

JANUARY 2019

DISBURSEMENTS

Tracker™



Delivering
On-Demand
Payments
To On-Demand
Professionals

How Handy delivers on-demand wages for home service professionals

– Page 6 ([Feature Story](#))

B2C disbursements make up more than 3.5 billion payments valued at \$10.7 trillion

– Page 10 ([News and Trends](#))

Seasonal gig workers face payment challenges

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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.

Banks and retailers are ready to get real about instantly disbursing consumers' funds. In recent weeks, institutions in several global markets have either launched or taken steps to launch their own real-time payment solutions that will improve the speed and delivery of payments, allowing customers and workers to quickly access their funds.

In the U.S., the retail community is urging the Federal Reserve to establish a domestic real-time payments system. Several major [companies](#) – including Target and Walmart – and trade groups like the National Retail Federation are pushing the Fed to invest in a solution that enables interbank transfers 24/7. With an always-on domestic system, shoppers could avoid using debit cards and make purchases directly from their checking accounts.

While retailers urge the Fed to develop a real-time settlement solution, another effort is encouraging broader adoption of a solution that already exists. A recent [study](#) found that 80 percent of consumers who want instant disbursements prefer direct-to-card payments. To meet this demand, instant payment solution provider Ingo Money recently collaborated with Visa to launch Ingo Money QuickConnect. The service allows companies to instantly disburse funds via Visa Direct's push-to-card payments and, according to Ingo Money, will help businesses, merchants and banks deploy Visa Direct faster.

Visa also wants to pick up the pace of transactions for digital classified ad sites in the United Kingdom and, as such, has partnered with

London payment firm Shieldpay to enable secure card payments on peer-to-peer (P2P) platforms and classified ad sites. Shieldpay claimed the move could help connect debit and credit cards to the nearly [£120 billion](#) (\$151.1 billion) classified advertising market and would enable European users to have funds disbursed directly to Visa cards.

The rise and rollout of new disbursement solutions and real-time payment systems has rapidly increased the speed of payments, giving recipients quicker access to funds that are safe to spend. The Tracker's News and Trends Section (p. 10) highlights how several different businesses' new payment tools are disrupting markets.

Around the world of disbursements

The demand for faster access to funds is a worldwide phenomenon, and it's unsurprising that real-time payment systems and other emerging technologies have launched or expanded across global markets.

The European Central Bank recently [launched](#) the TARGET instant payment settlement (TIPS) system, which provides instant payments

across the eurozone. The service enables real-time payments that can be delivered via smartphones, PCs or in-store payment points.

South America is also witnessing the real-time payments revolution. Peru's automated clearing house, Camara de Compesacion Electronica (CCE), recently [collaborated](#) with payment system company Vocalink to establish a new national architecture that will deliver real-time payments and credit transfer processing.

In addition to relying on real-time payments, some U.S. institutions are turning to blockchain technology to enable faster disbursements. Late last year, Signature Bank [launched](#) Signet, a blockchain-powered digital payments platform that enables corporate clients to make instant payments 24/7, year-round. There is no service fee, and funds can be transferred to corporates that are customers of Signature Bank.

A 'Handy' solution for handypersons: on-demand wages

Home service professionals, including handypersons and housekeepers, want faster wage disbursements for their work, and platforms like [Handy](#) achieve this by immediately disbursing funds to their bank accounts or debit cards once their jobs are complete. Handy's CEO, Oisin Hanrahan, recently spoke with PYMNTS for this Tracker's Feature Story (p. 6) about how faster disbursements offer added financial stability and flexibility for home repair professionals.

EXECUTIVE INSIGHT

A recent study from Ingo Money found that 65 percent of U.S. consumers prefer to instantly receive disbursements. Why have consumers so quickly embraced instant payments, and what happens next?

"The fact that 65 percent of consumers prefer instant disbursements should come as no surprise. For years people have been conditioned to expect instant, flexible everything in their lives — from food delivery to ridesharing to retail commerce. They are right to expect that their money will move in the same instant and flexible way.

Push payments are proving capable of delivering ... both speed and choice, enabling companies to instantly send funds to any customer account — debit, credit or prepaid cards, online wallets and even cash-out locations.

