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Money Mobility Tracker® Series As financial urgency grows, borrowers aren't just hoping for faster loan payouts—they're expecting them. Instant disbursements are reshaping lending, with speed, convenience and control driving both adoption and demand.

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Urgency fueled by financial need is driving consumer demand for instant loan payouts, and lenders are meeting this need by expanding instant disbursement offerings.

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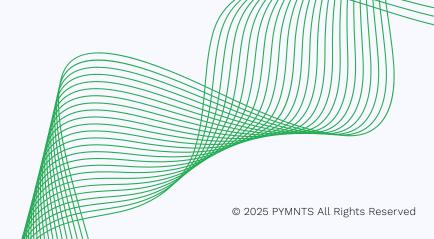
Information on PYMNTS and Ingo Payments





### Acknowledgment

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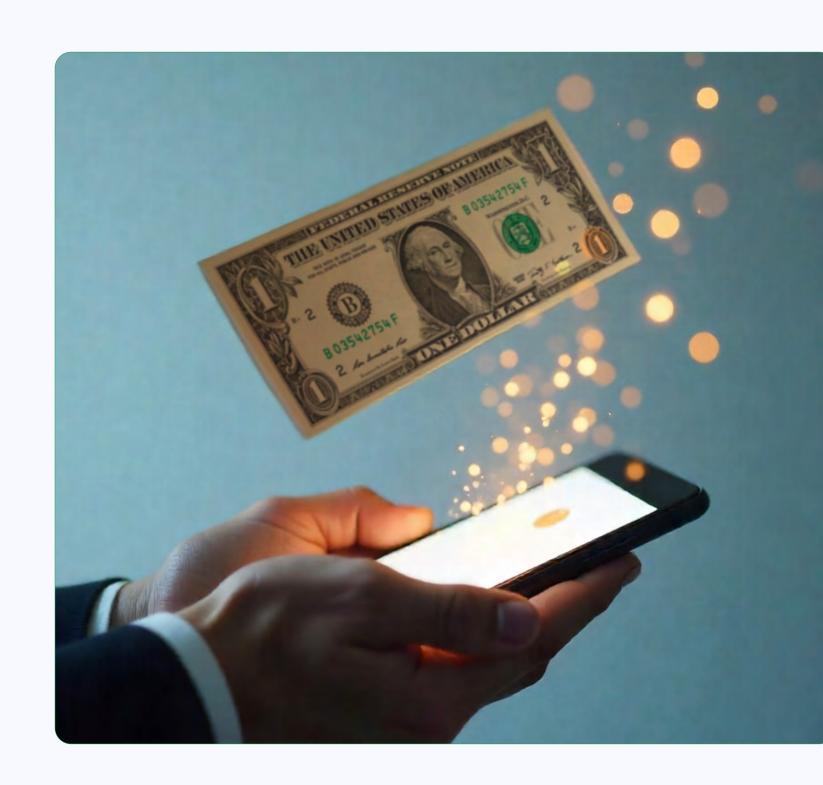


### Introduction

When it comes to borrowing, timing can make all the difference. For consumers facing urgent financial needs—from covering unexpected expenses to managing everyday cash flow—the speed at which loan funds are delivered matters just as much as the amount. Increasingly, borrowers are turning to instant payments to meet these demands. Lenders are responding by expanding their instant disbursement capabilities. What was once a convenience is now becoming a standard expectation.

This shift is reshaping the lending experience on both sides of the transaction. Instant disbursements are not only more available but also more valued by consumers, who are even willing to pay extra for accelerated access—especially when timing is critical. The question is no longer whether borrowers want funds faster but how lenders can meet this need efficiently and transparently.

What's fueling the rise of instant disbursements? And what can lenders do to make sure they're not leaving their customers behind?

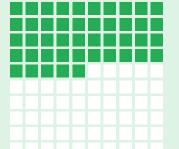


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### **Borrowing Beats All**

## Borrowing Disbursements Lead the Way in Instant Payments Adoption

Consumers receive instant payments for borrowing disbursements more than any other type of disbursement. In fact, they do so more and more each year. Financial institutions (FIs), too, see loan disbursements as a key use case for instant payment technology.



45%

of consumers most frequently receive their borrowing disbursements instantly—a greater share than any other type of disbursement.



### **Borrowing Beats All**

# Consumers get instant payouts for borrowing disbursements more than any other type of disbursement.

PYMNTS Intelligence research reveals that consumers are receiving instant payments more often for disbursements of all kinds—but especially for borrowing. Between January 2023 and 2024, the share of consumers who most frequently received their borrowing disbursements instantly rose to 44% from 34%. That uptick marked a 28% increase in a single year, with borrowing disbursements even surpassing the previous instant payments champion, investment account payouts, for the first time since 2018. This year, that share inched slightly upward to 45%.

