



Instant payment services allow you to send and receive money quickly and securely, whether it's to friends, for purchases, or between accounts.

What Are Instant Payment Services? Instant payments let you transfer funds in real time, 24/7. Unlike traditional bank transfers, instant payments provide immediate access to the sent funds. Common uses include:

- Peer-2-Peer transfers
- Bill payments
- Purchases
- Business transactions



Why Are Instant Payment Services Important?

- **Speed** - No waiting for transactions to be completed.
- **Convenience** - Available anytime, anywhere.
- **Improved Cash Flow** - Faster access to funds.
- **Security** - Advanced security features.
- **Global Access** - Facilitates international payments.

How Do Instant Payment Services Work?

1. **Initiate Transaction** - Use a digital wallet or mobile app.
2. **Real-Time Transfer** - Money is instantly moved to the recipient's account.
3. **Immediate Access** - Funds are available right away.

Examples of Instant Payment Systems are Zelle, Venmo, PayPal, and FedNow.

Why Should You Use Instant Payment Services?

- **Convenience** - Manage financial life without delays.
- **Speed** - Immediate transactions for urgent needs.
- **Security** - Safe and secure transfers.

Finding Instant Payment Services

CU Station™ connects you with credit unions offering instant payment services, ensuring fast and reliable transactions for your financial needs.