



Unifimoney Launches Instant Deposit to Give Investors Immediate Buying Power

New capability helps banks and credit unions meet rising expectations for speed and convenience in digital investing.

AUSTIN, TX, UNITED STATES, October 6, 2026 /EINPresswire.com/ -- [Unifimoney](#), a leading investment platform as a service for community banks and credit unions, today announced Instant Deposit, a new feature that helps financial institutions give eligible customers and members faster access to invest against a pending bank deposit. Subject to limits set by their financial institution, users can invest a portion or all of an eligible deposit before the underlying transfer is complete.

“

Instant Deposit is another way for banks and credit unions to deepen customer and member relationships while keeping the entire experience within their digital platform.”

Pete Rung

Traditional ACH transfers can take time to settle, creating friction when a customer or member is ready to invest.

Instant Deposit helps banks and credit unions address that delay by making eligible deposited funds available for immediate investing while the transfer is pending.

Instant Deposit also advances Unifimoney’s broader efforts to modernize how customers and members move money into investment accounts. At the same time, Unifimoney is preparing its platform to support faster payment options, including The Clearing House RTP® network and the Federal Reserve’s FedNow® Service, as financial institutions expand their use of real-time payment rails.

“Consumers want the trust of their financial institution and a seamless investing experience—they shouldn’t have to choose between the two,” said Pete Rung, CEO of Unifimoney. “Instant Deposit lets customers act when they’re ready to invest, without waiting for a bank transfer to complete. For banks and credit unions, it’s another way to deepen customer and member relationships while keeping the entire experience within their digital platform.”

Instant Deposit is available through participating banks and credit unions that offer Unifimoney within their digital banking experience. Availability, eligibility, and deposit limits may vary by financial institution. The feature complements Unifimoney’s investing capabilities, including access to stocks, ETFs, and cryptocurrency.

About Unifimoney

Unifimoney is a multi-asset turnkey investment platform as a service that serves Community Banks and Credit Unions to enable them to offer compelling investment services to their consumers. The Unifimoney platform today includes both passive and active investing in traditional equities and ETFs, and a large variety of cryptocurrencies. Investment advisory services are provided by Unifimoney RIA, an SEC-registered investment adviser. Unifimoney was selected to the ICBA ThinkTech Accelerator and is a member of the American Bankers Association, Association of Financial Technology and California Community Banking Network.

Media Contact

Courtney Senior

Unifimoney

courtney.senior@unifi.money

Investment Advisory Services offered through Unifimoney RIA QOBZ, LLC, an SEC-registered investment adviser, are not FDIC or NCUA insured, are not deposits or obligations of the financial institution, and may lose value. All Brokerage and Clearing services are provided by, and securities are offered through, Apex Clearing Corporation, Registered SEC, FINRA broker dealer and member SIPC. Banking services are provided by First Fidelity Bank, Member FDIC. Cryptocurrency services are offered through Gemini Trust Company; digital assets are not FDIC or SIPC insured. Not all products are suitable for all investors. Please review our Form CRS and ADV filings, and visit www.unifimoney.com/legal for full disclosures and more information.

Instant Deposit provides eligible customers early access to a portion of a pending bank transfer for investing. The underlying transfer continues to process and typically completes within 2-5 business days. Instant Deposit funds may not be available for withdrawal until the transfer has fully settled. Eligibility and limits apply. Only one Instant Deposit may be active at a time.

© 2026 Unifimoney Inc. All rights reserved.

Courtney Senior

Unifimoney

courtney.senior@unifi.money

Visit us on social media:

[LinkedIn](#)

This press release can be viewed online at: <https://www.einpresswire.com/article/947475991>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

