator—it’s table stakes. Platforms that enable account funding within minutes* gain a significant competitive edge.

Survey respondents reinforced these expectations with strong preferences for speed and brand trust:¹²

88%

expect fast transfers

86%

want funds handled by a brand they trust

84%

care about how quickly transactions can be completed

A global cryptocurrency exchange trusted by approximately six million users tackled this challenge head-on. With customers across more than 130 countries, the platform needed to unify its account funding and withdrawal experience.

By integrating Visa Direct, the exchange enabled real-time* account funding, allowing traders to fund accounts within minutes* and manage their crypto assets with greater agility.

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Neobanks: Trust Begins at Onboarding

Neobanks are digital-native platforms built for convenience and speed—no branches, no waiting rooms, no paperwork. For these institutions, the first digital touchpoint is everything when it comes to earning user trust and continued engagement.

Yet nearly half (49%) of surveyed users reported challenges with funding their neobank accounts:¹³

47%

said speed options didn't meet their needs

27%

said funding occurred later than promised

24%

were asked to provide a bank account and routing number they didn't have on hand

This friction can be a deal-breaker, as research shows that faster funding is one of the biggest drivers of account primacy among neobankers. If users can't access their money right away, they may hesitate to use the account again—or at all.

In fact, in Visa's research, surveyed neobank users consistently emphasized the importance of trust, speed, and flexibility in account funding:¹⁴

90%

want funds handled by a brand they trust

79%

care about how quickly transactions can be completed

80%

expect fast transfers

77%

want to be able to transfer funds outside of traditional business hours

A leading U.S. neobank addressed this challenge by integrating Visa Direct for real-time* account funding via eligible debit cards. New members directed to instant funding after enrollment increased their funding amount by 29%, reflecting greater trust.

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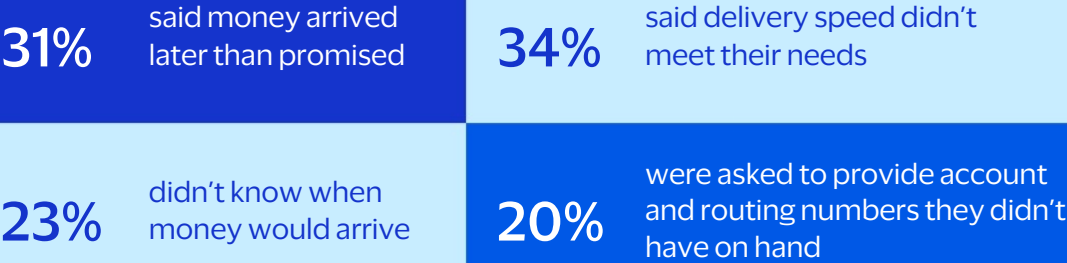
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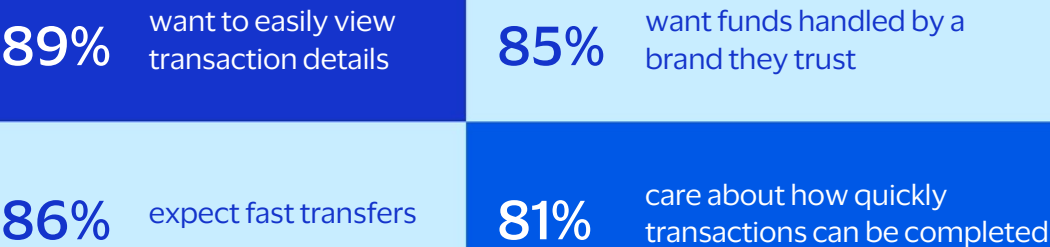
Digital Wallet Funding: Eliminating Friction at the Front Door

By enabling users to store funds, send peer-to-peer payments, pay bills, shop online or in-store, and more, digital wallets have become everyday financial tools. However, according to Visa’s research, 35% of surveyed consumers experienced challenges when funding wallets:¹⁵



Whether sending money to a friend, reloading a transit card, or buying something on the go, any friction during the consumer journey can mean lost momentum, which can turn users away from wallets.

What consumers want is clear:¹⁶



Visa Direct’s card-based rails eliminate these pain points, offering real-time* funding with familiar credentials and full transparency.

Delivering a First Impression That Lasts

Visa Direct helps facilitate account funding via eligible debit card credentials, enabling real-time* delivery with network-level controls—so platforms can meet expectations for immediacy without added friction.

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Unlike account-based networks, which rely on account and routing numbers, Visa Direct routes funds using the 16-digit debit card number consumers already know and use. Users don't need to look up account details or enter long strings of numbers. They simply use the card they already have on hand or have saved to their wallet.