What's surprising is that companies and banks have not moved faster to meet this demand. By offering instant payments, companies can improve customer loyalty, reduce their own operational costs and help close cash gaps for gig workers, lower-income families and others who live paycheck to paycheck.

Fortunately, this change has begun and is accelerating. We are seeing pioneering brands like KeyBank, OnDeck, ADP, Safelite Solutions, Uber, Paysafe and many others move quickly to offer this capability. Over the course of this year, you will see continued deployment of instant disbursement capabilities by even more and bigger brands.

Ultimately, we expect to see the percentage of U.S. consumers who both want and can access instant payments approach 100 percent."

DREW EDWARDS, CEO of [Ingo Money](#)

5 FAST FACTS



29%

Portion of executives who said real-time payments will greatly affect their companies within three years



\$25.9B

Projected market value of instant and real-time payments within five years



85%

Share of gig workers who said they would take on more work if they were paid faster



65%

Share of U.S. consumers who prefer to instantly receive disbursements

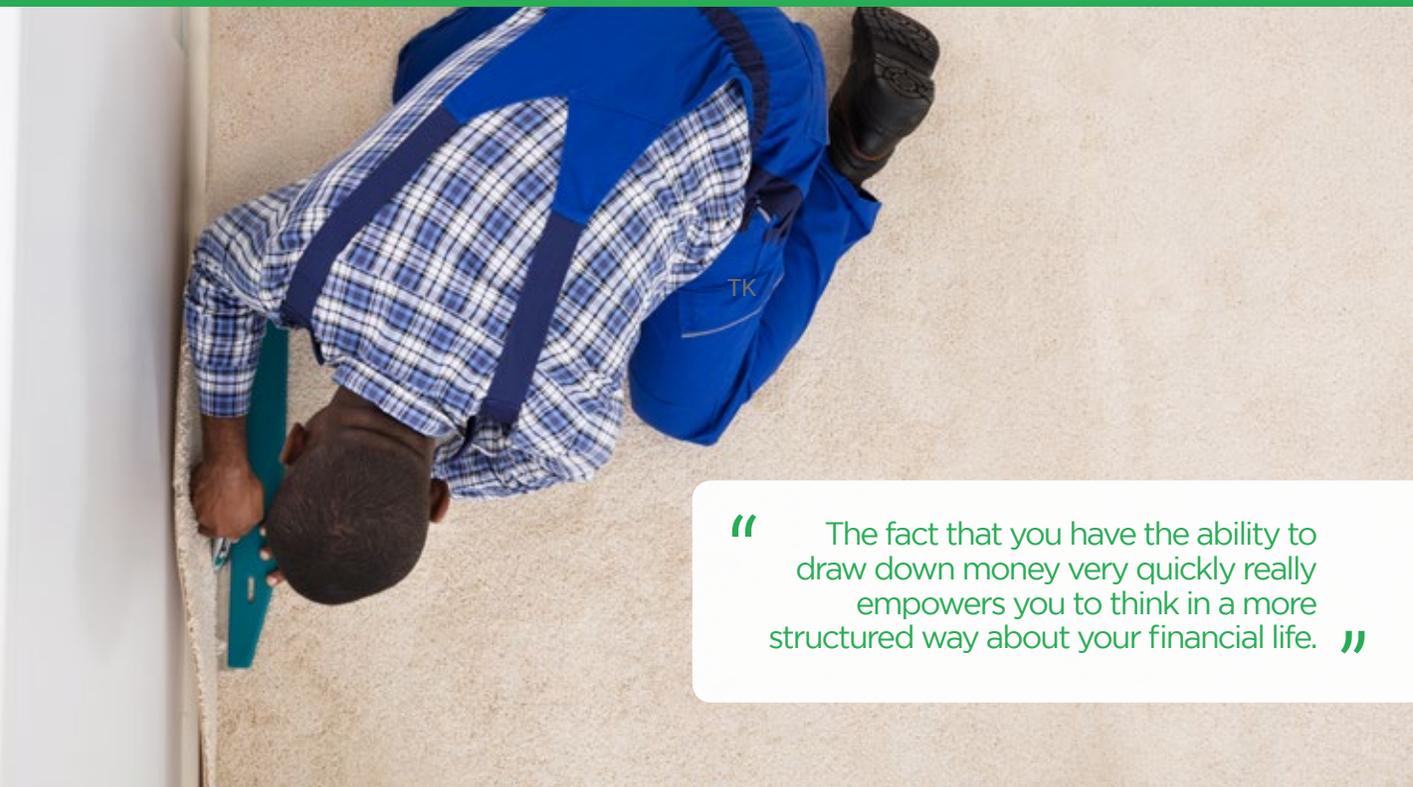


80%

Portion of customers who want to be paid instantly who prefer direct-to-card payments



Delivering
On-Demand
Payments
To On-Demand
Professionals



“ The fact that you have the ability to draw down money very quickly really empowers you to think in a more structured way about your financial life. ”

Not all homeowners are skilled at installing new faucets, mounting televisions on walls or thoroughly cleaning their homes, and many hire home services professionals to accomplish these tasks. Finding a trusted handyperson who's skilled enough to tackle a job can be a hassle, though. Consumers must often scour online reviews before they can find a trustworthy professional, negotiate a price and schedule an appointment. After the service is complete, customers must often use cash or checks to pay these home service professionals.

To circumvent these hurdles, several marketplaces, like TaskRabbit, Takl and Nextdoor, have emerged to help homeowners get in touch with handypersons via their smartphones. In addition to giving consumers on-demand access to home service professionals, these marketplaces give workers on-demand access to their wages. Workers who have completed a job can request that their earnings

be instantly deposited into their bank accounts or disbursed to a debit card instead of waiting a week or longer during a payroll cycle.

One such platform is [Handy](#), which was founded in 2012 and allows users to hire housekeepers, plumbers, electricians and others. It also gives professionals several payment options, including on-demand access to wages. Handy's CEO, Oisín Hanrahan, recently spoke to PYMNTS about how these workers can enjoy greater career flexibility through faster access to funds.

