

# Case study | OneUnited Bank

## Real-time\* account funding helped OneUnited customers access money sooner at account opening

### The Challenge



- Many OneUnited customers live paycheck to paycheck, where even short delays in accessing funds can have immediate consequences.
- Traditional funding methods such as ACH or paper checks often take days, creating frustration and uncertainty for new customers, and sometimes causing them to walk away before getting started.
- At the same time, legacy screening and onboarding processes have historically excluded many individuals from mainstream banking.

### The Solution



#### Real-time\* account funding using Visa Direct

- OneUnited introduced real-time\* account funding using Visa Direct to help reduce delays at account opening.
- Eligible customers could fund accounts more quickly than with traditional ACH or check-based methods, supported by fraud controls and compliance processes.
- This approach provided a scalable way to support growth, while helping customers start using their accounts sooner for everyday needs.

### The Impact

95% of new accounts are opened through Visa Direct.

Account opening and funding process reduced to 5-10 minutes.

Reduced customer drop-off, fewer support calls, and faster access to eligible digital cards

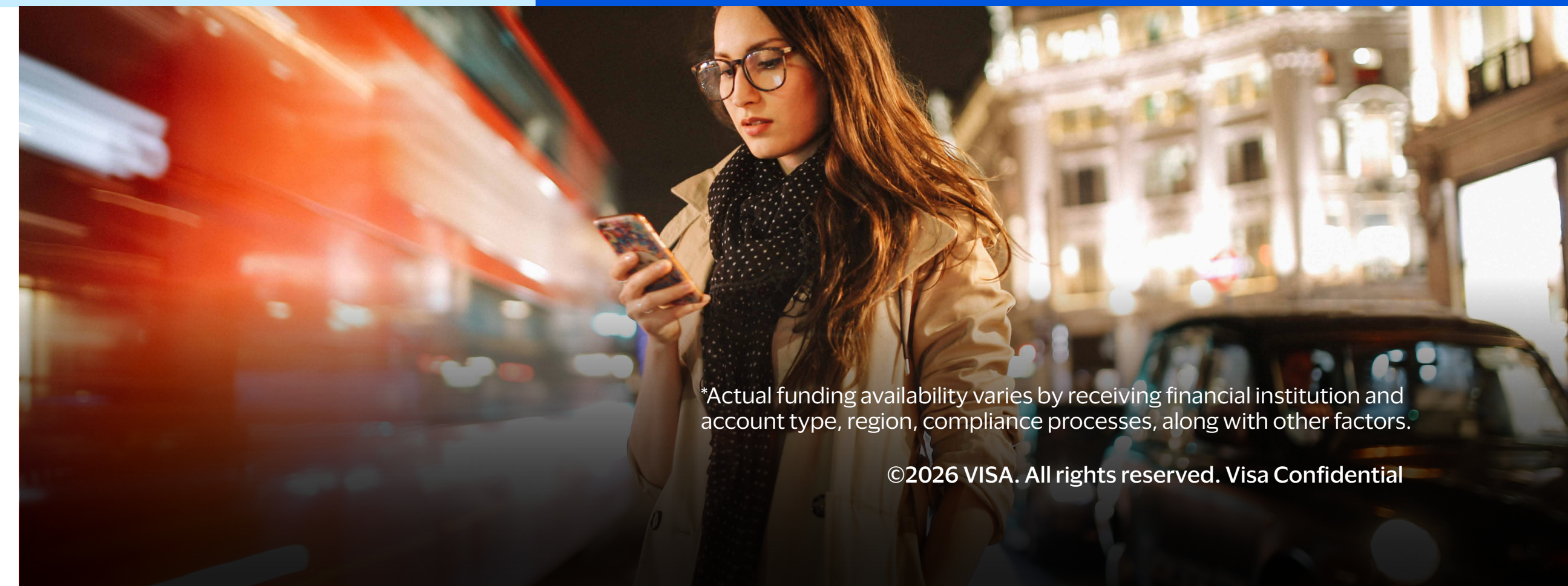


That mechanism of being able to integrate a better experience for our customers and get an answer on whether their account will fund while they're applying, and then being able to fund them at the end of the process, has been an instrumental change in how we execute.

**Jim Slocum**   
Chief Information Officer,  
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\*Actual funding availability varies by receiving financial institution and account type, region, compliance processes, along with other factors.

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