

APRIL 2018

DISBURSEMENTS Tracker™



Faster Disbursement TOOLS TO ENCOURAGE **EMPLOYEE WELLNESS**

How iRewardHealth's financial incentives motivate workers to pursue healthier lifestyles

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Canadian insurance companies issue approximately \$30 billion CAD in claims each year

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Acknowledgement

The Disbursements Tracker™ is powered by Ingo Money and PYMNTS is grateful for the company's support and insight. [PYMNTS.com](https://pymnts.com) retains full editorial control over the findings presented as well as the methodology and data analysis.

Disbursement tools are actively working to [#KillTheCheck](#), and they're making millions of workers rethink the traditional payday concept in the process.

Gig workers and freelancers are among those eager to realize the benefits of faster disbursement tools. Research reported in the [Gig Economy Index™](#) found 84 percent of them would do more gig work if they were paid faster, a sign that on-demand wages would likely be well-received.

Companies from around the space are now stepping up to answer that call. Real-time payment solution provider Push Payments and human resources company ZayZoon recently [collaborated](#) on a solution that allows gig workers to be paid instantly for their services.

Disbursement players are also looking to address the needs of unbanked and underbanked workers. A recent [joint effort](#) between global payment provider Hyperwallet and recruiting platform tilr is designed to enable workers who do not have bank accounts to spend earnings where payment cards are accepted by syncing their wages to prepaid cards.

Several other companies are moving ahead with payroll card investments, too. Payroll card solutions provider Kittrell Paycard is working with FinTech Cardplatforms to [integrate](#) on-demand pay feature InstantWage into its payroll cards. This would allow cardholders to transfer a portion of their earned, but unpaid, wages onto a card before their scheduled paydays.

Still others recently debuted services to make it easier to both disburse and receive funds. The Tracker's News and Trends section (p.15) highlights

several notable disbursement developments from around the globe.

Around the world of disbursements

Approximately \$30 billion CAD is paid in insurance claims to Canadian policyholders annually. Based on recent developments, the nation's insurance market might be preparing to [#KillTheCheck](#) when it comes to processing those claims.

A recent [collaboration](#) between Mastercard and Toronto-based FinTech Dream Payments aims to allow Northbridge Financial policyholders to have insurance claim funds disbursed within one hour of approval. The solution will use Mastercard Send to disburse funds directly to claimants' debit cards.

In other faster disbursement developments, Google is looking to give its person-to-person (P2P) services a few upgrades. The company recently [announced](#) its Google Assistant feature can now be used to pay contacts using voice commands. In addition, it has [introduced](#) a chat feature to its Tez P2P app in India, an upgrade allowing users to pair money transfers with messages to help recipients keep tabs on payment purposes.

Further East, employee reimbursements in China are going mobile. Software company Cloud Helios recently [launched](#) an app that can connect an organization's supervisors, finance department and employees. Employees can then use the app to file business-related reimbursements to the company's management and finance teams.

Deep Dive: Employee Wellness

Fast-acting disbursement tools are one way employers can help keep employees on stable financial footing, but some are now looking to blend

financial and physical well-being. This month's Deep Dive examines the employee wellness programs market and the benefits and challenges of financially rewarding employees for pursuing healthy habits.

Building a healthier workplace

One player in the employee wellness market is [iRewardHealth.com](https://www.irewardhealth.com), offering financial rewards to employees who participate in their employers' wellness programs and disbursing them directly into their bank accounts when they meet various wellness goals. For the April Disbursements Tracker™ feature story

(p. 6), iRewardHealth CEO Rick McCartney speaks with PYMNTS about the idea behind the company and how both employees and employers are responding to work-oriented health challenges.

April Tracker updates

Each month, the Disbursements Tracker™ highlights leading disbursement players in the provider directory (p. 24). The latest edition boasts more than 100 providers, including 10 new additions: Alipay, clearXchange, MoneySend, Open Platform, Paytm, Popmoney, Samsung Pay, Stripe, WeChat Pay and Youtap.

EXECUTIVE INSIGHT

Drew Edwards, CEO of Ingo Money, and Gary Lott, division vice president and general manager of compliance solutions and wage payments for ADP, discuss their companies' joint effort to help workers get earlier access to wages.

It's Wednesday, and Jane needs to get her car fixed. Payday for Jane comes Friday via a payroll card that pushes money into an account she can use. But Jane is like many workers, stringing together multiple gigs to make ends meet and working for employers who pay her by check. The two other checks she's expecting tomorrow are just pieces of paper until she can find a place to get them cashed, and she's facing the possibility of paying a 10 percent fee just to get her money when she does. None of those options help get her car fixed today.

Ingo Money and ADP have announced a collaboration that will help workers like Jane get faster access to the money they've earned. Ingo's push payments technology will make it possible for Jane and millions of other consumers to use their mobile phones to have check funds immediately loaded onto their ADP payroll cards.

Validated ADP cardholders can use Ingo to snap a photo of their checks and immediately have funds added to their accounts. The funds are irreversible, meaning the money can never be clawed back once it hits that account, and cardholders can access it immediately to cover planned or emergency expenses.

Ingo Money CEO Drew Edwards says solving this problem for the millions of employees who are paid by check and by the gig can be life changing. This is particularly true for populations that are largely underserved purely because they lack access to tools that can make it faster and easier to receive payments for work.

For Gary Lott, division vice president and general manager of compliance solutions and wage payments at ADP, it's a way for ADP to create a more

valuable financial services platform for gig workers and the employers who pay them.

How It Works

Employees with an ADP payroll card can now use their smartphones and the ADP app to take a photo of a check. Ingo's instant money service via Ingo pushes those funds to those cards for employees to use anywhere the cards are accepted.

What Ingo allows, and what ADP could not previously offer, is the ability to submit a mobile check deposit from any source — an employer, a neighbor whose lawn they mowed, a family whose child they babysat, or a grandparent who sent birthday money via paper check, among myriad other scenarios — and immediately use the funds via ADP's existing online payroll card. Previously, that card could only be loaded by an employer sending a paycheck for deposit.

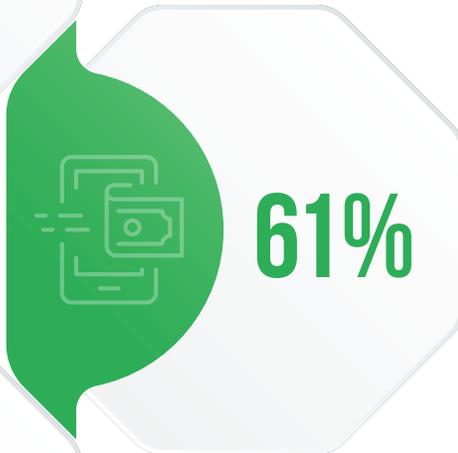
Making the solution more flexible speaks to the reality for many gig workers, Edwards said. They are working more than one gig, and therefore must transform paper checks from multiple origin points into usable funds — preferably all in one place and accessible from a single card that can be used just like any other debit card.

ADP's payroll card can further be used with other digital account-like vehicles, including Apple Pay, Google Pay, PayPal and other platforms. The idea, he said, is to make the product as full-service as possible. Lott is on the same page, noting "the broader the capabilities we can provide to cardholders, the better."

Five Fast Facts



Number of U.S. workers currently employed in the gig and sharing economy



Percentage of insurance firms that issue paper checks for claims disbursement



Number of customers who report using Square Cash for P2P transfers as of December 2017



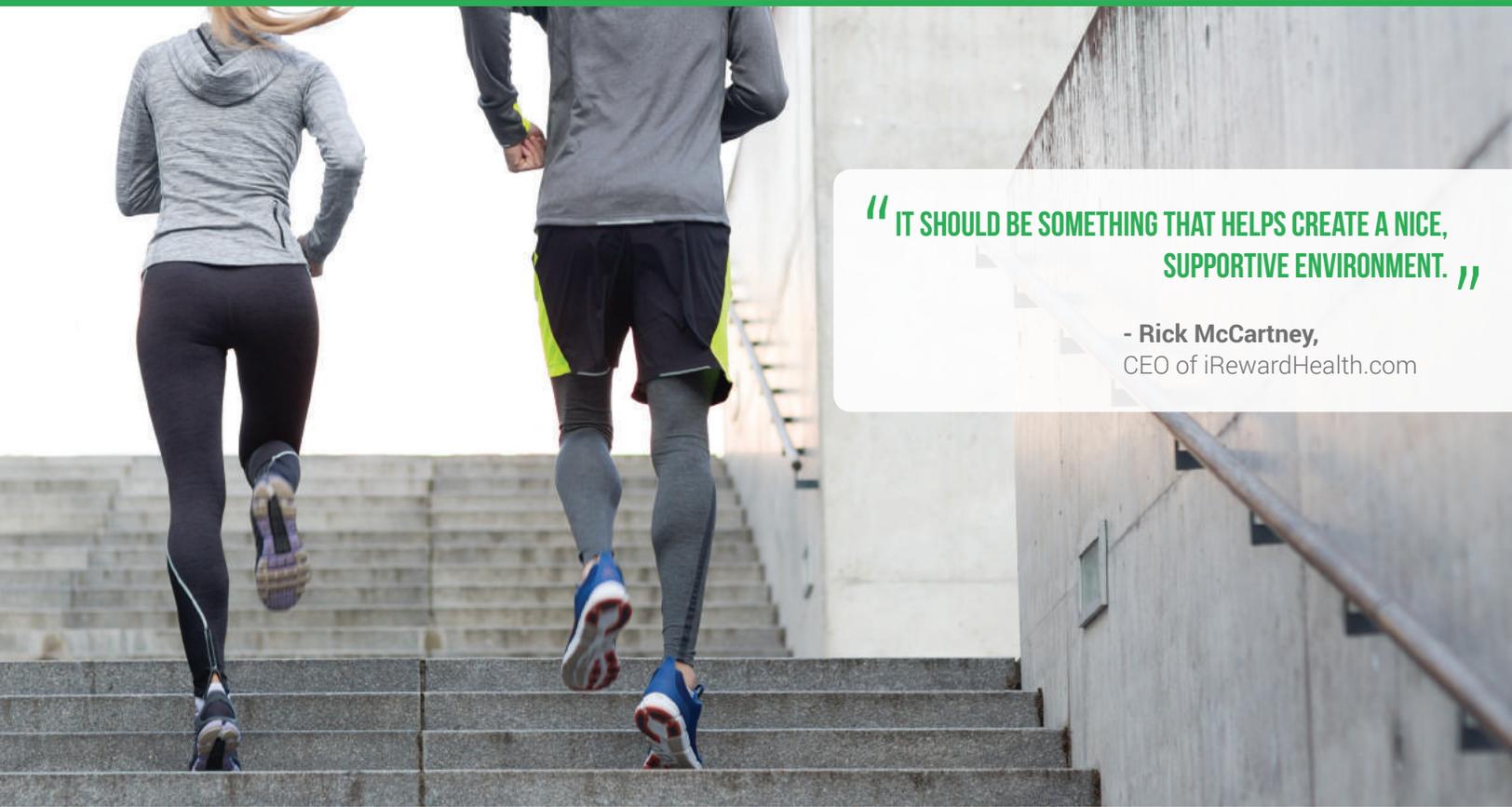
Percentage of payments executives who say they're focused on introducing P2P payments



Projected value of the global B2B money transfer industry by 2022



Faster Disbursement
TOOLS TO ENCOURAGE
**EMPLOYEE
WELLNESS**



“ IT SHOULD BE SOMETHING THAT HELPS CREATE A NICE, SUPPORTIVE ENVIRONMENT. ”

- Rick McCartney,
CEO of iRewardHealth.com

It can be tricky for employers to determine the right way to encourage employee participation in company wellness programs, especially when there are so many wrong ways to do so.

Employers and human resources administrators urge their employees to participate to both reduce healthcare costs and boost workplace productivity. The market for corporate wellness platforms is positioned for strong growth in the coming years as more firms look for opportunities to improve employee health and work-life balance. A recent [analysis](#) projects the market will generate more than \$13 billion in revenue by 2023 in the U.S. alone, growing at a compound annual growth rate (CAGR) of more than 8 percent through 2023.

Despite this growth potential, these programs' effectiveness is still up for debate. A recent [study](#) from the University of Illinois Urbana-Champaign found no significant evidence that wellness programs impacted

employee behaviors, medical expenditures or changes in productivity. This is largely because they typically attract participants who were already engaged in healthy lifestyle choices, not those who needed to make changes.

What the employee wellness market needs, [iRewardHealth.com](#) CEO Rick McCartney told PYMNTS in a recent interview, is a more effective way to encourage participation that quickly rewards employees for making healthier choices. Founded in 2014 by a group of behavioral science experts, the company enables wellness participants to earn points based on their participation in activities, then convert those points into financial rewards.

Using financial rewards can be effective “carrots” that can entice employees to participate, McCartney said. However, many employers make the mistake of using the “stick” to boost wellness program participation instead.



AS A NURSE PRACTITIONER, I SAW A LOT OF PEOPLE DOING WHAT FELT GOOD TO THEM, WHICH IS BEING UNHEALTHY, EATING UNHEALTHY FOODS AND BEING LESS ACTIVE THAN THEY SHOULD [BE].



A financial tool for healthy motivation

The inspiration for iRewardHealth came from McCartney's background as a psychiatric nurse practitioner. During his time working in behavioral healthcare-focused practices – even co-founding one himself – he noticed certain patterns in human behavior.

"We know people do things that feel good to them," McCartney said. "As a nurse practitioner, I saw a lot of people doing what felt good to them, which is being unhealthy, eating unhealthy foods and being less active than they should [be]."

That was the inspiration for the iRewardHealth service, he explained: being able to offer a tech-based approach so employers and administrators could encourage employees to pursue healthier choices, then give them a reward about which they can feel good.

The service allows companies to design their own wellness programs based on the size of their employee base. Employees track exercise and eating habits using an iRewardHealth app, and earn points based on those activities that can be quickly redeemed as financial

UNDER THE HOOD

How does the iRewardHealth system work to allow employers to quickly disburse funds to employees for wellness program participation?

"An employer has a number of different options for wellbeing programs where they can try to create and support a culture of wellness at work. They know that if their employees are healthy and managing stress and other things well, it's going to be of value both in employee satisfaction as well as keeping risk factors for burnout and chronic illness down.

The way it's commonly used is employers come to us and say 'We'd like to support our people. We've surveyed the land and seen these products that are insanely expensive, high-touch, a big process to engage with – [some with] nine to 12 months of failed cycles of getting up and going. We also see a lot of these self-service lower touch models that are mostly garbage.'

We say, 'We have a similar assessment of the field. We've created something that is meant to be low-touch and easy to use. We can deliver at low cost in a really engaging, usable mobile and web-based application where your employees come in, they can pay attention to what they've been eating and physical activities they're engaging in. If you have custom events you're participating in, if you have a lunch and learn or an activity or an outing, you can custom-enter these events and they can check in at those things and participate in what you're doing on-site and receive incentives as you've defined them.'

We've also streamlined the process of cashing out so it's a click of a button for them to transfer their rewards into their paychecks as opposed to getting a check down the line.'