Just as importantly, Visa Direct moves money in real-time*—including weekends and holidays. That means platforms can meet expectations for immediacy, any time of day.

With connectivity to more than 195 enabled countries and territories, support for over 150 currencies, and access to more than 11 billion endpoints, Visa's global reach ensures account funding happens not only when, but also where it's needed.

And lastly, trust and security are key differentiators. Visa is one of the most recognized and trusted financial brands in the world, with a layered fraud mitigation strategy that protects platforms and consumers. That brand equity, which is present in every transaction, is especially crucial when consumers are entrusting a platform with access to their bank accounts.

By providing a fast, familiar, and transparent experience, Visa Direct helps platforms deliver an account funding experience that doesn't just meet expectations—it builds momentum for every interaction that follows.

Conclusion: Account Funding as a Growth Lever

Account funding isn't just a transaction; it's the start of a relationship. The experience consumers have during that first moment can determine whether they proceed with confidence or pause with skepticism. In other words, how consumers fund their accounts can be the difference between them returning or just churning.

The stakes are especially high in fast-paced, digital-first verticals, where trust and timing drive loyalty. A fast, secure, card-based funding experience powered by Visa Direct helps platforms meet these rising expectations and unlock greater value from the very first interaction.

It's time to stop thinking of account funding as a back-end function. Account funding is a strategic lever that can improve onboarding, accelerate engagement, and strengthen brand trust.

The opportunity is clear. The expectation is real-time. The solution is Visa Direct.

How can Visa help?

To find out more about real-time* money movement and how Visa Direct can help you realize your institution's vision for better money movement, visit the [Visa Direct website](https://usa.visa.com/products/visa-direct.html): <https://usa.visa.com/products/visa-direct.html>.

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APPENDIX

Methodology and Pertinent Information

Purpose of the Study

The Visa Direct Consumer Preferences Research aimed to understand consumer preferences and behaviors related to various disbursement and account funding flows. The study's primary objectives were to profile consumers across key verticals, characterize their engagement levels, and identify their experiences, preferences, and pain points with respect to real-time payments (RTPs).

Conducting Entity

The research was conducted by Visa, a global payments technology company, in collaboration with Material, a market research firm.

Methodology

The study employed a mixed-methods approach, combining quantitative surveys with qualitative insights to provide a comprehensive understanding of consumer behaviors and preferences.

Quantitative Survey:

- **Survey Duration:** 15-18 minutes
- **Sample Size:** N=2,000 total completed interviews
- **Sampling Criteria:**
 - **Markets:** United States
 - **Demographics:** General population (Gen Pop) consumers aged 18+ who own a debit card and are primary or shared decision-makers for household finances with an annual household income of \$35,000 or more.
 - **Quotas:** By use case, with specific counts for each vertical (e.g., GIG, EWA, Gaming, Merchant Settlement, Loan Disbursements, Healthcare, Insurance, Government, Brokerage, Neobank, Crypto, Wallets).

Qualitative Insights:

- **Focus Groups and In-Depth Interviews:** Conducted to gather detailed insights into consumer experiences and preferences.

Subjects

The study surveyed a diverse group of U.S. consumers aged 18 and older, who are primary or shared decision-makers for household finances and own a debit card.

Statistical Confidence

The study employed rigorous statistical methods to ensure the reliability and validity of the findings. Weighting was applied to align the sample composition with census targets, ensuring representativeness across key demographics.



Relevant Questions Asked

The survey included a comprehensive set of questions designed to capture consumer experiences, preferences, and pain points across various disbursement and account funding use cases. Key questions included:

Demographic and Screening Questions:

- Age, gender, income, employment status, ethnicity, zip code, decision-making role, and financial product ownership and usage.

Use Case-Specific Questions:

- Activities completed in the past 12 months (October 2023 to October 2024) related to disbursements and account funding (e.g., receiving payments for healthcare expenses, insurance claims, government funds, gig work payouts, etc.).

Channel and Method Preferences:

- Preferred and most used channels for receiving funds (e.g., direct deposit, mobile wallet, check, prepaid card).
- Challenges experienced with different channels and methods.

Transaction Importance:

- Factors considered important when receiving, sending, or transferring funds (e.g., speed of funds, fees, brand trust, transaction details).

Attitudinal and Behavioral Questions:

- Familiarity and usage of real-time payments and "Tap to Verify" services.
- Preferences for setting up and learning about new payment services.
- Trust in different payment brands and methods.