“It really does change the way in which people think about earning money,” Hanrahan said. “The fact that you have the ability to draw down money very quickly really empowers [workers] to think in a more structured way about [their] financial lives.”



They've got the ability to earn money wherever they want. ... That gives them flexibility to do other things in their lives.



A handier way to get paid

Homeowners are not the only ones affected by unexpected expenses. Home repair professionals who encounter unexpected expenses, such as vehicle issues or fixes of their own, often cannot afford to wait for a weekly pay cycle to get their funds. Providing these workers with same-day disbursement to their bank accounts can help them remain on steady financial footing, Hanrahan said, and it's imperative for on-demand platforms to offer more flexible payout options.

Handy accomplishes this by enabling workers to get paid not just through weekly direct deposits, but also with two faster payout options. The company's Cash Out Now service offers workers on-demand access to their earnings, with funds disbursed to their accounts on the same day they are requested, while Cash Out Daily allows workers to access funds within 24 hours of completing a job. Disbursements are deposited directly into workers' bank accounts or to their debit cards.

On-demand wage access is proving popular with home services professionals, and Handy reports that 30 to 40 percent of its users utilize the Cash Out Now option during any given week. Hanrahan pointed out that Handy professionals range from those who are primary caregivers to college students who must balance work and school duties, which means they value flexible fund access.

"They've got the ability to earn money wherever they want, whenever they want. ... That gives them flexibility to do other things in their lives," he said.

Taking friction out of the handyperson hiring process

Hanrahan explained that connecting professionals and customers can prove to be a clunky and friction-filled experience for both parties. Handypersons, including independent contractors and small business owners, often have to decide whether to buy advertising or leads to find new business opportunities. The hiring process also presents challenges for customers, who might have to seek services online, check referrals and sometimes negotiate final prices for certain jobs. Customers also have to determine whether professionals wish to be paid by cash, check or credit card.



Digital platforms are removing these frictions by helping homeowners and professionals more easily find each other. They also simplify the payments process by removing cash, checks and negotiations from the equation. Instead, consumers can enter their credit card information, schedule appointments and approve payments, and funds are disbursed to the workers when the job is done.