- Rick McCartney,
CEO of iRewardHealth.com



rewards added to their paychecks, paid via ACH transfer or sent via PayPal. As in other industries, the growing advantages of push payments could soon bring real-time disbursements to employee wellness programs as well.

“Financial rewards are a better way to get [employees] to think about and pay attention to something than it is to control your behavior,” he said, adding that iRewardHealth also allows employees to earn additional vacation time each month.

These rewards encourage employees to look for opportunities to make smarter health-related decisions, McCartney noted. A company that simply offers a wellness program might not fully understand how to entice greater participation, but the prospect of extra money quickly disbursed into a paycheck can be effective at raising both awareness and interest.

Given that employees seem to respond well to quick rewards, the prospect of speeding up payments beyond traditional paychecks or ACH deposits to real time might also help spur adoption. The most recent [Disbursement Satisfaction Index™](#) found consumers ranked paper checks dead last compared to other payment instruments. As such, rewards platforms could test more ways to become even more attractive to employees by removing the paper check point of friction.

The carrot and stick approach to employee wellness
iRewardHealth’s digitally disbursed financial rewards are designed to encourage employers to use a “carrot” approach when motivating employee participation in company wellness programs. This has so far had positive results.

The company has seen 70 percent of eligible employees across its client base sign up to create an account,



McCartney said. Of those participants, 60 percent have demonstrated sustained engagement for 12 months and earned an average of \$102 in rewards.

Too many employers and benefits administrators use the “stick” approach instead, he added, a method which can backfire.

Many companies invest heavily in wellness programs to drive down healthcare costs and boost productivity, McCartney said. Because these investments can be costly – up to \$800 per employee, in [some cases](#) – and often lock employers into years-long program contracts, companies might require their employees to interact with the program to justify the cost.

Far from helping employees live healthier lives, however, this type of approach often results in an opposite effect.

“When it’s done poorly, to the employee, it feels like another task to be completed,” McCartney said.

Those who feel pressured to engage with these types of programs might feel their employers are unfairly monitoring their health activities.

“When it’s done well, it’s like having snacks in the [break] room or having a fridge stocked in case someone wants to make a lunch instead of [going] out,” he said. “It should be something that helps create a nice, supportive environment.”

A helping hand for HR

In addition to taking a gentler motivation approach, iRewardHealth aims to make it easier for more employers and administrators to offer wellness initiatives. It charges employers a rate of \$1 per participant, allows them to set their own budgets for financial incentives, runs for a calendar month and allows administrators to cancel plans monthly by the 25th.

The company also acts as the program administrator, McCartney added, hoping to help relieve business owners’ and human resources professionals’ workloads, since they are typically left in charge of running the program.

“Human resources professionals in the benefits space are generally overworked and under-appreciated,” he said. “Instead of adding another item to their plates and asking

them to take charge of wellbeing program activation, we take on the task of notifying employees that our benefit is available.”

Acting as a middleman can also make wellness program participation more appealing to employees, according to McCartney. Employees are more likely to feel comfortable reporting their fitness and health activities to a third party like iRewardHealth than to their companies.

“Employees need to know that we are not providing individual level activity or health data back to their employer, and that this benefit is being offered as a perk, not a requirement,” he said.

Taking a softer approach to getting employers on board is often the first step to doing so, McCartney explained. Once that’s in place, offering employees a financial reward is proving effective at motivating them to give the program a try, then stick with it as it suits them.

“It doesn’t necessarily guarantee the outcome, but we look to rewards to get [employees’] attention,” he said.



REWARDING HEALTHY WORKER HABITS

It's no secret that healthcare costs are soaring in America, but what will it take to get a nation's workforce moving?

Some companies that depend on employees to be healthy and perform efficiently are encouraging staff to engage in activities that can help prevent health issues — or catch those issues in an earlier, less expensive phase. Some employ wellness programs to help their employees live healthier lives. These offerings are designed to reward employees based on healthy lifestyle choices, like regular exercise and healthcare screenings, and can also stimulate additional mindful behaviors, such as financial wellness.



As more employers take an interest, platforms and apps that enable employee health assessment, goal setting and performance tracking are [expected](#) to drive growth in the U.S. corporate wellness market, with a predicted CAGR of more than 8 percent from 2018 to 2023. This month's Deep Dive explores how these programs utilize disbursement tools to financially reward workers for healthy activities and the impact they have on businesses' productivity.

Inside wellness programs

Employee wellness programs take a variety of approaches, but all generally list encouraged activities and then reward employees with cash or other promotions for engaging in those behaviors. Many providers offer employers apps and platforms to manage these programs with ease.

Online mattress retailer Casper is one employer dreaming of better employee health. It has employees track behaviors via fitness-reward app IncentFit, then [rewards](#) them with \$4 per mile run, \$0.20 per mile walked, \$2 per mile biked, \$50 for completing a race and \$20 for going to a gym or fitness class. Employees can accrue exercise earnings up to \$130 monthly and have it quickly [deposited](#) directly into their bank accounts, health savings accounts (HSAs) or flexible spending accounts (FSAs).

Competitor iRewardHealth allows participating employees to earn points by logging their activities and eating habits with a smartphone app. Points can be instantly redeemed as cash and paid out via PayPal, transferred using ACH or disbursed directly into a bank account as part of employees' regular paychecks.

Based on PYMNTS' research, quickly disbursing financial rewards into participating employees' bank accounts could encourage further participation. The most recent [Disbursement Satisfaction Index™](#) found direct deposit earned the highest possible satisfaction score of 100 out of 100.

On the flipside, workplace wellness program WellSteps' CEO and co-founder, Steve Aldana, Ph.D., [recommends](#) steering clear of a direct cash incentive. He believes employers are better advised to reinforce desired behavior

by awarding employees with entry into a lottery to earn a prize, like a gift card, or with benefits like insurance premium discounts or paid time off for completing promoted tasks.

"We have noted, over the past 14 years, that a premium differential incentive in the range of \$30 to \$40 per month is optimal for achieving best outcomes," Aldana stated.

Other models [tie](#) incentives to healthy lifestyles. A new app called Earthmiles@Work allows employees in the U.K. to collect points for healthy lifestyle activities that can then be redeemed for nutrition products, athletic clothing or other healthy choices.

Establishing a rewards system is only the first step, of course, and employers must somehow confirm employees are actually performing the activities they log.

For WellSteps, that means an [app](#) through which employees can take a photo that's automatically uploaded to their accounts to verify the activity. IncentFit, meanwhile, [tracks](#) employee's mileage while running, walking or biking using a wearable fitness device or app



like Fitbit, and verifies that an employee truly is at the gym through location-based algorithms.

Companies aren't limiting their wellness programs to just exercise, either. In a move befitting a mattress company, Casper also enables employees to [earn](#) up to \$60 a month for tracking their sleep in its wellness program app — that's \$2 per night of tracked sleep.



Is Big Brother weighing you?

Not all professionals are thrilled by the idea of their workplaces tracking their private lives, nor do they want their bosses to know their sleeping habits.

Organizational psychology expert Liane Davey is one voice of dissent, [warning](#) that safeguards should be taken to prevent a manager's knowledge of employee wellness participation — especially when it comes to decisions around a promotion, for example. Even if specific health records are withheld, employers can still see how much

employees are paid through wellness program rewards, which Davey worries could unfairly sway decisions like pay increases.

Some workers have also [stated](#) concerns about both the privacy and marketing use of the personal information collected by wellness programs. If employee medical coverage payments are influenced by involvement in such programs, some wonder if this could amount to financial coercion to participate.

Assessing effectiveness

Employers [turn](#) to wellness programs for a variety of reasons, including a desire to better control healthcare costs and increase employee productivity and health. But, whether these programs result in long-term benefits for employees or employers is still up for debate.

A 2010 *Harvard Business Review* study [reported](#) that American consumer packaged goods company Johnson & Johnson's wellness program appeared to have netted \$2.71 in savings per dollar spent on it between 2002 and 2008. A more recent study did not find that direct medical cost reductions result from such a program, however.

In January 2018, researchers [released](#) the results of a large-scale, randomized controlled trial of a similar program at the University of Illinois Urbana-Champaign. In this study, 12,459 university employees were randomly assigned either to a group that could participate in a researcher-designed wellness program or to a control group not allowed to participate. Those assigned to the wellness program — which included recreation classes and other wellness activities, biometric health screenings

and online and health risk assessment – received paid time off to participate and cash rewards for completing the entire program. The study did not find significant evidence that participating in the program had a causal impact on healthy behaviors, medical expenditures, employee productivity or self-reported health during the first year.

But, that does not mean the program had no value to employers. Results of the study found those who were allowed and chose to participate were more likely to get health screenings and said they believed management prioritized worker health and safety.

Neil Parikh, co-founder of Casper, has also [found](#) positive responses to his company's wellness program. He believes incentive programs have a more motivating effect on employee behavior than simply offering a free gym membership, and it does appear his company's approach has some traction. More than 50 percent of Casper's employees participated in the program as of June 2017, and 69 percent of those registered with the app earned money in May 2017, meaning the majority of those who intended to participate actually did so during that month.

The University of Illinois Urbana-Champaign [study](#) found that most of those given the option chose to participate in a wellness program – in this case, 56 percent. But, there was a clear division in which employees participated. Voluntary participants tended to have experienced lower medical expenditures and demonstrated healthier behaviors in the previous year than those voluntary non-participants. Less likely to participate were those who might benefit the most – employees with weaker health, higher medical spending and lower salaries.

Researchers said this trend of already-healthy employees participating – and their resulting expression of belief in manager's care for their well-being – suggests programs may help companies recruit and retain such employees. This can, in turn, net savings for employers, but falls short of making workplace benefits fully inclusive and equitable.

As employers look to give a lift to their employees' wellness and to their own bottom lines, it appears a carefully-designed wellness incentive program can be one – but not the only – useful tool to be prescribed.



Push payments to fix payday

Push Payments, ZayZoon partner to pay gig workers faster

The gig economy is growing rapidly, accounting for 34 percent of the U.S. workforce, according to the most recent [Gig Economy Index™](#). That figure is expected to climb to 40 percent by 2020, and the Index found 84 percent of these workers would do more gig work if they could be paid faster.

To answer that demand, a pair of companies is joining forces to help gig workers receive their wages more quickly. Real-time payments platform provider Push Payments recently announced plans to work with human resources FinTech ZayZoon and offer gig workers an on-demand payroll solution. The solution aims to help companies retain talent and address some of the common frictions involved in delivering funds. The pair believes the service could also help gig workers avoid overdraft bank fees or interest charges from payday lenders, according to a [press release](#).

Kittrell payroll cards offer access to wages before payday

It isn't just gig workers expressing interest in early wage access, as some full-time employees find themselves needing faster access to their earnings than is currently available through a conventional pay cycle. To help them access their wages ahead of payday, payroll

card solutions provider Kittrell Paycard and partner Cardplatforms recently [announced](#) a service to reduce the wait time between paychecks. Kittrell has integrated on-demand pay feature InstantWage into its payroll cards to allow cardholders to immediately transfer a portion of their earned, but unpaid, wages onto them.

A Cardplatforms [news release](#) said the service will help workers who experience an unexpected financial problem or need immediate access to cash, enabling them to avoid taking on costly payday loans. The program provides employers with the funds to disburse to the payroll cards, and fees will be applied to their InstantWage Master Funding Accounts.

tilr, Hyperwallet target daily worker payout

Faster payroll disbursement tools are also being used to better serve the needs of underbanked populations. Global payment provider Hyperwallet recently [announced](#) it is working with recruiting platform tilr to help workers



gain access to their earnings. Under the partnership, tilr will expand its platform for unbanked and underbanked employees by syncing worker payments to prepaid cards. Hyperwallet will power the payouts.

The integration is facilitated by data tokenization and application program interfaces (APIs) that enable Hyperwallet's payout solution to work within tilr's web and mobile applications. The service will only be available for payouts made in U.S. dollars, according to tilr, but both companies are planning to expand the service to support other currencies as well.

Ingo Money, ADP give new power to the payroll card

In other payroll card developments, push payment technology provider Ingo Money and payroll solutions provider ADP are working on their own efforts to enable faster access to wages. Through a recent [partnership](#), ADP payroll cardholders can now use the Ingo Money service to immediately deposit paper check funds into their accounts rather than waiting for a traditional settlement period of one to five days.

Cardholders can also use the Ingo Check service to push guaranteed funds to the cards in real time so they can immediately make purchases wherever the payment cards are accepted. The company allows personal and corporate checks to be submitted via mobile deposit and stored digitally in the ADP payroll card, which could previously only be loaded by an employer sending a paycheck for deposit. It can now also be linked to mobile wallet services like Apple Pay, Google Pay, PayPal or other platforms.



Reinventing reimbursements

Mastercard, Dream Payments look to accelerate insurance claims

Efforts are underway to #KillTheCheck in the insurance market in Canada, a space which issues \$30 billion CAD in claims annually, according to Insurance Bureau of Canada data. Mastercard recently [announced](#) it would collaborate with Toronto-based FinTech Dream Payments on a solution to help policyholders more efficiently get paid for claims. The collaboration will use Dream Payments' technology and Mastercard Send to disburse insurance claims directly to claimants' bank accounts within one hour of approval.

The solution is intended to spare insurance policyholders the burden of waiting for an insurance claim check to arrive in the mail. Instead, claims can be disbursed to policyholders' debit cards or deposited directly into their bank accounts. A news release announcing the partnership noted Northbridge Financial, a division of Fairfax Financial Holdings, would become the first

insurance provider in Canada to use Mastercard Send through the Dream Payments Hub.

Cloud Helios app aims to make reimbursements easier in China

Meanwhile, the paper check's role in China's employee reimbursements could be shrinking. Software solutions provider Cloud Helios, a division of IT firm Hand China, has [launched](#) an app that can connect an organization's supervisors, finance department and the employees who initiate a reimbursement request. It is designed to process an employee's business-related expenses for transportation, lodging and meals.

Employees can use their mobile devices to enter expenses and submit forms to management, and the company's finance supervisor can then approve the expense. The app can also be used by management to oversee expense budgeting, set controls and review invoices. Cloud Helios recently received RMB 50 million (approximately \$7.9 million USD) in Series B funding from a group of previous investors, including SBCVC, Blue Lake Capital and Z Capital.

P2P payments around the globe

Apple Pay Cash sets sights on Brazil, Ireland and Spain

Apple's mobile payment service is expanding its global reach. Users in Brazil, Ireland and Spain have reported seeing the Apple Pay Cash icon appear in the iOS Messenger app, a sign that the service will soon be available in those countries. It debuted in December 2017 with the iOS 11.2 update, which was pushed out ahead of schedule to fix an iPhone display date bug.

According to a [report](#) from tech news source Engadget, Apple has yet to make an official announcement on the



availability of the service in these regions. Brazil is likely to see Apple Pay Cash first, according to the 9to5Mac blog, making it the [first](#) new country to offer the service in 2018. Apple Pay Cash is the tech giant's P2P payments system, similar to services like PayPal's Venmo and bank-backed Zelle, and currently enables users to make payments in their home countries only.

