



Treasury Prime Introduces Prime Cash to Make Cash Management Easier for Fintechs and Their Customers

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Powered by Green Dot's embedded finance platform and expansive money processing network, Treasury Prime's fintech partners can now enable customers to add cash at more than 90,000 retail locations nationwide

SAN FRANCISCO--(BUSINESS WIRE)--Jun. 25, 2026-- Embedded banking platform [Treasury Prime](#) today announced the launch of Prime Cash, enabling its fintech partners to offer their customers more seamless, secure and convenient ways to add cash directly to digital accounts. Powered by [Green Dot's](#) (NYSE: GDOT) embedded finance platform, [Arc](#), Prime Cash enables users to add cash to their accounts at more than 90,000 participating Green Dot Network retail locations nationwide.

Cash remains a cornerstone of everyday financial life for millions of Americans. Among households earning less than \$25,000 a year, cash accounts for nearly 28% of all transactions, and consumers 55 and older use cash at twice the rate of younger adults.¹ Nationally, 83% of U.S. adults reached for cash at least once in the past 30 days,² and more than nine in ten say they plan to keep using it.³ Yet despite cash's enduring role, most fintech products are built entirely around digital funding rails – leaving a significant share of potential customers with no straightforward way to bridge the gap between the cash in their pocket and the digital account on their phone.

"Financial access shouldn't depend on whether a customer uses cash or digital rails," said **Chris Dean, CEO of Treasury Prime**. "With Prime Cash, fintechs can meet customers where they are, unlocking new growth opportunities while expanding access to essential financial services. Our platform also ensures financial institutions retain visibility and governance over transactions as they scale."

Treasury Prime connects banks and fintech companies through embedded banking software, enabling fintechs to build and launch financial products without having to become a bank themselves. While most fintech products are designed for digital-first customers, a meaningful share of users – gig workers, small business owners and households in underbanked communities – still rely heavily on cash. By integrating the Arc platform and the Green Dot Network, Treasury Prime is ensuring fintechs built on its platform have the flexibility to serve that broader population, without taking on the complexity of building retail cash infrastructure from scratch.

Through Prime Cash, fintechs built on Treasury Prime's platform can offer customers the ability to generate a unique, time-sensitive barcode within their app in seconds, present it at a participating [retailer](#), and add cash directly into their account – with funds typically available within minutes.⁴ Treasury Prime manages network rules and compliance workflows on behalf of its fintech customers through a single API integration, significantly lowering the barrier to offering cash loads at scale.

"The promise of fintech has always been broader access to better financial tools – but that promise rings hollow if you can't fund your account because you rely on cash," said **Renata Caine, senior vice president and general manager, embedded finance at Green Dot**. "Arc and the Green Dot Network exist to close that exact gap, and Treasury Prime is a partner that understands why that matters. We're not just adding a method to transact in cash; we're expanding who gets to participate in modern financial services."

For more than 25 years, Green Dot has expanded access to modern banking and payment tools for consumers and businesses. Powered by Green Dot's end-to-end embedded finance platform, Arc, the Green Dot Network spans more than 90,000 retail locations nationwide, including Walmart, Walgreens, CVS and others, offering cash-in and cash-out capabilities at stores where Americans already shop every day. As traditional banks continue to close brick-and-mortar locations across the U.S., particularly in underbanked communities, the Green Dot Network provides seamless access to cash services for nearly all U.S. consumers, with 96 percent of the population living within three miles of a network location.

For more info on Prime Cash, visit [Treasury Prime's website](#).

About Treasury Prime

Treasury Prime is building the future of finance. Through its cutting-edge embedded banking software, Treasury Prime facilitates seamless connections between banks and enterprise partners, equipping them with everything they need to launch innovative financial products with a strong commitment to responsible practices. Beyond its core banking offerings, which encompass accounts and payment infrastructure, Treasury Prime also provides a robust partner marketplace. This marketplace offers a wide range of auxiliary services tailored to meet the diverse needs of bank-fintech partnerships. Treasury Prime was named Best Banking-as-a-Service Platform in the Tearsheet Embedded Awards 2021 and 2022 and was named to CB Insights' annual 2021 Fintech 250 list.

About Arc by Green Dot

Arc is the embedded finance platform featuring all of Green Dot's secure banking and money processing capabilities designed to fuel value, loyalty and growth for consumers and businesses. Arc by Green Dot powers some of the world's most trusted brands and thousands of other businesses with seamless, secure and useful financial tools and experiences.

Integrated with Green Dot Bank, Arc provides partners with leading FDIC-insured banking products and tools, plus regulatory and compliance expertise, oversight and support. The Arc platform is cloud-based, modular and scalable by design – configurable to meet a wide range of business needs and goals, and flexible to adapt as our partners grow. Arc's end-to-end banking services are powered by enterprise-grade APIs and offer partners access to comprehensive customer support, fraud protection, the largest retail deposit and ATM network in the U.S., and much more. For more information, visit greendot.com/arc.

About Green Dot

Green Dot Corporation (NYSE: GDOT) is a financial technology platform and registered bank holding company that builds banking and payment solutions to create value, retain and reward customers, and accelerate growth for businesses of all sizes. For more than two decades, Green Dot has delivered financial tools and services that address the most pressing financial needs of consumers and businesses, and that transform the way people and businesses manage and move money.

Green Dot delivers a broad spectrum of financial products to consumers and businesses through its portfolio of brands, including: GO2bank, a leading digital and mobile bank account offering simple, secure and useful banking for Americans living paycheck to paycheck; the Green Dot Network ("GDN") of more than 90,000 retail distribution and cash access locations nationwide; Arc by Green Dot, the single-source embedded finance platform combining all of Green Dot's secure banking and money processing capabilities to power businesses at all stages of growth; rapid! wage and disbursements solutions, providing pay card and earned wage access services to more than 7,000 businesses and their employees; and Santa Barbara Tax Products Group ("SBTPG"), the company's tax division, which processes more than 14 million tax refunds annually.

Founded in 1999, Green Dot has managed more than 80 million accounts to date both directly and through its partners. Green Dot Bank⁵ is a subsidiary of Green Dot Corporation and Member of the FDIC. For more information about Green Dot's products and services, please visit greendot.com.

¹ Federal Reserve: 2025 Diary of Consumer Payment Choice

² Federal Reserve Bank of Atlanta: More US Consumers Use Cash than Any Other Way to Pay

³ Federal Reserve: 2024 Diary of Consumer Payment Choice

⁴ Retail service fee up to \$4.95 and limits may apply. Keep the receipt as proof of your transaction. Green Dot Corporation NMLS #914924; Green Dot Bank NMLS #908739.

⁵ Green Dot Bank also operates under the following registered trade names: GO2bank, GoBank and Bonneville Bank. All of these registered trade names are used by, and refer to, a single FDIC-insured bank, Green Dot Bank. Deposits under any of these trade names are deposits with Green Dot Bank and are aggregated for deposit insurance coverage up to the allowable limits.

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