It's not just consumers who are turning to these platforms, either. Hanrahan stated that Handy is partnering with well-known brands, including Walmart and Wayfair, to offer consumers the opportunity to schedule services when they purchase items online that require assembly. According to Hanrahan, these retail partnerships can benefit both consumers and professionals.

"[For consumers], we're really solving the problem of how you find service professionals you can trust and transact with in a clear, transparent and crisp way," he said. "For pros, the problem we're [solving] is, how do you find work at a time [and place] that you want, ... and a price point you're OK to work with, in a flexible way?"

This flexibility can help professionals find jobs and assignments that best fit their needs and schedules, while tapping into a market that is valued at approximately \$400 billion, by some [accounts](#). Solutions like Handy offer consumers a simpler way to find and transact with handypersons, and home services workers are likely to find that on-demand wages can help them keep their finances in order.

UNDER THE HOOD

Handy's CEO, Oisin Hanrahan, discusses how digital platforms can tap into and improve the \$400 billion home services market.

"We have a really big opportunity in front of us. Home services is a \$400 billion category. We're still so early in the movement of home services online – the percentages of home services being sourced online are still somewhere around or less than 10 percent.

Whenever you have a [service] that is still so [new], you're not sure how it will evolve. The thing that excites me about the [service] is, we're not sure how it will evolve as more and more of these service requests and more people start to search online. It's a matter of [keeping] up with this change of going from ... an offline way of buying services to this incredibly new and exciting online – and primarily mobile-driven – way of buying services."

Real-time payments reality

Study: legacy disbursement methods evolving to meet consumers' demands

One key takeaway from a new business-to-consumer (B2C) disbursements study commissioned by Ingo Money is that many businesses are beginning to adopt real-time payments to respond to customers' preferences. According to the study, B2C disbursements account for more than 3.5 billion payments valued at \$10.7 trillion across 29 disbursement types, and 65 percent of consumers prefer instant payouts for these disbursements. According to a [report](#) from *Forbes*, 16 percent and 14 percent of consumers received payments that were pushed to their credit or debit cards, respectively, in 2018. These numbers may seem small, but they represent a sizable shift in the market and foretell a future of real-time disbursements.

Tax refunds and government assistance were the most common disbursement use cases, while store and brand incentives, credits and rebates were the next most popular. Some banks have also embraced real-time payment tools, including Visa Direct, Mastercard Send and Zelle, which enables real-time P2P and B2C payments. These solutions could help unbanked and underbanked populations gain quicker access to funds and more easily manage their finances.

ECB debuts new real-time system

The European Central Bank (ECB) has stepped up its own real-time payments investments amid the rise in digital wallets. It recently launched TIPS, an instant payments



system that serves the eurozone. According to a [news release](#), TIPS will offer near real-time payments via smartphones, PCs or in-store payment points and will be available in all 19 eurozone nations.

The growing interest in digital and contactless payment services provided by large tech firms — such as Google, Apple, Amazon and Alibaba — prompted the development of TIPS, the release stated. The service helps eurozone banks compete with emerging digital payment services by connecting to the ECB's funds and helping users avoid settlement process delays. TIPS' launch is currently limited to the eurozone, but the ECB may consider expanding the service to other countries and currencies.

Retailers ask the Fed for real-time payments

Several major retailers in the U.S. recently asked the nation's central bank to invest in a real-time settlement solution. The retailers, including Target and Walmart,

along with trade groups like the National Retail Federation, want the Federal Reserve to create a 24/7 settlement process for interbank transfers. *The Wall Street Journal* [reported](#) that the system would eventually shorten the time it takes for retailers to access funds from consumers' debit cards.

The Fed previously considered steps that could lead to a faster payments system, including the establishment of a real-time settlement service. A new system could potentially allow shoppers to tap directly into their checking accounts to complete transactions, rather than forcing them to rely on debit cards. There are several hurdles to the creation of such a system, however, such as attracting consumers who value credit card reward programs. Existing payment terminals may also require updates to accommodate new solutions.