How Google Assistant can pay IOUs

Tech company Google recently announced P2P news of its own, releasing that its Google Assistant feature can now be used to pay contacts via Google Pay. In a [blog post](#), it noted users can ask Google Pay to pay friends for things like concert tickets or food supplies. The service is designed to send money through Android and iOS devices using Google Assistant.

Users will gain the ability to send money using voice activated speakers like Google Home in the coming months, according to the blog post. Funds are transferred almost instantly, even if the other person doesn't have a Google Pay account. Recipients will be notified via email, text message or — if they already have the Google Pay app — by notification.

Google launches chat option for Tez

The tech giant has also launched other efforts to enable more efficient payments. Google recently [added](#) a chat feature to its Tez P2P app in India, a service allowing users to send messages along with each transaction and enabling them to track payments' purposes for their own reconciliation records.

The new Tez feature positions Google to better compete for India's P2P consumers. Competitor WhatsApp already offers its own in-app payment service in the Indian market, and currently has more than 200 million users in the country. Indian mobile payments company Paytm also has more than 200 million users and launched a chat feature of its own last year. Google and WhatsApp both utilize the Indian government's Unified Payments Interface (UPI) system, connecting to bank accounts directly instead of using a mobile wallet.



Global payment news

ProPay expands reach with UnionPay partnership

Sending money between borders has become easier, thanks to a recent collaboration. ProPay, a division of TSYS, recently [announced](#) it had expanded its global disbursement funds and commission platform to offer services to UnionPay cardholders in mainland China.

ProPay is designed to enable U.S. companies to disburse funds to consumers via UnionPay International's MoneyExpress service. It offers several options for UnionPay cardholders in China, including real-time disbursement that bypasses the need for recipients to complete government registrations. The service carries no fees on inbound deposits and allows recipients to view the amounts deposited into their accounts at the time of the transaction.

Santander taps Ripple to power cross-border money transfer

In other money transfer news, Spanish bank Santander is preparing to [launch](#) an international money transfer app, according to an announcement from Santander's U.K. CEO Nathan Bostock at the International FinTech conference in London. The bank is preparing to facilitate cross-border payments using blockchain-based technology from financial settlement solutions provider Ripple, but an exact launch date is not yet available.

Santander has been testing Ripple's potential as a cross-border payment tool since 2016. Ripple claims it can settle transfers within 24 hours – much faster than the process normally takes.

Australia central bank acknowledges faster payments' risk challenge

Payments speed also comes with challenges, as an executive from Australia's central bank recently [noted](#). According to Michele Bullock, assistant financial system governor of the Reserve Bank of Australia, financial services officials in the nation need to do more to address fraud risks.

"In a world of real time payments, fraud can also be done in real time," she said.

Bullock pointed out that bank participants in the country's New Payments Platform (NPP) faster payments service are working to address risk by deploying in-house fraud detection solutions to analyze interbank transactions. She proposed transaction limits, two-factor authentication

and investment in algorithms to identify suspicious financial activities, counter fraudsters and detect suspicious activity.

Australia rolled out its nationwide NPP system to enable faster payments in the country earlier this year.





USE CASES



POINT SOLUTIONS



SETTLEMENT



- INSTANT
- SAME-DAY
- NEXT-DAY
- LATER

PAYMENT METHOD



- CASH
- DEBIT CARD
- CREDIT CARD
- PREPAID CARD
- BANK-TO-BANK
- DIGITAL WALLET
- PRIVATE LABEL

ENABLING

PLATFORMS



PAYMENT NETWORKS



Disbursements Ecosystem Framework

The PYMNTS.com Disbursements Tracker™ is designed to give a breakdown of industry players and cover the news and trends in the disbursements ecosystem. New companies will be added to the provider directory each month based on movements in the space. Those included in the directory have been sorted based on the following framework:

TYPES OF DISBURSEMENTS

PAYROLL	PROMOTIONS	REIMBURSEMENTS	SETTLEMENTS	BENEFITS
---------	------------	----------------	-------------	----------

CORPORATES	FREELANCER PAYMENTS	EMPLOYEE	TRAVEL EXPENSES		PENSION

MERCHANTS	TEMP LABOR	EMPLOYEE, CUSTOMER PROMOTION	RETURNED MERCHANDISE		

INSURERS	FREELANCER PAYMENTS	EMPLOYEE	REFUND POLICY	CLAIMS	

LENDERS	FREELANCER PAYMENTS	EMPLOYEE		LOANS	

LAW FIRMS	FREELANCER PAYMENTS	EMPLOYEE		LITIGATION	

MARKETPLACES	FREELANCER PAYMENTS	EMPLOYEE			

INDIVIDUALS	FREELANCER PAYMENTS		FRIEND		

GOVERNMENTS		EMPLOYEE	FEDERAL, STATE, LOCAL TAX		PENSION, ASSISTANCE, EMERGENCY FUNDS

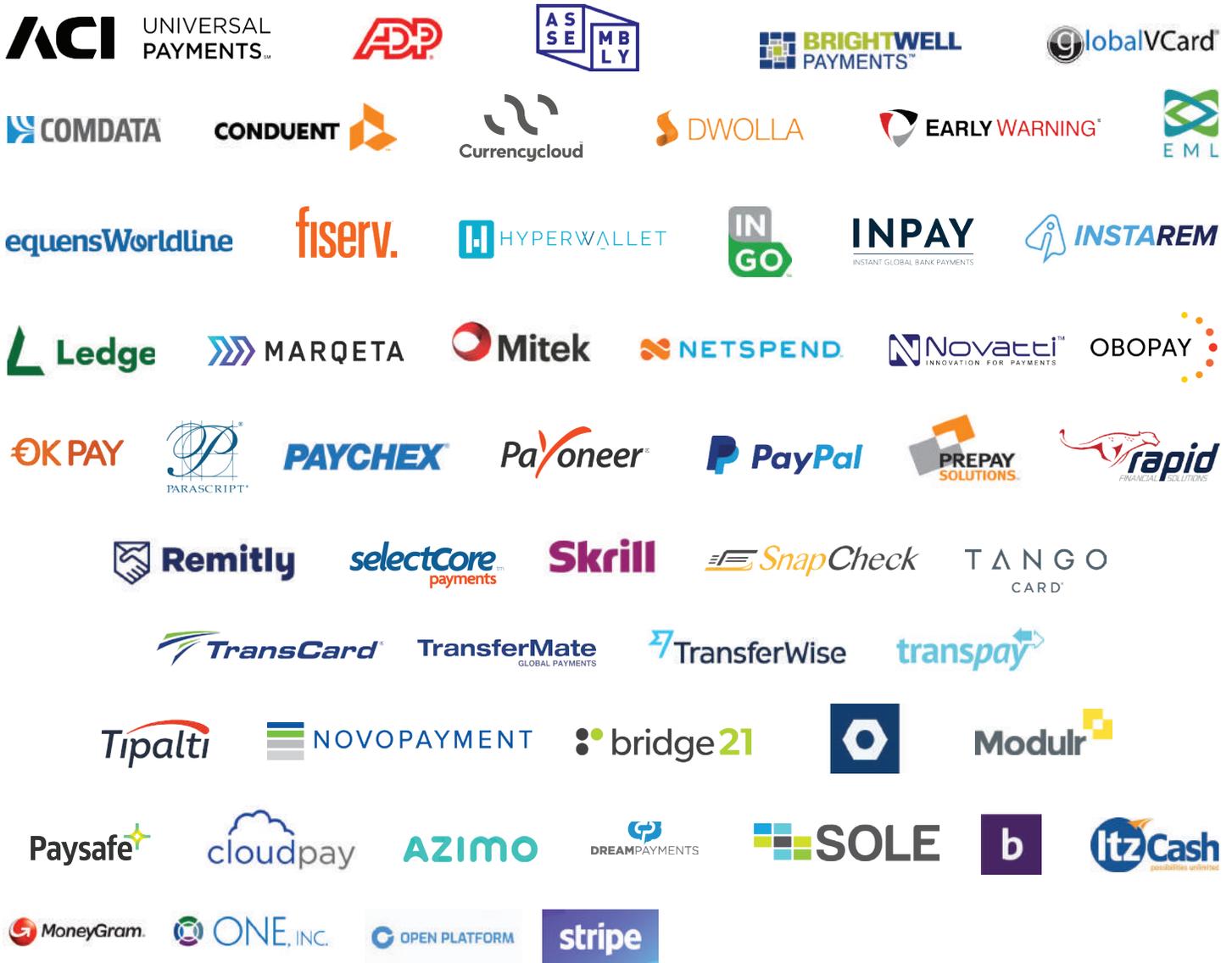
ENTITIES THAT MAKE DISBURSEMENTS

Disbursements Ecosystem Framework

NETWORKS



ENABLING PLATFORMS



Disbursements Ecosystem Framework

POINT SOLUTIONS





American Express Serve offers a cash load network and money management capabilities in its service's prepaid suite. The companies' services include direct deposit, bill pay, mobile check capture and personal financial management tools.

American Express Serve

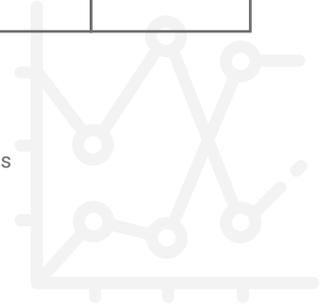
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓	✓	✓	✓			

Settlement Time : Instantly

Services Provided : Direct deposit, mobile check capture, financial management tools, corporate cards

Website : [AMEX Serve](#)



Through its subsidiary Transact24, China Union Pay provides different payment solutions such as ACH processing and prepaid card issuing. The company has several partnerships available to provide different P2P services, such as Alipay, Entropay and Envoy.

China Union Pay

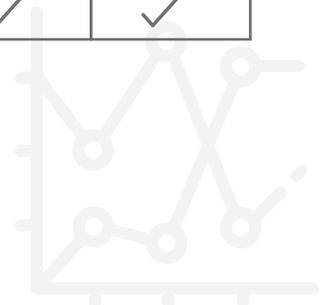
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓	✓	✓			✓	✓

Settlement Time : Instantly

Services Provided : ACH processing, P2P payments, prepaid card issuing

Website : [Transact24](#)





The company's payments network supports a full range of credit, debit and prepaid cards, including Discover Card. The company provides tools and programs designed to help issuers, acquirers and merchants drive loyalty; increase transaction volume; and run their businesses efficiently.

Discover Network

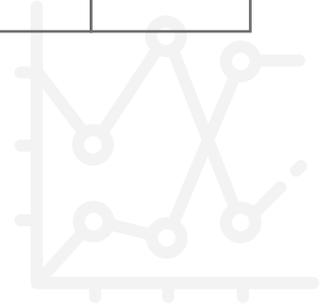
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓	✓	✓				

Settlement Time : Instantly

Services Provided : Direct deposit, real time tracking, financial management tools

Website : [Discover Network](#)



Interac is responsible for the development and operations of the Interac network, a Canadian national payment network.

Interac

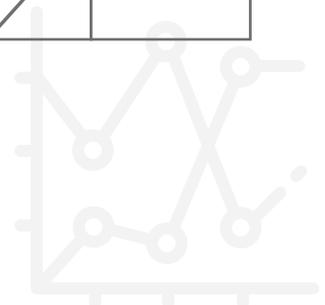
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓	✓		✓		✓	

Settlement Time : Instantly

Services Provided : Digital payments, debit payments, fund transfers

Website : [Interac](#)





Mastercard Send can help disbursers such as businesses, governments and nonprofits to broaden their reach by sending funds to virtually all consumer bank accounts using the debit card number associated with that account, typically within seconds.

Mastercard Send

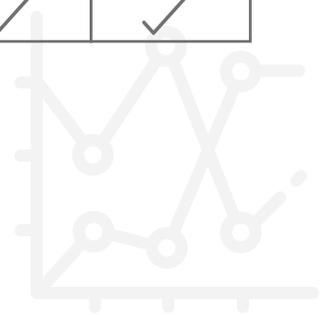
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓		✓	✓	✓		✓	✓

Settlement Time : Instantly

Services Provided : Funds disbursements, P2P payments, cross-border payments, corporate cards

Website : [Mastercard Send](#)



NACHA uses a batch processing and store-and-forward system that allows it to move approximately 22 billion electronic financial transactions valued at \$39 trillion each year. The organization represents more than 10,000 financial institutions and works to facilitate the expansion and diversification of electronic payments on the ACH network.

NACHA/ACH

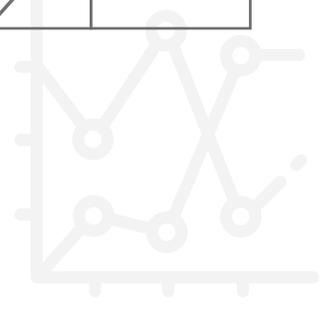
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	

Settlement Time : Instantly

Services Provided : Direct deposit, direct payment transaction

Website : [NACHA/ACH](#)





NYCE Payments Network, LLC, an FIS company, provides consumers with secure, real-time access to their money, offering ATM and point-of-sale locations nationwide. The NYCE On-Demand product offers cardholders a real-time solution to pay bills online, receive loan proceeds and transfer funds.

NYCE

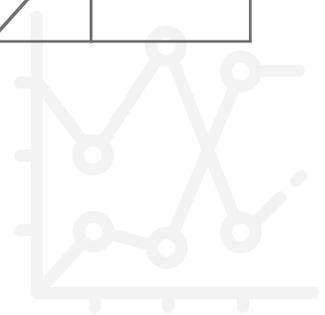
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓	✓	✓		✓	

Settlement Time : Instantly

Services Provided : Bill payment, receive loans, fund transfers

Website : [NYCE](#)



The SHAZAM network is a member-owned financial services provider and debit processor. The company's portfolio of solutions include core, risk management, card, ATM, marketing, merchant, mobile and ACH.

SHAZAM

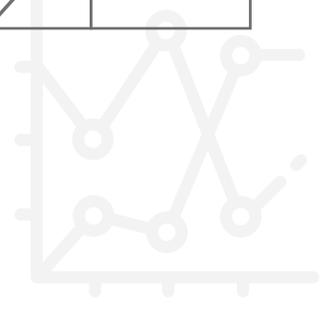
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓	✓			✓	

Settlement Time : Instantly

Services Provided : ACH, P2P payments

Website : [SHAZAM](#)





Visa Direct

Visa Direct offers funds disbursement options for different applications, including reimbursements, refunds, rebates, payouts, loan distributions and government disbursements. Its real-time payments capabilities open convenient payment experiences for different use cases, such as paying friends and family, splitting bills, paying contractors and freelancers, sending remittances, and performing account transfers.

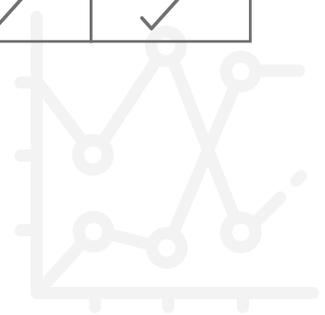
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓		✓	✓		✓	✓

Settlement Time : Instantly

Services Provided : Funds disbursements, P2P payments, credit cards

Website : [Visa Direct](#)



Youtap

Youtap offers a real-time processing platform for contactless near field communication (NFC) and QR code mobile money payments.

