TREASURY PRIME + ASTRA

CASE STUDY

Powering Instant Payments Through Embedded Banking: Astra + Treasury Prime

Bringing real-time payments within reach for banks through a seamless, API-first integration

Forward-thinking banks are embracing instant payments to stay ahead.

As expectations for fast money movement rise, capabilities like instant account funding and real-time disbursements are essential to meeting customer needs. Community banks, in particular, gain a competitive edge by offering these features, whether to enhance their own digital offerings or power a fintech partner's solution.

But while the opportunity is significant, delivering innovative instant payment experiences requires infrastructure that can evolve alongside demand.

By integrating with Treasury Prime's Bank OS, that's exactly what Astra delivers — a full-stack, API-driven instant payments solution that is flexible, secure and built to scale.

Challenge: Delivering instant payments without the overhead

Real-time access to funds is no longer a luxury — it's table stakes. Whether it's a gig worker cashing out immediately after a shift or a personal finance app enabling instant wallet funding, speed and convenience now define the user experience.

Consequently, banks pursuing embedded finance partnerships must be ready to support seamless, flexible money movement for their fintech partners.

However, implementing instant payments is a complex process. Even connecting to a single payment rail requires significant technical investment and ongoing operational and compliance oversight. To support these offerings at scale, banks need to manage infrastructure for card processing, treasury tools, transaction monitoring and risk management across various funding sources and payment types.

For most community and mid-sized banks, building and maintaining this capability in-house isn't realistic. With Treasury Prime and Astra, it's no longer necessary.

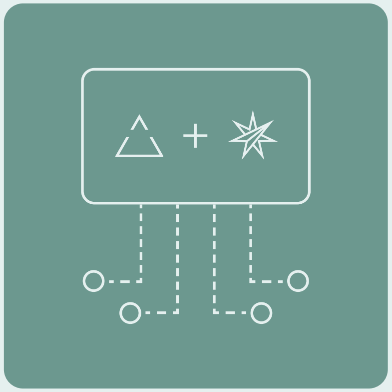
Through a turnkey, API-driven solution that simplifies real-time payment experiences, banks can keep pace in the payments market without sacrificing visibility or control.

WHY INSTANT PAYMENTS MATTER

The **2025 Banking Innovation Index**, Treasury Prime's survey of community bank leaders, found that instant payments are a growing priority.

Nearly one third of decision-makers say their business customers want real-time and instant payment capabilities, and 40% say real-time payments infrastructure is essential to their bank's growth.

The message is clear: The ability to move money instantly is becoming the standard, and banks must respond to win customer loyalty.



Solution:

Full-stack instant payments through a single API

Treasury Prime and Astra work in tandem to power banks' instant payments initiatives. Integrated with Treasury Prime's modular Bank OS, Astra offers a full-stack payments solution that manages the payment lifecycle, from card authorization to disbursement, transaction monitoring and fraud prevention.

Additionally, since Astra's API is designed to work across various banking relationships, banks using Treasury Prime can support diverse payment flows for account holders and fintech partners, while maintaining full control over fund movement across accounts and cards.

This integration allows banks to:

- **Support multiple payment rails,** including pay-ins, payouts, ACH, push-to-card and RTP
- **Enable instant movement of funds** to and from bank accounts and debit cards
- **Eliminate the need for pre-funding** or manual treasury management
- **Scale payment operations securely** with built-in velocity limits, compliance tools and risk controls

WHAT IS PUSH-TO-CARD?

Push-to-card payments are real-time money transfers that push funds instantly to a user's debit card using payment rails like Visa Direct or Mastercard Send. Transfers typically settle within minutes, making them ideal for instant loan disbursements, real-time merchant payouts and card-to-card transfers.

Astra's full-stack payments solution and scalable API make push-to-card transfers simple to implement, helping you facilitate real-time money movement between accounts, cards and wallets.

SPEED TO MARKET IS CRITICAL FOR PROGRAMS EMBEDDING PAYMENTS. WITH OUR INTEGRATION, CUSTOMERS CAN EASILY ACTIVATE INSTANT TRANSFERS WITHIN THEIR EXISTING TREASURY PRIME ENVIRONMENT WITHOUT ADDING COMPLEXITY."

Gil Akos
CEO, Astra

Impact: Faster launches, stronger engagement, less overhead

Thanks to Astra's partnership with Treasury Prime, banks can bring new instant payment products to market in weeks rather than months, a crucial advantage in a fast-moving market.

This agility is key to meeting real-time demand across multiple channels. For instance, a bank can choose to enable instant funding at account opening, streamlining the onboarding experience for new customers.

The same infrastructure also makes it seamless to run embedded finance programs, like supporting instant digital wallet funding or earned wage access payouts for fintech partners. Banks can add these use cases over time without rebuilding backend systems.

And because Astra handles funding, disbursements and treasury through a single API, teams avoid the burden of maintaining complex infrastructure, leaving more time to focus on improving the product experience.

BANK OS: THE POWER OF MODULAR DESIGN

Treasury Prime's Bank OS is built for flexibility, allowing banks to easily access best-in-class providers like Astra. A modular approach gives banks full control over their tech stack while accelerating innovation across payments, compliance and operations.

> CLIENTS THAT MAKE INSTANT DEPOSITS AVAILABLE DURING ACCOUNT OPENING SEE AN **INCREASE OF UP TO 30% IN ACTIVATIONS.** IT’S A HUGE DRIVER OF SUCCESSFUL CUSTOMER ONBOARDING AND DRAMATICALLY LOWERS ACQUISITION COSTS.

Gil Akos
CEO, Astra

Instant payments that scale with you

With Treasury Prime and Astra, banks are positioned to lead the instant payments market.

The integration's advantage lies in its simplicity: one API that manages the entire payment lifecycle. As a result, banks can quickly roll out new offerings and adapt as the needs of customers and embedded finance partners evolve.

Faster time to launch, reduced overhead and complete control over payments operations means banks can scale instant payments without compromise — strengthening fintech relationships and delivering on the promise of real-time finance.

READY TO TRANSFORM YOUR PAYMENTS STRATEGY? **GET IN TOUCH TO LEARN HOW TREASURY PRIME AND ASTRA CAN HELP.**

Reach us directly at sales@treasuryprime.com for more information.

TREASURY PRIME