Natixis debuts international payment system

While the U.S. mulls the creation of a faster payments system, a new service has made its debut in France. The solution, My Tracked Transfer, was [launched](#) by Natixis, the asset management division of France's Groupe BPCE, and is powered by SWIFT gpi, which tracks international payments in real time. The service tracks payments step-by-step and details initial amounts, transferred amounts and any incurred fees. According to a news release, My Tracked Transfer relies on a Natixis-generated unique identification number and can be accessed through the Natixis Trade & Treasury Solutions portal. The service



builds upon an earlier partnership between Natixis and SWIFT that connected Natixis to instant payments offered by TIPS.

Signature Bank launches real-time blockchain payments for corporates

A New York-based bank is turning to blockchain technology for its own real-time solution. Signature Bank recently [rolled out](#) Signet, a blockchain-powered digital payments platform developed in partnership with blockchain company trueDigital. Signature said the solution, which went live on Jan. 1, will enable commercial clients to make 24/7, year-round instant payments to each other without incurring fees. Signature noted that the platform enables Signature Bank's corporate customers to move funds in real time.

Vocalink, CCE collaborate to improve Peru's payment system

The real-time payments push is also underway in Peru, where payment systems company Vocalink recently secured a contract with the nation's automated clearing house, Camara de Compesacion Electronica (CCE), to revamp Peru's payments infrastructure. The two companies will collaborate on creating the nationwide architecture necessary to facilitate real-time processing of all electronic payments.

A [news release](#) noted that Vocalink will implement its Immediate Payments Solution, which will process real-time credit transfers and enable users to send and receive payments from their mobile phones using their phone numbers. Vocalink has previously worked on other national payment systems, including the U.K.'s Faster Payments Service, The Clearing House in the U.S. and real-time mobile transfer systems in Singapore and Thailand.

Growing demand for push payments

Visa, Ingo partner to make push payments turnkey

A different partnership will enable companies to instantly push payments to customers' payment cards. Ingo Money and financial services firm Visa recently [launched](#) Ingo Money QuickConnect, which enables companies to issue funds to customers using push-to-card payments through Visa Direct. Ingo said the turnkey service – which includes user authentication and account verification solutions, payment routing and bank sponsorship – will



help merchants, corporations and banks more quickly deploy Visa Direct. The solution was originally designed for lenders and gig economy companies, but it has also garnered interest from insurers, payroll providers and others. In a statement, Ingo Money's CEO, Drew Edwards, said that customers were interested in push-to-card payment solutions but were put off by the time and effort required.

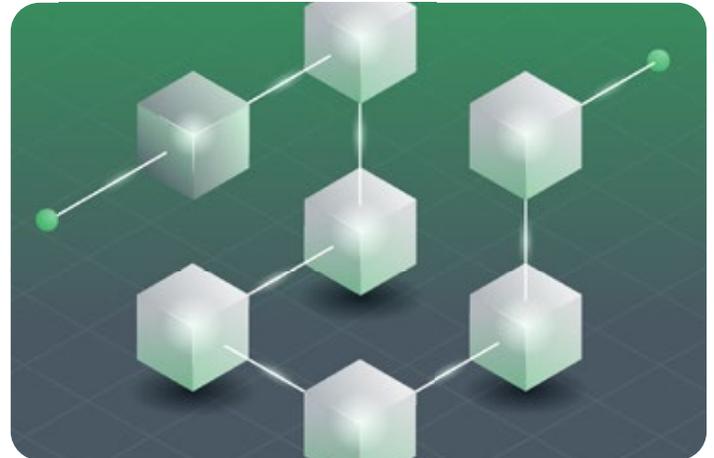
"Ingo Money QuickConnect removes the burden and allows companies to almost immediately begin offering real-time payments through Visa Direct, while retaining the ability to easily expand the solution to later include payments to online wallets, like PayPal and Amazon, or even cash-out MoneyGram locations," Edwards said.