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓				✓	✓

Settlement Time : seconds

Services Provided : P2P payments, NFC, QR codes

Website : [Youtap](#)



NEW



ACI Worldwide’s suite of electronic payment software offerings power electronic payments for financial institutions, retailers and processors. The company’s ACI Disbursement Service enables the return of prepaid funds, insurance claims, refund of fees and loyalty rewards.

ACI Worldwide

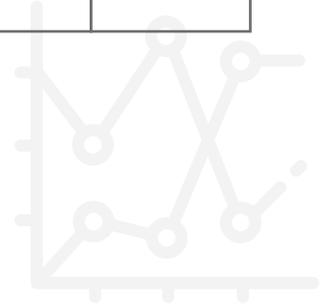
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓		✓			

Settlement Time : Instantly

Services Provided : Insurance, merchant disbursements

Website : [ACI Worldwide](#)



ADP is a global provider of cloud-based human capital management solutions, including human resources, payroll, talent, time, tax and benefits administration. ADP offerings also cover business outsourcing services, analytics and compliance solutions.

ADP

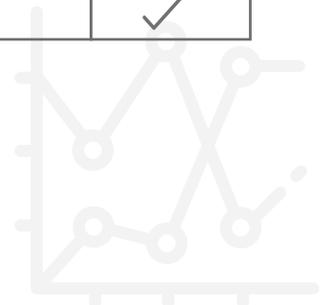
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time : Instantly

Services Provided : Payroll disbursements

Website : [ADP](#)





Assembly Payments' platform enables businesses in North America, Asia Pacific and Africa to accept, manage and disburse payments.

Assembly Payments

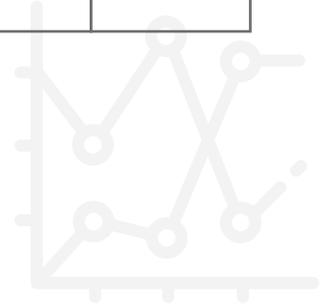
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓			✓			

Settlement Time : Instantly

Services Provided : Accept, disburse and manage payments

Website : [Assembly Payments](#)



Azimo is designed to enable users to send money to more than 195 countries in more than 60 currencies. Funds can be sent directly to a bank, a cash pick-up location or a mobile wallet.

Assembly Payments

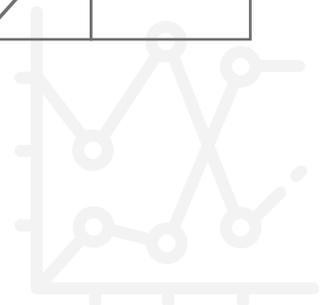
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P Payments

Website : [Azimo](#)





Berkeley Payments allows companies to pay customers, clients and employees. Its solutions include prepaid cards, virtual cards and application program interfaces (APIs), and its products can be used for rewards, rebates, disaster relief payments and payroll disbursements.

Berkeley Payments

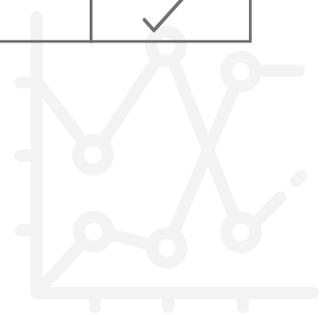
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time : Instant

Services Provided : Payroll disbursements, Corporate Disbursements, Government Disbursements

Website : [Berkeley Payments](#)



Bridge21’s solutions enable businesses and individuals to send money from the United States to recipients in Mexico in four to five business days. Its offerings deliver funds directly to recipients’ bank accounts.

Bridge21

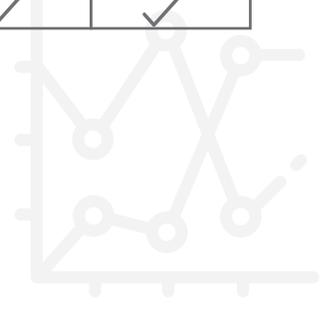
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	✓

Settlement Time : 4-5 Business Days

Services Provided : Payroll Disbursements, P2P Payments

Website : [Bridge 21](#)





Brightwell Payments’ prepaid card product offerings include general purpose reloadable cards, specialized payroll card programs, corporate incentive cards, reward cards, rebate cards and gift programs.

Brightwell Payments

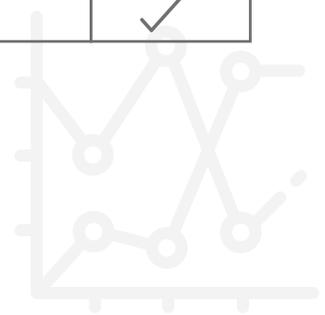
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time : Instantly

Services Provided : Employees, corporate disbursements

Website : [Brightwell Payments](#)



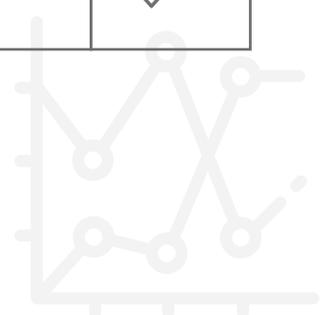
CloudPay is intended to provide cloud-based international payroll services through a Software-as-a-Service (SaaS) solution. Its solution allows disbursements to be made across countries and include payroll data and analytics.

Brightwell Payments

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time : N/A
Services Provided : Payroll disbursements
Website : [CloudPay](#)





Comdata is a B2B payment and operating technology solutions provider. The company’s set of corporate payment products includes AP automation, corporate card programs, travel expense management solutions and workforce payment solutions.

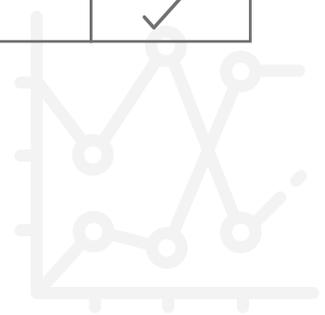
Comdata

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time : Instantly

Services Provided : Employees and contractors, corporate disbursements

Website : Comdata



CSI Enterprises, working under its trademark name “globalVCard,” offers several different solutions including electronic account payables, corporate travel payments, mobile payments and cross-border payment.

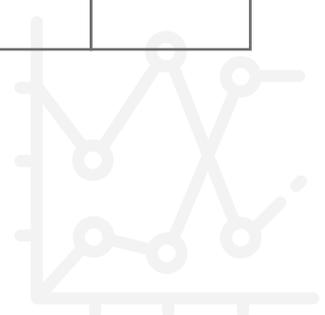
CSI Enterprises

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time : Instantly

Services Provided : Cross-border payments, corporate travel payments

Website : CSI globalVCard





Conduent is a provider of diversified business process services with capabilities in transaction processing, automation, analytics and constituent experience. Its solutions serve multiple industries including health care, public sector and insurance.

Conduent

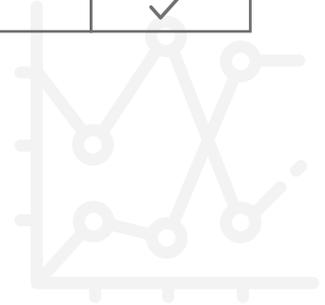
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time : Variable

Services Provided : Government disbursements, payroll, pension payments

Website : [Conduent](https://www.conduent.com)



Currencycloud develops a cloud-based platform that enables their clients to automate the way they send and receive money internationally. The solution covers the whole payment cycle, from receipt of funds to conversion and payment.

Currencycloud

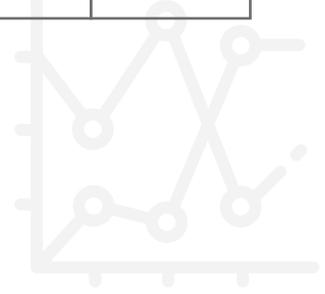
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time : Instantly

Services Provided : Conversion, payment, account and compliance manager

Website : [Currencycloud](https://www.currencycloud.com)





Dwolla provides APIs for businesses to leverage their bank transfer platform. Their solution also allows businesses to integrate ACH transfers into their applications. Clients of the API can label it with their own brand, create customers, link bank accounts, initiate transfers and use webhooks to monitor transactions.

Dwolla

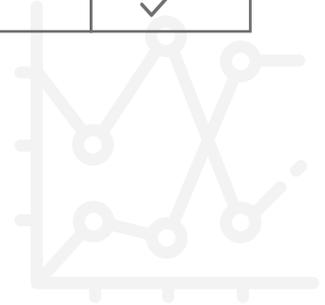
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓	✓					✓

Settlement Time : Same-day ACH for approved partners, next-day ACH

Services Provided : ACH payments, direct deposits, instant identity verification

Website : [Dwolla](https://www.dwolla.com)



Early Warning delivers payments and risk solutions to financial institutions worldwide. The company serves a network of over 1,400 financial institutions, government entities and payment companies. Their portfolio of solutions enables real-time funds availability for a variety of payment types. For corporate clients, the company's solutions enable them to instantly disburse funds without revealing sensitive account information.

Early Warning

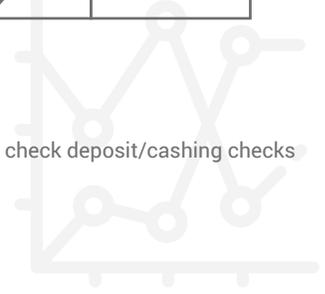
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓					✓	

Settlement Time : Instantly

Services Provided : Faster payments, P2P payments, corporate and government disbursement, direct check deposit/cashing checks

Website : [Early Warning](https://www.earlywarning.com)





EML Payments issues mobile, virtual and physical card solutions for varied industries, including government, insurance and merchants. The company portfolio offers payment technology solutions for payouts, gifts, incentives, rewards and supplier payments.

EML Payments

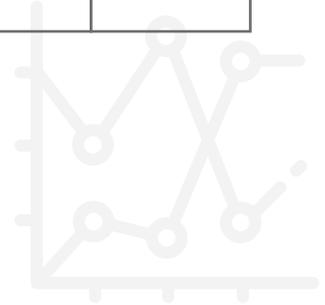
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓		✓			

Settlement Time : Instantly

Services Provided : Government, insurers, commissions and rewards disbursements

Website : [EML Payments](#)



equensWorldline offers clients an end-to-end service portfolio for payments and card transactions as well as cross-border availability of value-added services.

equensWorldline

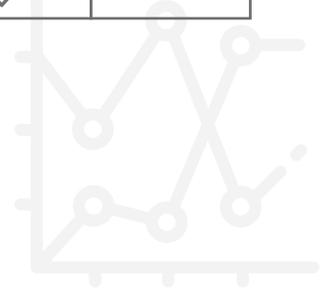
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [equensWorldline](#)





Fiserv is a financial services developer with solutions covering payments, processing services, risk, compliance, optimization and customer and channel management and insights. Digital Disbursements is Fiserv’s solution for the B2C digital payments market.

Fiserv

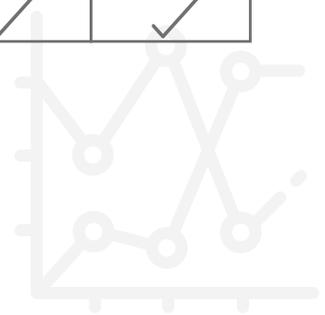
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	✓

Settlement Time : Instantly

Services Provided : Digital disbursements to clients across different industries

Website : [Fiserv](https://www.fiserv.com)



Hyperwallet supports gig workers and freelance payments solutions for businesses. Their products are available on SaaS or through REST API integration and include systems monitoring, maintenance management, payee support tools and KYC/AML compliance.

Hyperwallet

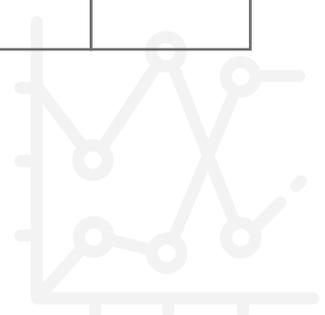
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time : Instantly

Services Provided : Payments for contractors and employees

Website : [Hyperwallet](https://www.hyperwallet.com)





Ingo Money

Ingo Money is a push payments technology and risk management company that develops solutions for improving the way businesses and people pay and get paid, helping them convert cash, checks and ACH into instant digital payments. The company’s API allows businesses and banks to originate corporate disbursements, P2P payments, check deposits and bill payments funded in real time to debit, prepaid and credit cards and private-label credit and mobile wallet accounts.

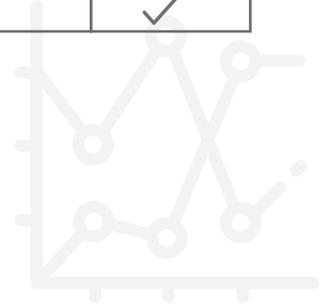
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓			✓

Settlement Time : Instantly

Services Provided : Cashing checks, direct image check deposit, push payments

Website : [Ingo Money](https://www.ingomoney.com)



INPAY

INSTANT GLOBAL BANK PAYMENTS

Inpay offers a payment infrastructure allowing real-time, cross-border transactions in more than 60 countries. Its service can be applied to payroll payments, retail refunds and funds disbursement for charitable donations.

Inpay

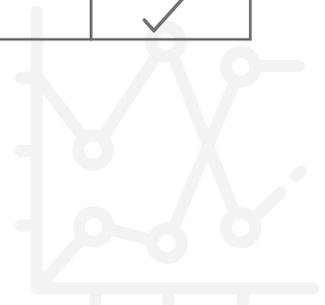
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time : Instantly

Services Provided : Payroll, merchants refunds, aid disbursement

Website : [Inpay](https://www.inpay.com)





InstaRem is a cross-border payments company. Its Masspay solution enables firms to globally disburse high-volume payments, and its personal payments solution covers countries in Asia, Europe, Oceania and North America.

InstaRem

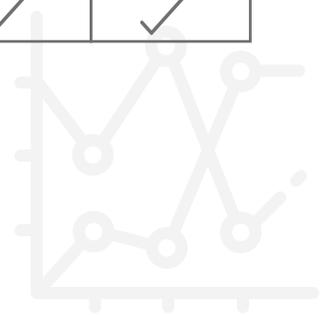
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	✓

Settlement Time : One day to two days

Services Provided : P2P payments, payroll disbursements

Website : [InstaRem](https://www.instarem.com)



ItzCash is an India-based digital payments solutions provider. The company's corporate solutions include prepaid card services, corporate gift cards and general purpose corporate cards. It also provides government disbursement solutions.

ItzCash

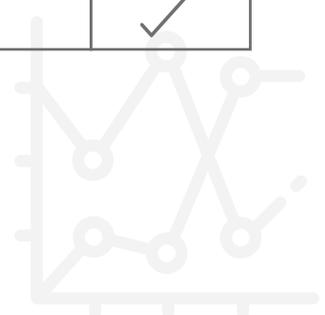
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time : N/A

Services Provided : Payroll Disbursements, Corporate Disbursements, Insurance Disbursements

Website : [ItzCash](https://www.itzcash.com)





Justworks' solutions help companies automate benefits, payroll, human resources and government paperwork. Its payroll management services allow direct deposit for part-time and full-time employees' salaries, contractor payments and hourly employees.

