

Upwork: Unlocking opportunities for freelancers with real-time* payments





Having money available in real-time is huge, as other payout methods could take up to 5 days to transfer into the bank account.

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Challenge:

Upwork conducted user focus groups and heard consistently from freelancers that they wanted their money faster, preferably within minutes rather than waiting 3–5 days with traditional ACH payouts.¹ Acting on their users' feedback, Upwork decided to explore push-to-card options to support their needs.

Solution:

Upwork's ultimate goal was to provide the best payment option to their community of freelancers worldwide. To achieve this goal, the company worked with their solution provider to implement the Visa Direct push-to-card payment solution that delivers funds in 30 minutes or less.*

Result:

The launch of "Instant Payouts" was a huge success for Upwork, even without an investment in marketing. Many freelancers were excited to have more withdrawal choices with "Instant Payouts" and have been willing to pay the \$2 fee per withdrawal. Upwork plans to expand the offering outside of the U.S.

Learn more

[**Click here to visit the Visa Direct website**](#)

Footnotes:

* Actual funds availability depends on receiving financial institution and region.

¹ Upwork focus group of 270 freelancers responses when asked '(1) Would you want an option to receive your Upwork earnings instantly to any debit card? If Yes, then (2) How much would you be willing to pay to instantly transfer your earnings from Upwork to any debit card?'