Visa, Shieldpay bring card payments to P2P, classified ads

Visa also partnered with London payment startup Shieldpay to enable secure card payments on P2P platforms and classified ad sites. A [news release](#) announced that Shieldpay expects the partnership to introduce the use of debit and credit cards to the nearly [£120 billion](#) (\$151.1 billion) classified advertising market. Under the partnership, Shieldpay will use Visa's Cybersource platform to introduce secure P2P payments in new verticals that have struggled to implement transactions. Shieldpay will also offer an "instant digital escrow solution" that verifies the identities of those involved in the transactions and releases funds when both sides are satisfied. Parties in several European markets will also be able to disburse funds to Visa cards in real time via Visa Direct's push payment services.

In India, OBOPAY launches new disbursement tools for enterprises

Several businesses in India are also realizing the potential of faster disbursement solutions. Global finance solutions provider OBOPAY [recently](#) partnered with Mastercard and Federal Bank India to launch pre-payment solutions that help enterprises conduct business across various channels. One such solution, the OBOPAY card, offers a multi-wallet feature that allows funds to be split and disbursed to different recipients. Additional benefits include card-to-card money transfers, ATM cash withdrawals and online payments capabilities. The OBOPAY card can also be used for salary payments, insurance claims and other types of disbursements.



Payment innovations

State Farm considers blockchain for insurance subrogation

Beyond India, a U.S. company is also looking to change how insurance payments are made. State Farm is [investing](#) in blockchain technology to improve its insurance claim payment process, specifically in the area of subrogation – the process in which one insurance company settles a debt with another. State Farm said the solution could streamline the process, which normally requires an adjuster, a customer support specialist, a salesperson and other players. The company is working with another insurance provider to examine whether a potential enterprise blockchain solution could address the subrogation process on an ongoing basis between insurers.

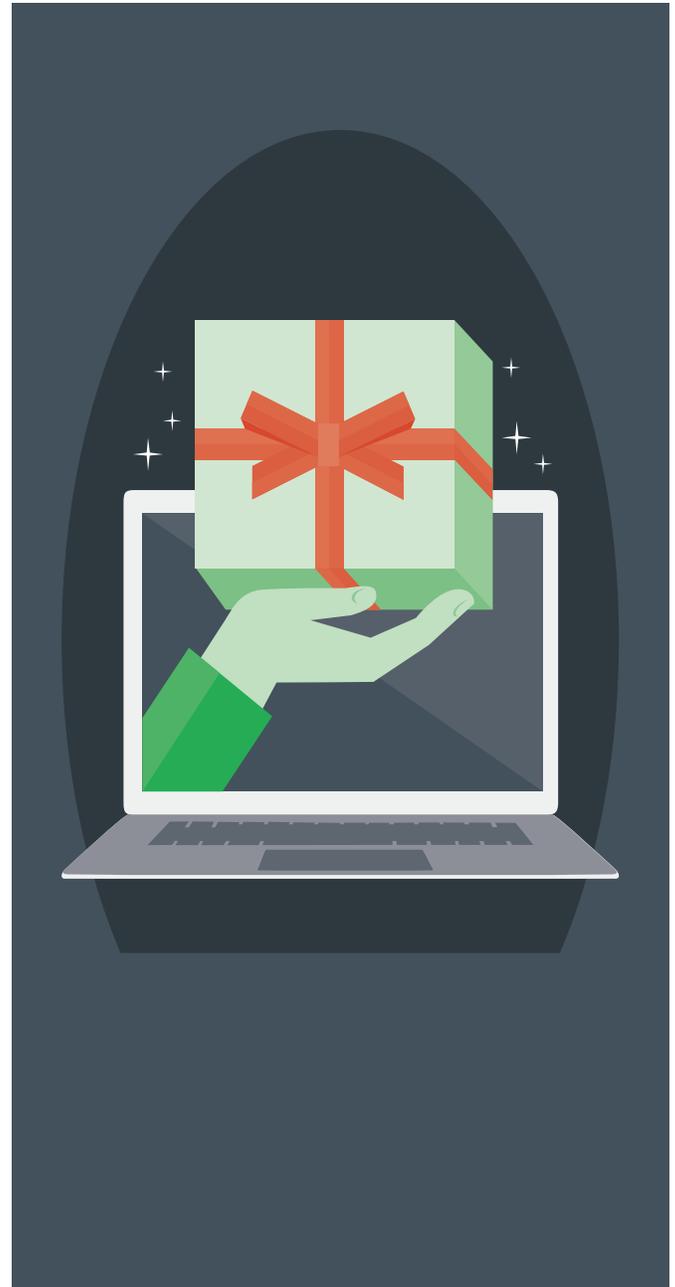
Casumo bets on MuchBetter for instant deposits