Justworks

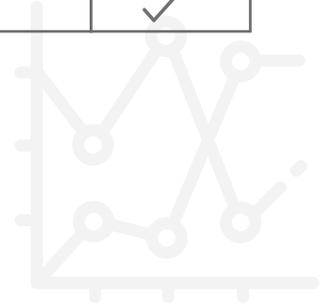
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time : 4 business days

Services Provided : Payroll disbursements, corporate disbursements

Website : [Justworks](#)



Ledge provides a white label B2B2C platform to optimize customer experience and the digital distribution of financial products, with a specific focus on installment/revolving credit products and retail financing for prime, near-prime and subprime markets.

Ledge

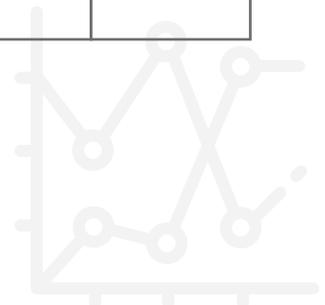
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : Instantly

Services Provided : Loan disbursements

Website : [Ledge](#)





Marqeta provides an open API issuer processor platform enabling companies to issue and deploy payment, finance and commerce solutions with control over what, where and how purchases are authorized.

Marqeta

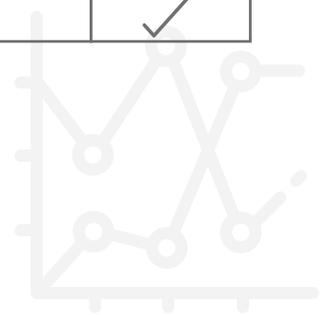
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time : Instantly

Services Provided : Loan, payroll, corporate disbursements

Website : [Marqeta](https://marqeta.com)



Mitek develops mobile capture and identity verification software. Their solutions allow financial institutions, payment companies and other businesses to verify their users' identity during a mobile transaction. This technology can be used during account openings, insurance quoting, mobile check deposit and others.

Mitek

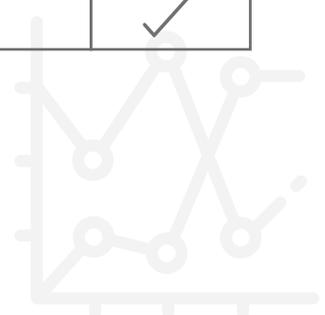
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓	✓	✓	✓			✓

Settlement Time : One day to two days

Services Provided : Mobile capture and identity verification, multi-check capture, mobile deposit

Website : [Mitek Systems](https://mitek.com)





Modulr Finance provides an application program interface (API) platform for payment flows, the creation of unlimited accounts and access to immediate payments. The company serves various industries including payroll, gig economy, employment services, alternative finance and insurance.

Modulr Finance

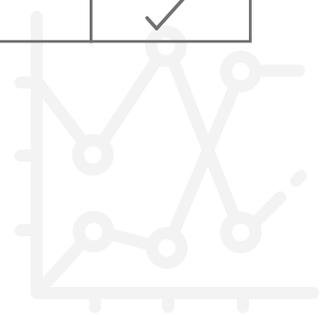
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time : Instant

Services Provided : Payroll Disbursements, lending, and insurance

Website : [Modulr Finance](https://www.modulr.com)



MoneyGram is a global money transfer services provider offering bill payment services, money order issuing and check processing services. Customers can choose to send money online, using Facebook Messenger or at selected locations.

NovoPayment

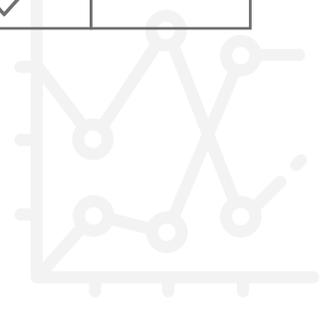
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : 1 Hour

Services Provided : P2P Payments

Website : [MoneyGram](https://www.moneygram.com)





Netspend, a TSYS company, is a provider of Visa prepaid debit cards, prepaid debit Mastercard cards and commercial prepaid card solutions. The company is also a provider of commercial payroll card solutions, offering employees a direct deposit option.

Netspend

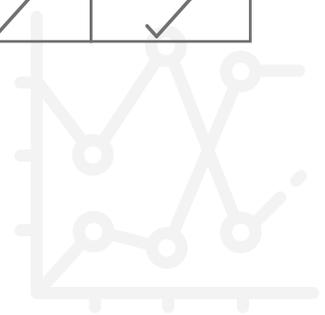
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓		✓	✓

Settlement Time : Not available

Services Provided : Rebates, employee rewards, insurance, loans and payroll

Website : [Netspend](#)



Novatti is a global software technology and systems integration provider. The company’s solutions span a wide array, including P2P payments, government disbursements, mobile banking and bill payments, among others.

Novatti

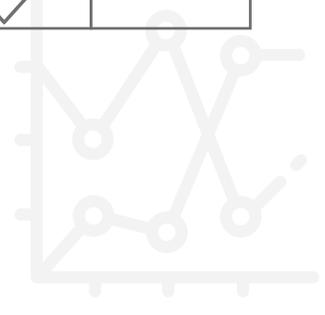
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓			✓			✓	

Settlement Time : Not available

Services Provided : Government disbursements, P2P

Website : [Novatti](#)





NovoPayment offers a variety of mass disbursement and collection services through a cloud-based, bank-grade platform. Its turnkey disbursement solutions can be used to address corporate travel, airline, procurement, gig worker, government and B2B payment needs like payroll, per diem and other considerations.

NovoPayment

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓			✓			✓	

Settlement Time : Instant

Services Provided : Corporate disbursements, Gig economy disbursements, Government disbursements

Website : [NovoPayment](#)



Obopay offers payments technologies and services including mobile payments, business solutions and agent solutions. Its products serve various industries – such as telecom operators, retail chains and government and support services – with offerings like person-to-person (P2P) and corporate bulk payments.

Obopay

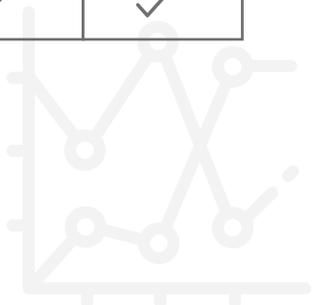
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	✓

Settlement Time : Instantly

Services Provided : Payroll, corporate disbursements, P2P payments

Website : [Obopay](#)





OKPAY offers both person-to-person (P2P) and business-to-consumer (B2C) web-based payment systems. Its portfolio of business solutions includes payments acceptance, global payouts, digital wallets and multi-currency accounts. Its personal services cover payment cards, cash transfers, digital wallet and promotions.

OKPAY

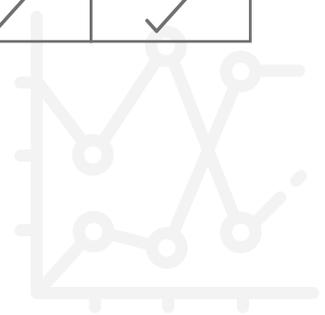
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	✓

Settlement Time : Instantly

Services Provided : Payroll, P2P payments

Website : [OKPAY](#)



One, Inc. offers an integrated cloud-based platform known as InsureOne that was designed for the insurance industry. It provides claim payment, policy administration, data and analytics, billings and customer relationship management (CRM) services.

One, Inc.

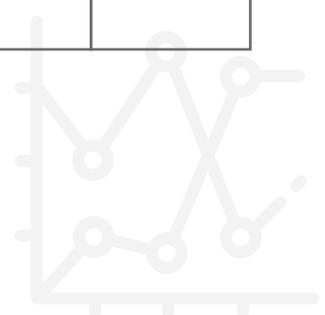
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time : Instantly

Services Provided : Claims Disbursements

Website : [One, Inc.](#)





Open Platform is a blockchain-based developer platform offering payments infrastructure. It allows mainstream application developers to utilize decentralized technologies.

Open Platform

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓	✓				✓	✓

Settlement Time : Instantly

Services Provided : N/A

Website : [Open Platform](#)

NEW



Parascript develops artificial intelligence software that analyzes critical information for financial services, government agencies and the health care industry. Their software enables business automation in documents, forms, mail processing, transaction processing and fraud prevention. The company's three main check processing products are CheckPlus, CheckUltra and CheckUsability.

Parascript

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓		✓				

Settlement Time : One day to two days

Services Provided : Check processing, check recognition and verification

Website : [Parascript](#)



Paychex is a provider of integrated human capital management solutions for payroll, HR, retirement and insurance services for SMBs. The company’s corporate payroll solution allows corporate clients to electronically deposit funds into employees’ accounts or onto a prepaid card.

Paychex

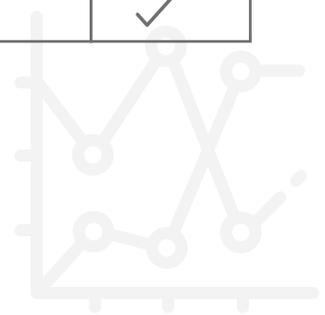
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time : Same-day

Services Provided : Employees disbursements

Website : [Paychex](https://www.paychex.com)



Payoneer is an online payment solutions provider that enables companies to pay people and businesses around the world using several transfer payment solutions, including prepaid cards and local eWallets.

Payoneer

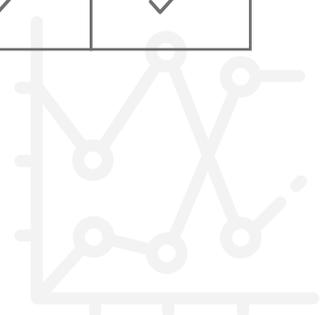
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	✓

Settlement Time : Minutes

Services Provided : Payroll, international payments

Website : [Payoneer](https://www.payoneer.com)





PayPal operates a digital payment platform home to nearly 200 million active accounts. PayPal offers its users the capability of sending payments or getting paid as well as performing transactions online, mobile, in-app and in-person. Their line of platforms includes Braintree, Venmo and Xoom.

PayPal

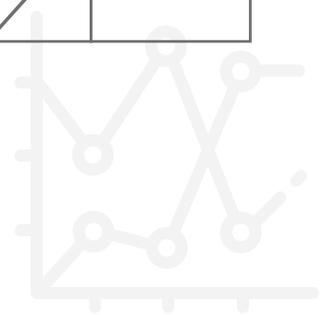
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓	✓				✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [PayPal](https://www.paypal.com)



Paysafe provides payment solutions, including payment processing and acquiring and card solutions. Its consumer-focused solutions include digital wallet, cash, remittance and mobile solutions.

Paysafe

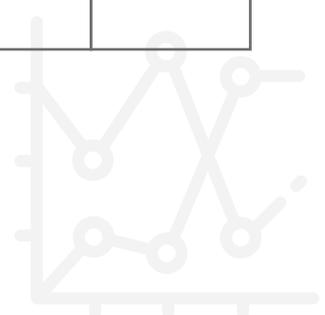
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓	✓					

Settlement Time : Instantly

Services Provided : Corporate Disbursements, Payroll Disbursements, P2P payments

Website : [Paysafe](https://www.paysafe.com)





Pleo offers a payment card solution to enable individualized spending limits, automated expense reports and automatic purchase categorization. Its solution can also be synced with accounting systems.

Pleo

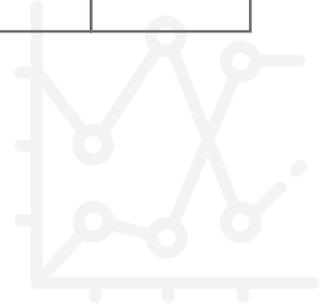
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time : Instantly

Services Provided : Corporate Disbursements

Website : [Pleo](https://pleo.com)



PrePay Solutions is jointly owned by Enread and Mastercard Worldwide. The company designs, manages and implements prepaid card programs and its prepaid product portfolio includes corporate disbursement, promotions, loyalty, gifting, travel and everyday spending solutions.

PrePay Solutions

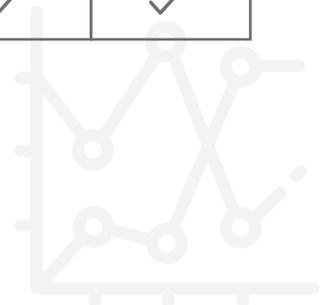
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	✓

Settlement Time : Instantly

Services Provided : Payroll, corporate disbursements, P2P payments

Website : [PrePay Solutions](https://prepay.com)





Rapid Financial Solutions offers businesses E2E payment solutions for government solutions such as tax refunds, jury payments and bond payments. Rapid also offers payment products for payroll and corporate disbursements.

Rapid Financial Solutions

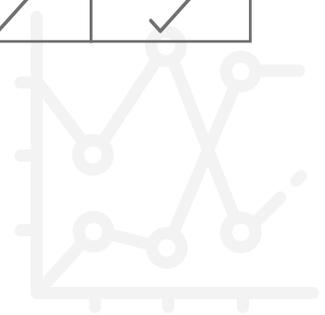
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	✓

Settlement Time : Instantly

Services Provided : Government, corporate, employees, P2P payments, law firms disbursements

Website : [Rapid Financial Solutions](https://www.rapidfinancial.com)



Remitly is an international payments company with solutions enabling customers in the United States, United Kingdom and Canada to instantly send money to others in countries like the Philippines, India and Mexico. Delivery options include cash pick up and direct deposit.

Remitly

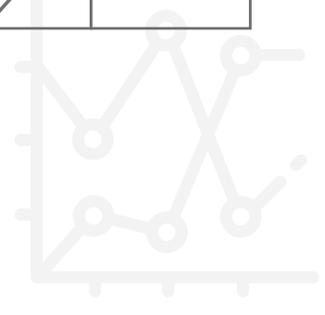
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Remitly](https://www.remitly.com)





SelectCore is a prepaid payment solutions provider. The company offers a range of services – from POS activation and mobile top-up to open and closed loop prepaid stored value cards – for corporate clients, government agencies, telecom carriers and retail partners.

SelectCore

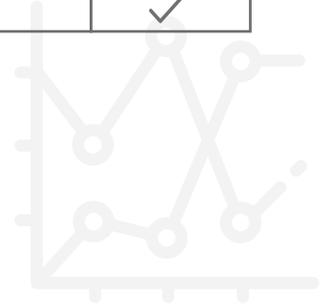
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time : Instantly

Services Provided : Government disbursements, payroll disbursements

Website : [SelectCore](#)



Skrill provides digital payments solutions to consumers and businesses, allowing users to make local and international P2P payments. International recipients receive money instantly and can access it through a local bank, mobile wallet or as cash.

Skrill

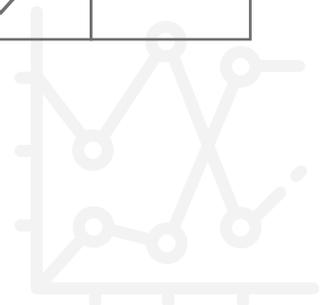
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P Payments
Digital checks

Website : [Skrill](#)





SnapCheck provides a digital checking solution to business, consumers and banks. Its business offerings allow companies to pay expenses and employees, enabling them to send digital checks via email, Skype, Dropbox or mobile app.