Moreover, as of this past January, 33% of consumers reported that they most frequently chose instant borrowing disbursements even when offered other payment options. This figure marks a 38% rise from last year.

# Financial institutions, too, see loan disbursements as a key use case for instant payments.

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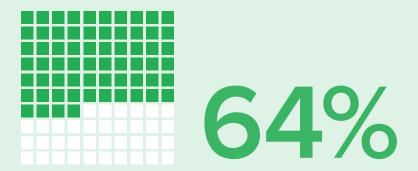
In fact, 86% of FIs say <u>loan disbursements</u> are a use case that would benefit from instant payment technology. This represents a greater share of institutions than for any other potential use case.

However, experts note that, due to lenders' widespread use of <u>legacy systems</u>, payment delays abound. Lenders often use a hodgepodge of disconnected software, slowing the flow of information and funds. As a result, borrowers often receive their funds days after they were expected.

### **Demand and Supply Drive Surge**

## Both Demand and Supply Fuel Growth

Urgency drives the adoption of instant loan payouts, with financial need being the primary reason for consumers wanting instant borrowing disbursements. Moreover, lenders are responding to that call with more instant loan disbursement offerings.



of borrowing disbursement receivers want funds instantly due to <u>financial need</u>.



### **Demand and Supply Drive Surge**

## Urgency plays a key role in demand for instant payments in borrowing.

According to PYMNTS Intelligence data, 26% of consumers say they need to receive borrowing disbursements in as little as <u>30 minutes</u> or less. This makes borrowing funds among the most urgently needed payments, ranking behind only sports betting and income.

In fact, data from January 2025 revealed <u>financial need</u> as having the biggest role in instant receipt for borrowing, with 64% of receivers citing it as their reason for wanting funds instantly. The certainty that funds are immediately available to spend was the top reason cited by all receivers, at 32%. However, when all the reasons based on financial need were combined—including bills, emergency expenses, essential items, debt repayments and financial constraint—this factor topped all other reasons for wanting instant disbursements, cited by more than half of consumers. For borrowing, clearly that need is outstanding.

## Both demand and supply are driving up instant payout usage.

Consumers' choice of instant loan payouts is up dramatically across the board—whether for <u>personal loans</u>, debt consolidation or unspecified consumer loans. Overall, 73% of individuals in January 2024 said they would choose instant payments for any loan disbursement, up from just 49% the year before. This figure rose to 78% for personal loans and a staggering 80% for debt consolidation.

Moreover, many more consumers were getting their wish. Overall, 57% were offered instant loan disbursements, up from 50% a year prior. Generic consumer loans topped that share in the breakout, at 64%, compared with 55% for either debt consolidation or personal loans. Clearly, supply has begun to follow demand for instant payments in loan payouts.

### **Demand and Supply Drive Surge**

# Indeed, more FIs are adding instant borrowing disbursement payment options.

For instance, Colin Eagan, Real Time Payment Administrator at <u>Veridian Credit Union</u>, recently told PYMNTS about Veridian's goal to expand access to <u>instant payments</u>. "We're also looking at the potential to shift some of our lending payments to the instant payment rails," he said, "which is going to satisfy our members."

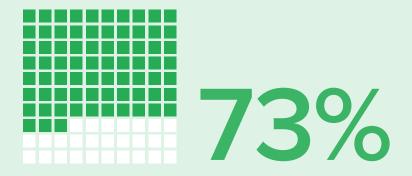


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### **Paying for Payouts**

# Borrowers Are Willing to Pay for Instant Loan Payments

Consumer appetite for instant borrowing disbursements is strong, with most borrowers willing to pay a fee for immediate access—provided the fees are transparent and not a surprise.



of consumer loan disbursement recipients report that they would be very or extremely willing to <u>pay extra</u> to get them instantly.



