LiaFi Finds the Sweet Spot Between Checking and Savings for Business Cash

Fintech platform offers meaningful returns without transaction requirements or balance tiers

ELIZABETHTOWN, KY, UNITED STATES, October 28, 2025 /EINPresswire.com/ -- A growing number of businesses are discovering they don't need to choose between earning nothing in checking or locking funds in traditional savings. The LiaFi Business Account delivers competitive returns on operating reserves with just a $100 opening deposit, no monthly activity requirements, no balance tiers, and no qualifying hoops.

> Most businesses keep more cash sitting around than they actually need for day to day operations. That extra money is an opportunity and should be put to work.”
>
> *Bruce Hrovat, CEO*

"Many business accounts advertise attractive rates but require significant hurdles to earn them," said Bruce Hrovat, CEO at LiaFi. "We built something different at LiaFi: a streamlined way to earn meaningful returns on idle cash."

The Missing Middle for Operating Cash - The LiaFi Business Account occupies the space between traditional checking and savings that many businesses need. The account focuses on earning potential for idle funds, with money moving via ACH transfer, typically processing in 1-2 business days. There are no penalties for moving money when needed.

"Think of where your operating reserves actually sit today," Hrovat explained. "That cash between payroll cycles, funds accumulating for quarterly taxes, or money waiting for equipment purchases. It needs to be accessible but isn't moving daily. That's exactly what we designed this product for."

Simplicity as Strategy - Unlike a traditional business checking account that typically offers little to no return on balances, the LiaFi Business Account currently provides 2.50% Annual Percentage Yield (APY)[1] on your balance, no matter what your balance is. There are no monthly transaction quotas to maintain, no direct deposit requirements to qualify for the rate, and no complex balance tiers where different amounts earn different rates. Every dollar earns the same competitive return, making it simple to understand exactly what your idle cash will earn.

It's also different from a traditional business savings account. The LiaFi Business Account maintains flexibility for your operating reserves without the typical penalties. There are no promotional periods that expire after a few months, leaving you with a lower rate. The APY[1] applies consistently to your balance, and you can move funds when needed via ACH transfer, typically processing in 1-2 business days. This design recognizes that business operating reserves need to be both productive and accessible, without the typical restrictions that come with higher-yield savings products.

"We're not trying to replace your primary operating account," Hrovat noted. "We complement it. Your daily banking stays where it is. Your idle cash finally earns something meaningful."

Built for Business Reality - The approach reflects how businesses manage cash flow. Operating accounts handle daily transactions. Reserve funds need different treatment: less movement, more earning potential, but still accessible when needed. The LiaFi Business Account is available to eligible businesses at try.liafi.co.

[1]LiaFi is not a bank. Banking services provided by Magnolia Bank. Deposits are FDIC insured through Magnolia Bank, Member FDIC.
ACH transfers typically process within 1-2 business days. Transfer timing depends on the payment rail, bank cutoff times, and receiving institution processing. ACH transfers are subject to daily limits and NACHA Operating Rules.
*Annual Percentage Yield. Current rate as of today. This is a variable rate account and the rate may change after the account is opened. Rates are subject to change at any time.

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