SnapCheck

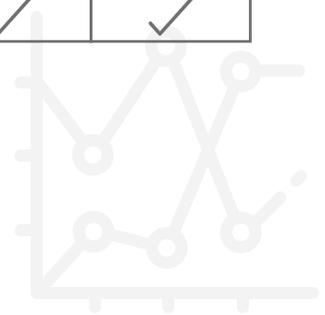
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	✓

Settlement Time : Not Available

Services Provided :

Website : [SnapCheck](#)



SOLE Financial is a payroll card solutions provider. Its solutions are intended to offer an alternative to paying employees by check. Cardholders can check their balances by phone or text and pay bills online.

SOLE

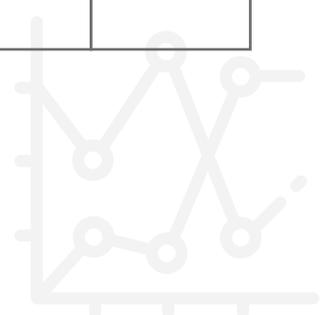
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓		

Settlement Time : One business day

Services Provided : Payroll Disbursements

Website : [SOLE](#)





The Stripe Connect platform is designed to accept and deliver payments to third parties. It handles recurring billing and other types of business-to-business (B2B) payments.

Stripe Connect

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓	✓				✓	✓

Settlement Time : Instantly

Services Provided : Payments, 3rd parties

Website : [Stripe Connect](#)



Tango Card is a digital reward solutions developer. The company's products enable businesses to instantly deliver electronic gift cards, prepaid cards and non-profit donations in bulk or through the Tango Card API.

Tango Card

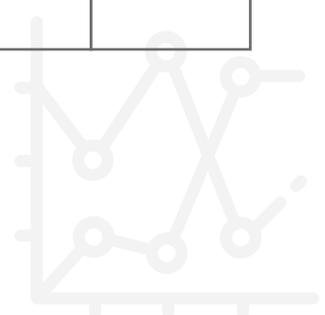
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓	✓					

Settlement Time : Instantly

Services Provided : Merchant disbursements, corporate disbursements

Website : [Tango Card](#)





Tipalti provides a supplier payments automation solution to automate accounts payable and payment management workflows. Its product enables users to manage supplier onboarding, taxes, regulatory compliance, global payments and invoice processing.

Tipalti

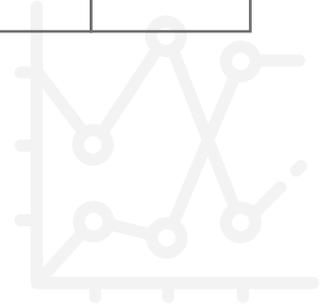
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓					

Settlement Time : Instantly

Services Provided : Payroll Disbursements

Website : [Tipalti](https://www.tipalti.com)



TransferMate offers a global payroll solution enabling companies to process global payments in more than 30 currencies. It also delivers solutions like mass payments, international receivables, spot transactions and stop loss order, among others.

TransferMate Global Payments

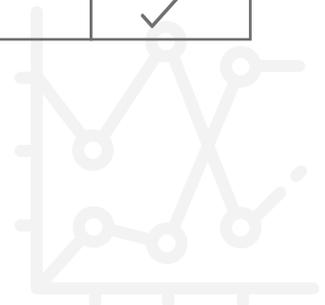
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time : N/A

Services Provided : Payroll disbursements

Website : [TransferMate Global Payments](https://www.transfermate.com)





TransCard is a SaaS funds disbursement and management platform offering solutions for an array of industries, including financial services, corporate disbursements, insurance, hospitality, payroll and government.

TransCard

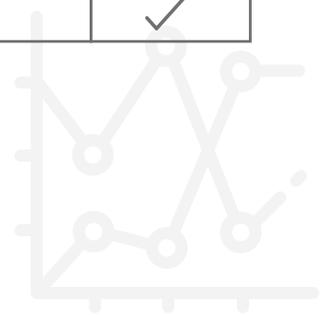
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time : Varied

Services Provided : Payroll disbursements, corporate disbursements, insurance claims disbursements

Website : [TransCard](#)



TransferWise Ltd is an international payments services provider. Its solutions include money transfer and currency exchange services, and funds can be transferred from a bank account or a credit card.

TransferWise, Ltd

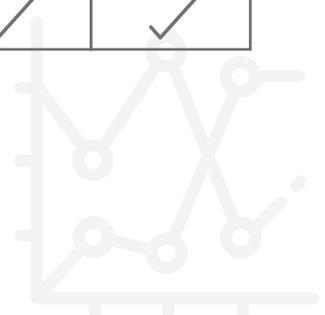
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	✓

Settlement Time : Days

Services Provided : International payments

Website : [TransferWise, Ltd](#)





Transpay offers a B2B/B2P cross-border payouts platform. The company's offerings service several industries, including international payroll, online travel agencies, vacation rentals, crowdsourcing platforms and eCommerce marketplaces.

Transpay

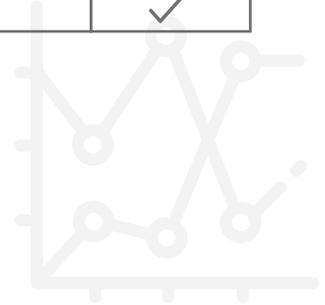
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time : Hours

Services Provided : Payroll disbursements

Website : [Transpay](#)





99designs is an on-demand design marketplace working to connect companies with freelance designers for logos, websites, packaging and other jobs. It transfers designers' payments into their accounts through one of its payment providers.

Abra

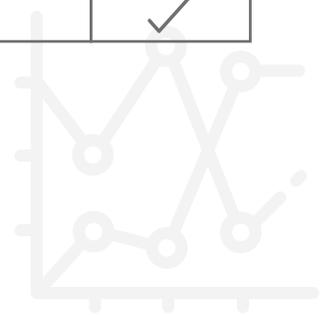
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time : 48 Hours

Services Provided : Payroll Disbursements

Website : [99designs](https://99designs.com)



ABRA

Abra is a bitcoin-based digital wallet app. Users can fund their Abra app wallets with bitcoin, their bank accounts, Amex Cards or with cash through an Abra Teller. Funds can be transferred to users internationally.

Abra

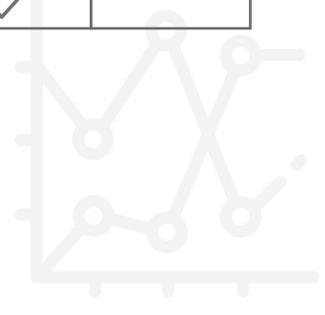
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P disbursements

Website : [Abra](https://abra.com)





Activehours offers solutions that allow customers to track the number of hours they've worked and request their pay when they want it. Customers need an electronic timesheet and direct deposit to get their payments. The app also supports individuals who are paid "per task," such as Uber and Instacart workers.

Activehours

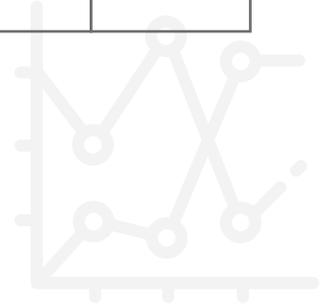
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time : Same Day

Services Provided : Receive payments from employer

Website : [Activehours](#)



Alipay's solutions include person-to-person (P2P) transfers, prepaid mobile phone solutions, bus and train ticket purchases, credit cards payments and insurance selection, among others.

Alipay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	✓

Settlement Time : Instant

Services Provided : Insurance selection, P2P payments, Transport fare

Website : [Alipay](#)



NEW



Allianz is an insurance and financial services provider. The company's subsidiary, travel insurance provider Allianz Global Assistance, enables clients to file claims using mobile devices and receive money to their bank accounts through direct deposit. Funds are disbursed within one to two days of a claim's approval.

Allianz

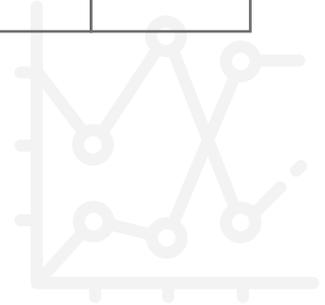
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time : Varied

Services Provided : Insurance disbursements

Website : [Allianz](https://www.allianz.com)



Allstate offers car, home, property, condo and renters insurance, as well as insurance for recreational vehicles. The company's Fast Mobile ePayment tool is available for both auto and property claims, enabling policyholders to have their claim payments disbursed to accounts on the day the payment is issued.

Allstate

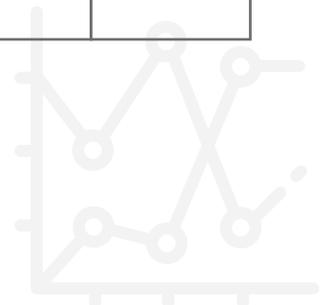
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time : Same day to two days

Services Provided : Insurance disbursements

Website : [Allstate](https://www.allstate.com)





Apple

Apple develops devices like the iPhone, iPad, the Mac and Apple Watch, as well as its own operating system and software. The company has announced that iOS 11 will include P2P payment services.

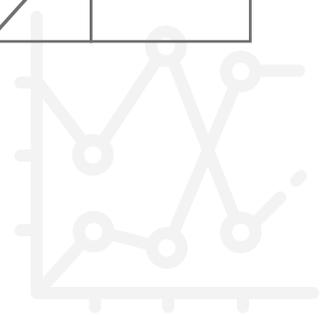
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Apple](#)



Barclays Pingit

Barclays is behind Pingit, an app that links a user’s mobile phone number with their bank account and lets them receive and send money. Pingit also allows international payments to over 35 countries, bill payment functionalities and donations to charities.

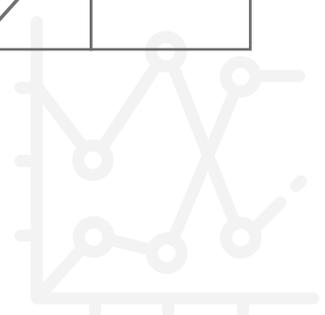
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : One day to two days

Services Provided : P2P payments

Website : [Barclays Pingit](#)





Boon. is a payment app developed by Wirecard allowing users to make payments using their iPhones, iPads or Apple watches. It can be used for online shopping, person-to-person (P2P) transactions and contactless payments.

Boon.

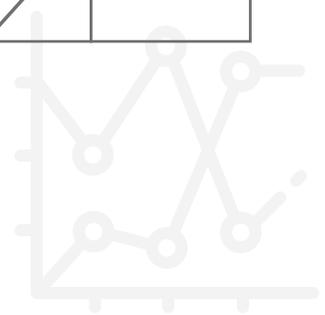
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instant

Services Provided : P2P payments

Website : [Boon.](https://boon.com)



Bunq is a personal finance solutions developer. Its app allows users to send and request payments instantly to smartphone contacts or through WhatsApp, email or messenger.

Bunq

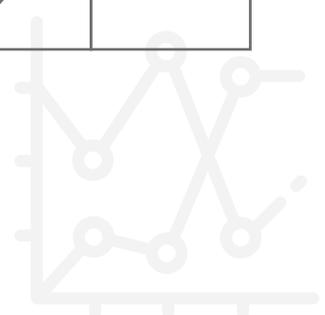
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Bunq](https://bunq.com)





chillr

Chillr is a personal finance app allowing users to send instant money transfers, connect multiple bank accounts and pay bills. It also develops a business product helping companies send payments to employees, among other things.

Chillr

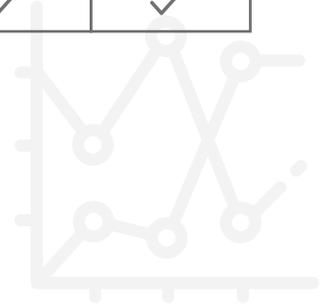
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	✓

Settlement Time : Instantly

Services Provided : Payroll disbursements, P2P payments

Website : [Chillr](#)



ChimpChange

ChimpChange offers a banking app allowing users to receive paychecks through direct deposit or upload checks via Ingo Money using photo check deposit. The app gives customers access to ACH transfers and personal finance management tools, including auto-categorizing a user's spending patterns.

ChimpChange

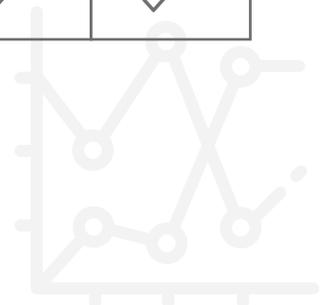
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	✓

Settlement Time : Instantly

Services Provided : Employee and contractor disbursements, P2P payments, photo check deposit

Website : [ChimpChange](#)





CIRCLE

Circle offers an app that allows users to send money and exchange currency between U.S. dollars, U.K. pounds and Euros. Circle works together with iMessage allowing the user to send money to other people without needing to open the app.

Circle

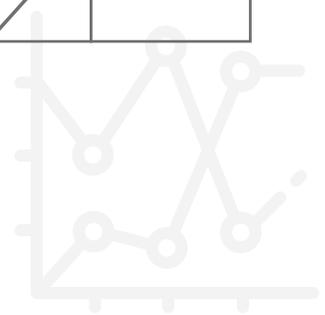
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : One day to two days

Services Provided : P2P payments

Website : [Circle](https://circle.com)



clearXchange is a person-to-person (P2P) payments provider offering payments services through mobile banking apps from Bank of America, Capital One, Chase, First Bank, U.S. Bank and Wells Fargo, among other financial institutions.

clearXchange

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Few minutes

Services Provided : P2P payments

Website : [clearXchange](https://clearXchange.com)





DailyPay is a technology-enabled financial wellness company. The DailyPay's solutions work as an add-on to a company's existing payroll system. Once added, the solution allows an employee to access his or her money before payday, and the pre-accessed amount is later deducted from the employee's paycheck.

DailyPay

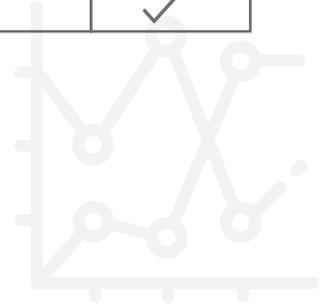
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time : One business days

Services Provided : Employee disbursements

Website : [DailyPay](#)



Digiliti Money is a provider of cloud-based, SaaS financial solutions and helps financial institutions of all sizes leverage their remote deposit capture solutions to create revenue streams, foster customer relationships and gain competitive edge.

Digiliti Money

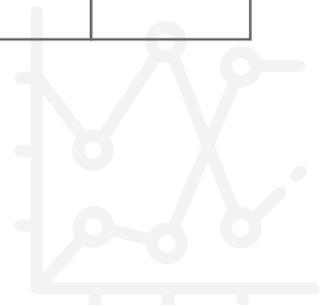
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓	✓				

Settlement Time : N/A

Services Provided : Image check deposit, bill payment, money management

Website : [Digiliti Money](#)





DiPocket is a personal finance solutions developer. Its app can be linked to a Mastercard prepaid debit card, enabling users to send instant payments to other DiPocket users, receive notifications on their expenses and deposit their earnings.