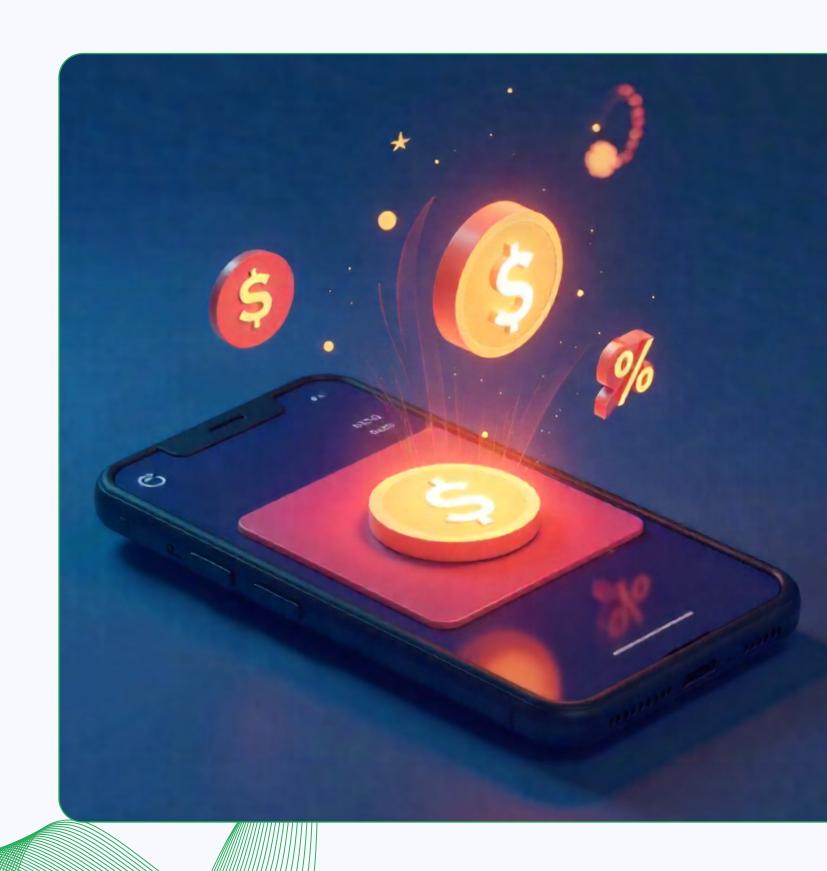
### **Paying for Payouts**

# Consumers want borrowing disbursements right away—so much so, in fact, that they would pay for the privilege.

Nearly three-quarters (73%) of individuals who receive consumer loan disbursements report that they would be very or extremely willing to <u>pay a fee</u> to get their funds instantly. When it comes to the types of fees these borrowers prefer, the majority (52%) favor paying a percentage of the transaction amount. Seven in 10 of these borrowers who want instant payouts cite convenience as a key reason for this demand.

Additionally, 61% of personal loan payment recipients would pay a fee for instant disbursements. These borrowers are more likely to prefer paying a fixed dollar amount. Most personal loan recipients (54%) say they're willing to pay a fee for instant disbursements mainly to pay their bills on time.

Consumers' willingness to pony up for instant payments suggests how important quick access to funds is when borrowing to cover major or unexpected expenses.



### **Paying for Payouts**

# However, when these fees are sprung on borrowers unexpectedly, customer satisfaction suffers.

While most consumer loan recipients are willing to pay a little extra for the benefits of instant payments, they certainly do not want these fees to be a surprise. Among personal loan recipients who experienced problems, the most common issue was <u>unexpected fees</u>. Loan recipients are most satisfied when they are informed of fees in advance and least satisfied when they are notified after approval.



### **Call to Action**

## Implement Instant Lending Payments to Meet Urgent Consumer Demand

The growing role of instant payments in borrowing disbursements signals a broader shift in consumer expectations—and lender capabilities. As instant access to funds becomes more common, financial institutions must recognize both the value of and need for this technology.

With many borrowers' expectations fueled by urgency, instant payments are a response to real-time needs. Whether driven by personal emergencies, financial planning or lender innovation, the rise of instant disbursements reflects a broader shift toward immediacy in consumer expectations

• Nearly half of borrowing disbursements are now instant. This marks a 28% year-over-year increase—the fastest growth across all disbursement types.



The real innovation in lending is making instant payouts feel invisible—fast, safe and seamless. That's how you win borrower trust and loyalty.

DREW EDWARDS
CEO



- Urgency is real: More than one in four borrowers need loan funds within 30 minutes, underscoring how time-sensitive borrowing has become.
- Lenders are leading the shift by offering more instant options to streamline processes and stay competitive.
- Consumers recognize the value: 73% of borrowers receiving consumer loans are even willing to pay a fee for instant access.

The data makes clear that instant lending payouts are not just a convenience—for many, they're a financial lifeline. This immediacy builds trust, provides control and delivers meaningful value exactly when they are needed most.

For lenders, offering instant disbursement options isn't just about staying competitive. It's about meeting borrowers at the intersection of urgency and expectation. As adoption grows, so does the opportunity to improve borrower satisfaction and streamline the lending experience.

### **About**

#### PYMNTS INTELLIGENCE

PYMNTS Intelligence is a leading global data and analytics platform that uses proprietary data and methods to provide actionable insights on what's now and what's next in payments, commerce and the digital economy. Its team of data scientists include leading economists, econometricians, survey experts, financial analysts and marketing scientists with deep experience in the application of data to the issues that define the future of the digital transformation of the global economy. This multilingual team has conducted original data collection and analysis in more than three dozen global markets for some of the world's leading publicly traded and privately held firms.

#### The PYMNTS Intelligence team that produced this Tracker:

John Gaffney
Chief Content

Officer

Carson Olshansky **Writer**  Alexandra Redmond Senior Content Editor

Joe Ehrbar
Content Editor

Augusto Félix Solari Senior Research Analyst



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