DiPocket Limited

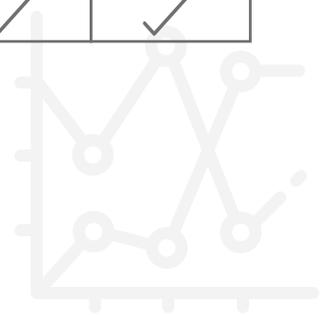
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	✓

Settlement Time : Instantly

Services Provided : P2P payments, payroll disbursements

Website : [DiPocket Limited](#)



Ensenta develops real-time SaaS solutions for mobile and online payments and deposits. The company offers its financial services to government, health care, logistics and nonprofit markets.

Ensenta

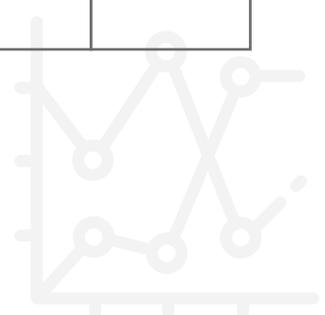
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓	✓					

Settlement Time : One day to two days

Services Provided : Remote deposit capture, check cashing, mobile payments

Website : [Ensenta](#)





EQ Bank is the digital banking division of Canadian Equitable Bank. It offers clients several features like mobile check deposit, money transfers and other capabilities present in digital bank apps such as bill payment and savings tracking.

EQ Bank

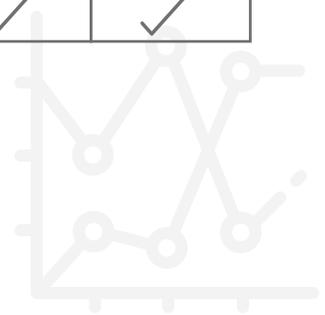
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	✓

Settlement Time : Instantly

Services Provided : P2P payments, payroll disbursements

Website : [EQ Bank](#)



Facebook introduced a payment functionality in its messaging app Facebook Messenger in 2015 for its U.S.-based users. The functionality allows users with Visa or Mastercard debit cards issued by a U.S. bank to send or request money from their Facebook friends and generate the transaction inside the app.

Facebook

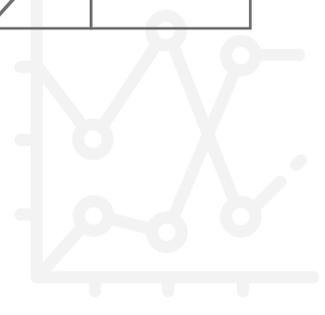
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Facebook](#)





Freelancer is a freelancing and crowdsourcing marketplace through which employers can hire freelancer workers to work software development, writing, data entry, design, engineering, the sciences, sales and marketing, accounting and legal services, among others.

Freelancer

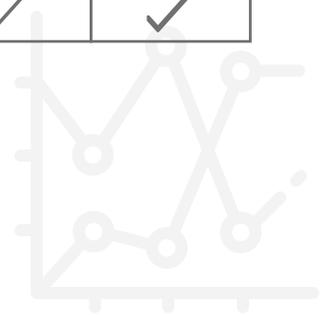
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	✓

Settlement Time : 2-3 business days

Services Provided : Freelancer disbursements

Website : [Freelancer](https://www.freelancer.com)



Google offers its own tool for sending and receiving money under the name of Google Wallet. This functionality allows users to make transactions through the app, through Gmail or online. The money received through the app is directly deposited in the user's bank account.

Google Wallet

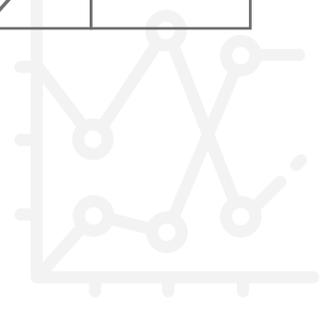
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Google Wallet](https://wallet.google.com)





Green Dot

Green Dot corporation, along with its subsidiary bank, Green Dot Bank, is a financial technology company specializing in the prepaid debit card industry. Green Dot offers users multiple ways to reload cards, the ability to send and receive money and an app to manage their accounts.

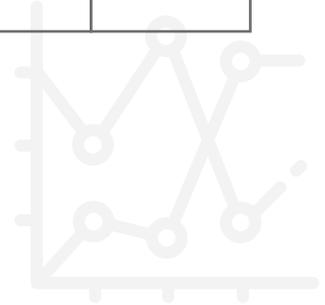
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓			✓				

Settlement Time : Instant

Services Provided : Payroll Disbursements, Corporate Disbursements

Website : [Green Dot](#)



Guru

Guru is an online platform allowing businesses to hire freelancers in fields such as software, IT, writing, translation, management and finance. Freelancers are paid using several available methods including PayPal, credit card and eCheck.

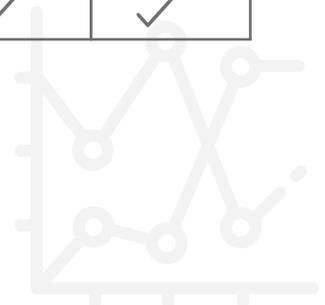
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	✓

Settlement Time : Instantly

Services Provided : Employee and contractor disbursements

Website : [Guru](#)





Jiffy

Jiffy is a development of technology and services provider SIA. Its solutions enable users to send money to friends in real time using mobile numbers instead of requiring senders to know recipients' account details.

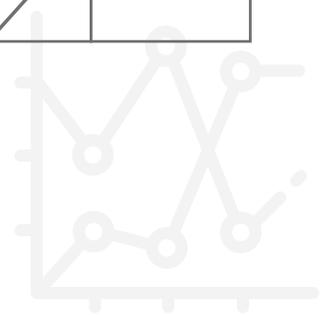
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P Payments

Website : [Jiffy](#)



Kalo

Kalo is a freelancer management platform that allows companies to see their freelancers' information, check availability and assign tasks. The platform also provides payment capabilities for disbursing money to freelancers around the globe.

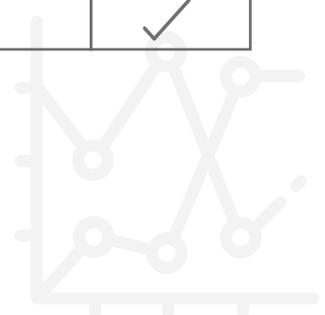
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time : Less than 5 days

Services Provided : Freelancer disbursements

Website : [Kalo](#)





Koho is a Canadian personal finances company. It offers a Koho Visa Prepaid Card and a mobile app that allows users to receive paychecks, pay bills, make ATM cash withdrawals, set saving goals and receive spending insights, among other products.

Koho

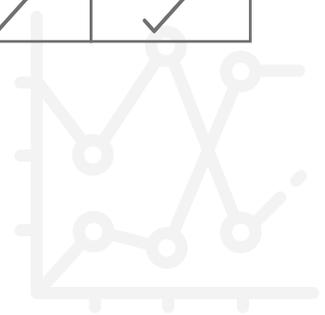
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	✓

Settlement Time : Not Available

Services Provided : P2P payments, payroll disbursements

Website : [Koho](https://koho.com)



Lemonade is a property and casualty insurance company. It works to provide its services through its iOS /Android apps and website. Claims are filed via the app and, following approval, are deposited directly into users' bank accounts.

Lemonade

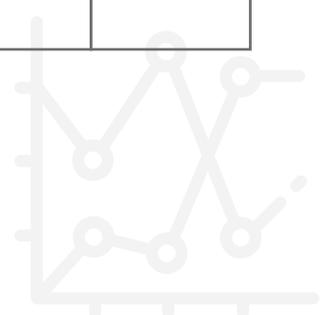
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time : Almost instant

Services Provided : Insurance Disbursements

Website : [Lemonade](https://lemonade.com)





LendingClub is an online marketplace connecting borrowers with investors, automatically depositing loans into the borrower’s bank account. The marketplace enables borrowers to apply for loans online and select an offer after reviewing monthly payments and interest rate options.

LendingClub

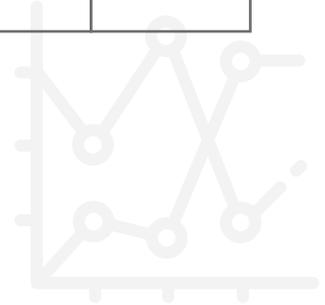
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : Varied

Services Provided : Loans

Website : [LendingClub](https://www.lendingclub.com)



LendingPoint is a FinTech balance sheet lender enabling users to request up to \$20,000 and, once the loan is approved, transfer the funds into the borrower’s bank account the next business day.

LendingPoint

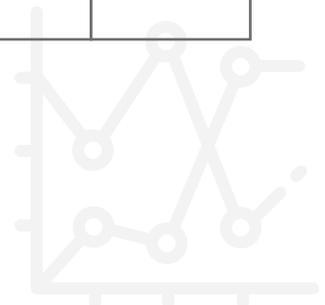
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : One business day

Services Provided : Loan disbursements

Website : [LendingPoint](https://www.lendingpoint.com)





Loot Financial Services offers a payment disbursement service, providing users with a Mastercard, a checking account, person-to-person (P2P) payment services and budgeting tools.

Loot

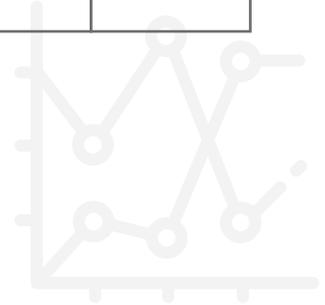
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓	✓				

Settlement Time : 1 Hour

Services Provided : Payroll Disbursements, Loan Disbursements, P2P Payments

Website : [Loot](#)



Mogo is a finance technology company with offerings that include credit score monitoring, an app connected to a prepaid card, spend monitoring and access to personal loans.

Mogo

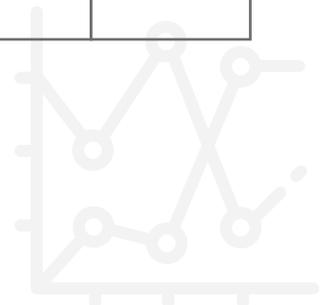
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : Same-Day

Services Provided : Loans

Website : [Mogo](#)





Monese offers mobile banking services, including an account linked to a prepaid debit card that enables users to receive U.K. transfers from individuals and companies. The service includes features such as budgeting, bill payment and the possibility of making international transfers.

Monese

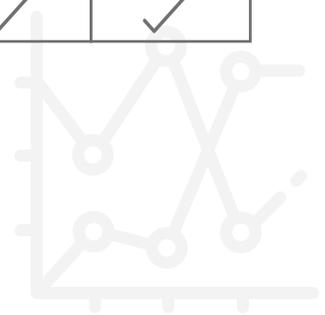
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	✓

Settlement Time : Instantly

Services Provided : P2P payments, payroll disbursements

Website : [Monese](https://monese.com)



MoneySend’s solutions enable consumers to quickly move funds to friends and family or to their own Mastercard accounts. They can also receive disbursements from businesses and governments via the Mastercard Network.

MoneySend

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓				✓	✓

Settlement Time : Instantly

Services Provided : P2P payments, government disbursements, corporate disbursements

Website : [MoneySend](https://moneysend.com)



NEW



Moonrise provides a platform designed to connect gig workers with employers seeking to fill shifts. Its solution enables workers to receive payment on an associated card within 24 hours of completing the shift.

Moonrise

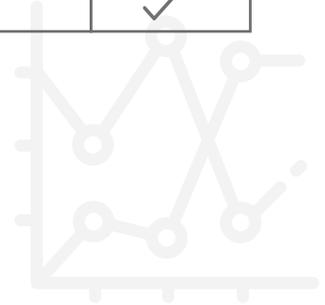
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time : 24 Hours

Services Provided : Payroll Disbursements

Website : [Moonrise](https://moonrise.com)



NCR is a global technology company that specializes in the development of consumer transaction solutions. In the area of financial services, NCR provides solutions for digital banking, check and image processing, fraud prevention, and transaction processing between others.

NCR

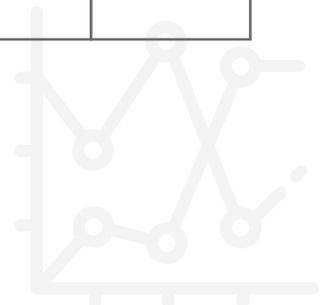
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓	✓				

Settlement Time : One day to two days

Services Provided : Check imaging, remote deposit capture

Website : [NCR](https://nocr.com)





Nooch is an app that allows users to make P2P payments by linking to an existing bank account to fund the app transfers. The payments can be delivered with a memo or a picture attached.

Nooch

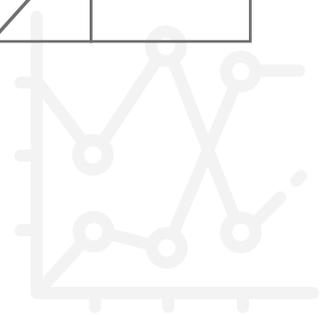
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time : 3 Business days

Services Provided : P2P payments

Website : [Nooch](#)



Paytm’s solutions are designed to pay utility bills and issue payments from debit and credit cards.

Paytm

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓		✓	✓

Settlement Time : Instant

Services Provided : Food Wallet, QR Code

Website : [Paytm](#)



NEW



Payza is a global online payment platform specializing in eCommerce payment processing, corporate disbursements and remittances for individuals and businesses.

Payza

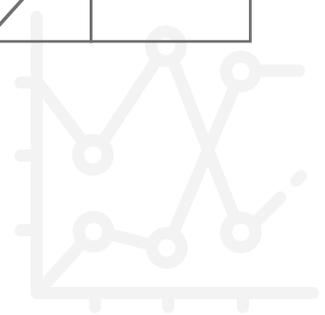
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Payza](#)



Pepper offers alternative lending services to the Australian market for home, personal, professional equipment and car loans, as well as property advisory and asset servicing solutions. The loan application process takes place entirely online and funds are disbursed into an approved customer’s bank account.

Pepper

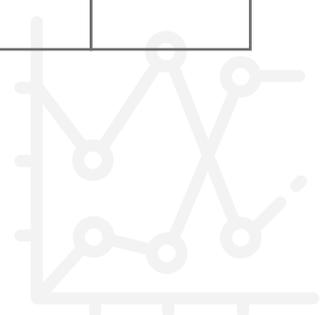
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : 1 Business day

Services Provided : Lending disbursements

Website : [Pepper](#)





Pockit is a personal finance solutions developer. Its digital banking account enables account holders to have their salaries or benefits paid via bank transfer or by debit card. Users can also get paid in cash at PayPoints locations

Pockit

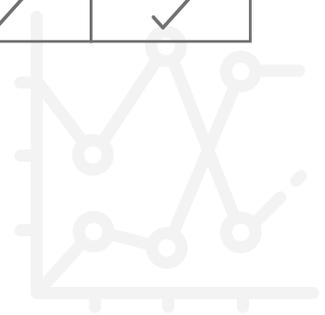
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	✓

Settlement Time : Varies

Services Provided : Government, payroll, P2P disbursements

Website : [Pockit](#)



Popmoney's solutions are designed for use with payment collections, recurring money requests and person-to-person (P2P) transfers.

Popmoney

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instant

Services Provided : P2P payments

Website : [Popmoney](#)



NEW



Prosper Marketplace is a personal finance solutions developer. The company's lending products allow borrowers to check rates, choose terms and have funds disbursed directly to their bank accounts through direct deposit.

Prosper Marketplace

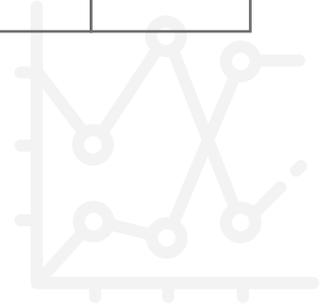
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : 1-3 days

Services Provided : Loans

Website : [Prosper Marketplace](https://prospermarketplace.com)



RateSetter offers a peer-to-peer (P2P) lending service allowing borrowers to complete the loan process online, check rates, obtain decisions and receive funds. It also enables users to apply for personal loans, including auto, self-employed and wedding loans, among others.

RateSetter

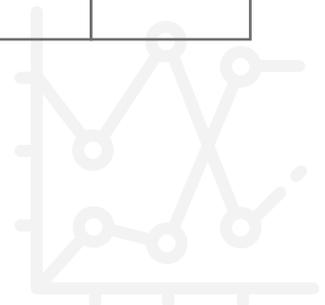
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : One business day

Services Provided : Loans

Website : [RateSetter](https://ratesetter.com)





Revolut allows users to transfer funds from their bank accounts or debit cards into its app and from there spend, send, receive and exchange money. Users can send money to other people even if they don't have a Revolut account. The app works in 20 different currencies and also offers currency exchange capabilities.

Revolut

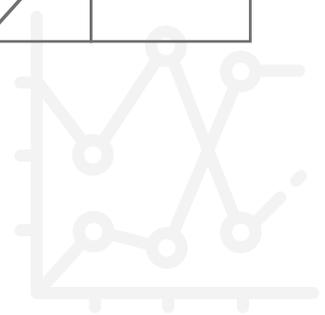
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Revolut](https://www.revolut.com)



RushCard offers clients a prepaid visa card that allow the user to access different features like mobile access, ATM withdrawals and get their paycheck directly sent to their RushCard.

RushCard

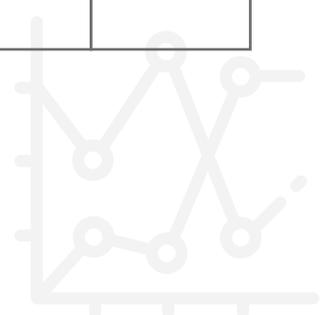
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time : Instantly

Services Provided : Cash checks, mobile app

Website : [RushCard](https://www.rushcard.com)





Samsung Pay is designed to accept government disbursements and enable government fee payment.

Samsung Pay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓				✓	✓

Settlement Time : Instantly

Services Provided : Payroll disbursement, corporate disbursements, government disbursements

Website : SamsungPay



SIMPLE

Simple is a personal finance solutions developer. Simple customers receive a Simple Visa Card connected to an FDIC-insured account and can access features such as photo check deposit, direct deposit and services like Square, Venmo and PayPal.

Simple

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	✓

Settlement Time : Instantly

Services Provided : Employee and contractor disbursements, P2P payments, photo check deposit

Website : Simple



SocietyOne

SocietyOne is a peer-to-peer (P2P) lending service operating in Australia. It offers personal loans for debt consolidation, holidays and weddings, among other options, and funds can be deposited into a borrower’s account within 72 hours of approval.

SocietyOne

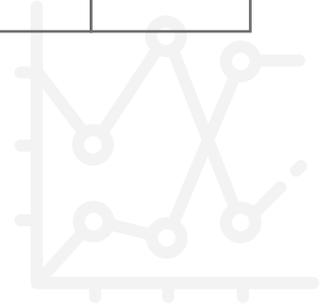
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : Approximately 72 hours

Services Provided : Loan disbursements

Website : [SocietyOne](https://www.societyone.com.au)



\$ Square Cash

Square Cash allows individuals and businesses to exchange money with others regardless if they are users of Square Cash or not. Payments can be sent with debit or credit cards and cashed out to a bank for free.

Square Cash

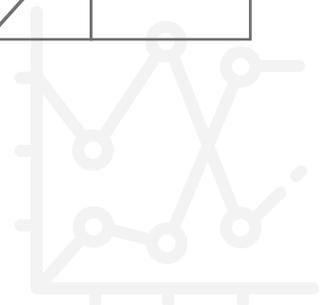
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Square Cash](https://square.com)





Starling Bank offers a mobile-only checking account that can be linked to a contactless Mastercard debit card and boasts features like spending analysis and payments. It also offers a business account that allows companies to transfer money internationally in local currencies.

Starling Bank

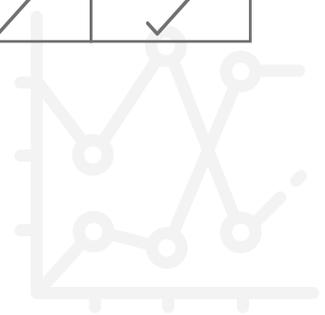
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	✓

Settlement Time : Instant

Services Provided : Payroll disbursements, P2P disbursements

Website : [Starling Bank](#)



The Check Cashing Store’s services include cashing various checks for various purposes such as payroll, government, small businesses, personal, insurance and money orders.

The Check Cashing Store

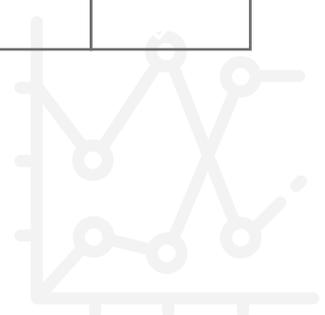
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓			✓			

Settlement Time : Two days or more

Services Provided : Check cashing

Website : [The Check Cashing Store](#)





Tuyyo is a peer-to-peer (P2P) payment service provided by BBVA Transfer Services and focusing on transactions between the United States and Mexico. Money that is sent can be collected at BBVA ATMs or participating cash pick-up locations, or disbursed directly into a bank account.

Tuyyo

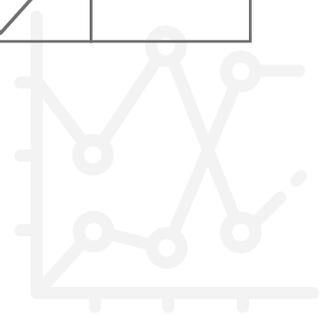
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Minutes

Services Provided : P2P Payments

Website : [Tuyyo](https://tuyyo.com)



Upstart is an online lending platform. In addition to its direct-to-consumer lending platform, Upstart provides technology to banks, credit unions and other partners via its Powered by Upstart software solution.

Upstart

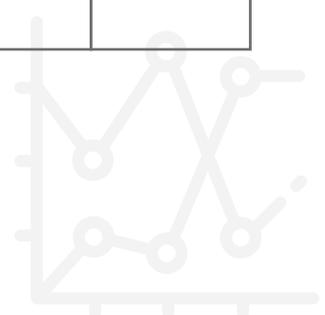
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : 1-5 business days

Services Provided : Loan disbursements

Website : [Upstart](https://upstart.com)





Upwork is a freelancing platform that allows clients to find, hire, work with and pay freelancers. Freelancers can choose payment through various methods including ACH and PayPal.

Upwork

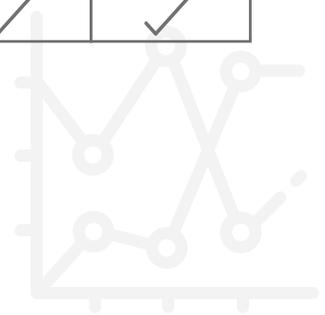
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	✓

Settlement Time : Variable

Services Provided : Employee payments

Website : [Upwork](https://www.upwork.com)



Venmo is a service of PayPal that allows users to send money to other Venmo users and make purchases. Venmo focuses on the social aspect with an interface similar to a social media platform, allowing members to share their purchases and payments. Finally, users can decide to move the money to their bank account.

Venmo

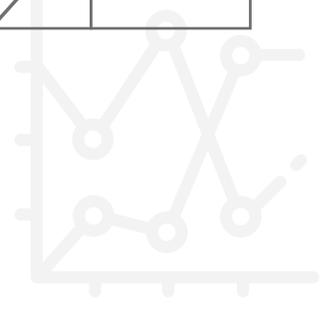
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Venmo](https://venmo.com)





Verse

Verse is an app that allows users to register with their mobile phone numbers and get linked to their bank accounts. Users can use Verse to send or receive money from others just by providing their phone number and transferring their Verse balance to their bank account.

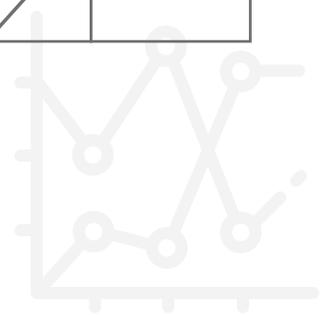
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Verse](#)



Vouchr

Vouchr is a financial technology company providing financial institutions with mobile gift giving solutions for their customers. Its products allow users to personalize their person-to-person (P2P) transactions by adding features like photos, titles or wrapping.

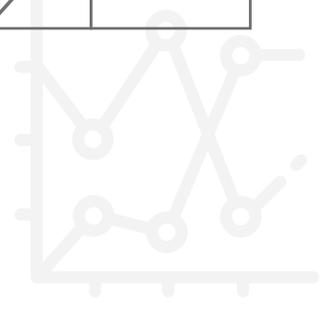
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : N/A

Services Provided : P2P payments

Website : [Vouchr](#)





Voygo, powered by NovoPayment, is an internationally available, digital stored value solution provider. It offers companies a tool for managing disbursements related to personnel, per diems and accounts payable.

Voygo

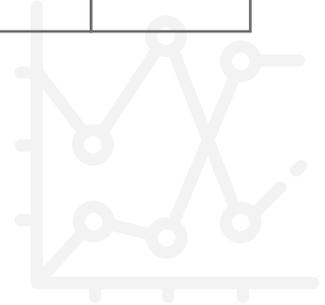
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time : Instantly

Services Provided : Corporate Disbursements

Website : Voygo



Waleteros offers a smartphone app linked to a prepaid card enabling users to receive their salaries or government benefits through direct deposit, or to deposit paper checks by taking pictures of them. Additionally, the app enables users to send money and pay bills in the U.S. or abroad.

Waleteros

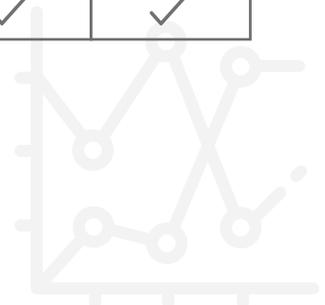
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	✓

Settlement Time : Instantly

Services Provided : Employee and contractor disbursements, P2P payments, photo check deposit

Website : Waleteros





Walnut is a product of Thumbworks Technologies Pvt. Ltd. Its app allows users to track and categorize their spending, get bill reminders, check bank balances, split or settle bills and transfer money to friends.

Walnut

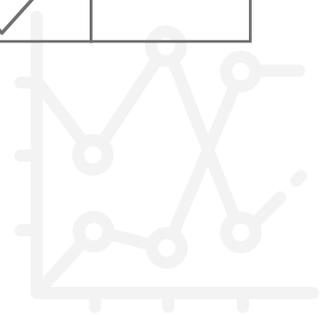
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Few Minutes

Services Provided : P2P payments

Website : [Walnut](#)



WB21 works to develop digital banking solutions for individuals and institutional and corporate clients. Its solutions include a Visa debit card paired with currency conversion, real-time money transfer and instant fund features.

WB21

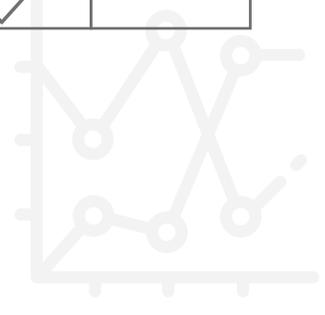
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
					✓	✓	

Settlement Time : Instantly

Services Provided : Payroll disbursements, P2P disbursements

Website : [WB21](#)



POBILITY ASPIRE



WeChat Pay works to support international credit and debit cards, transportation tickets, ride-hailing and retail solutions. Its solutions make it possible to pay government fees or insurance using an in-app security card.

WeChat Pay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓		✓		✓	✓

Settlement Time : Few Minutes

Services Provided : P2P payments, corporate disbursements

Website : [WeChat Pay](#)

NEW



WorkMarket develops cloud-based labor automation platforms. The company enables businesses to create work projects and manage them, hire freelancers, pay freelancers and receive reports with real-time WorkMarket activity data.

WorkMarket

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time : Instantly

Services Provided : Employee payments

Website : [WorkMarket](#)



Zelle is a payments solution operated by bank-owned Early Warning Services. Zelle enables users to send peer-to-peer (P2P) payments in minutes to anyone with a U.S. bank account.

Zelle

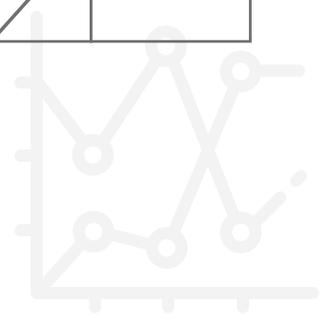
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Few minutes

Services Provided : P2P payments

Website : [Zelle](#)



Zopa is a digital P2P lending services provider. The company matches people looking for a loan with investors searching for a high rate of return. The process of applying for the loan and receiving the money is entirely digital.

Zopa

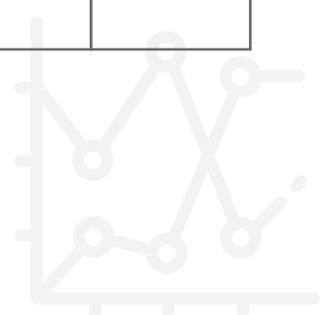
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : 1 – 3 Days

Services Provided : Loans

Website : [Zopa](#)



Feedback

If you would like your company to be considered for inclusion in the Tracker's provider directory or wish to have an existing listing reconsidered for an update, please head over to our [profile submission/update page](#).



Ingo Money is the instant money company. Founded in 2001 with a mission to digitize the paper check, its push payments technology enables businesses and banks to disburse instant, safe-to-spend electronic funds from any source to consumers anywhere through more than four billion debit, prepaid, credit, private label credit and mobile wallet accounts. This transformation of traditional payments helps businesses reduce cost and delays while dramatically improving the consumer experience.

The Ingo Instant Payments gateway enables companies and banks to deliver instant, safe-to-spend funds directly into customer accounts. This “push payments in a box” solution offers industry leading benefits, including network ubiquity to reach more than four billion consumer accounts as well as all required compliance and security checks, through one simple API integration. Ingo Money has funded over \$10 billion in transactions since launch, and completed the first push payment transaction in the U.S.

Headquartered in Atlanta, you can learn more at www.ingomoney.com.

PYMNTS.com

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