Insurance companies aren't the only ones investing in new disbursement solutions. Digital gambling platform Casumo recently reached a [deal](#) with eWallet solution provider MuchBetter that allows players to move funds in and out of their MuchBetter accounts. Users need only their smartphones and fingerprints to access their accounts, and the MuchBetter app offers fast onboarding and know-your-customer (KYC) processes. MuchBetter will also provide a lower transaction cost for Casumo by offering the company its commercial model, which charges operators based on each player's monthly net balance.

P2P gifts gain popularity during the holidays

Consumers' holiday behaviors are shifting, and a recent [report](#) found that more people are turning to P2P payments as gift options. According to the report, gift transactions during December 2017 rose 47.2 percent over the monthly average for August through October of that year. The results indicate that electronic cash gifts are gaining popularity, contradicting the perception that these gifts are unthoughtful.

An additional [report](#) by Zelle further supports this assertion, finding that approximately half of respondents planned to give money in this way during the most recent holiday season. The same report also found that 58 percent of respondents preferred to receive money rather than traditional gifts.



Seasonal GIG ECONOMY

For millions of gig workers, the end of the 2018 holiday season means moving on from their seasonal ad hoc jobs to new employment opportunities.

Many small to mid-size businesses (SMBs) are turning to gig workers for seasonal or temporary needs as they seek more affordable ways to invest in projects or boost staffing during busier times of the year. As of May 2018, 33.8 percent of surveyed workers were or had recently been working a gig job – a slight drop from the 34.5 percent reported in the previous quarter, according to the August 2018 [Gig Economy Index](#).

Gig work's seasonality can also make it challenging for ad hoc workers to accept payments. The following Deep Dive examines how gig workers manage the changing seasons of temporary employment.

Gig workers: a small business boon

Seasonal gig workers are becoming much more common at SMBs, especially during the holiday season. As recently as 2017, SMBs' hiring of gig workers increased by 37 percent during a six-month period, according to a recent [report](#). This is considerably higher than the hiring rates experience by other types of workers. On the other hand, the hiring of part-time workers increased by 22 percent.

Employers are hiring temporary gig workers over full-time employees for several reasons. Just over two-fifths (41 percent) of business owners said they hired seasonal gig workers to address temporary needs, while slightly more

than half (50.8 percent) said they required gig workers' expertise. Just over one-third (35.1 percent) said they made temporary hires to keep their cash reserves in check.

Challenges for workers

Workers who accept these seasonal roles can face a host of challenges. Temporary workers do not have the same legal protections as full-time or even part-time employees, and they do not typically receive benefits such as health insurance or sick days.

Gig workers can also find themselves in unsteady financial waters. According to another [study](#), freelancers are more likely to dip into their savings accounts than their full-time counterparts. This study found that 63 percent of freelancers tapped into their savings at least once a month, compared to 20 percent of full- and part-time workers.

Additionally, gig workers have recently seen declines in payments during the holiday season. The JPMorgan Chase Institute [reported](#) that the average monthly pay for transportation industry gig workers declined by 53 percent in 2017 over the previous year. According to the report, this decline indicates that gig work related to transportation, such as driving for Uber or Lyft, is not seen as a viable alternative to full-time employment. Chase also found that payments for gig work also declined in other sectors. Work related to "selling" activities, for example, dropped by 9.4 percent in 2017 to an average of \$608 per month.

It wasn't all bad for gig workers, though. The report found that leasing-related gig work saw a year-over-year increase of 69 percent in monthly earnings in 2017, reaching an average of \$1,736.

Payments' speed also influences whether gig workers decide to pursue gig work or look for a full-time job. PYMNTS' Gig Economy Index found that 85 percent of gig workers would accept gig work more often if they were paid faster. In addition, three-quarters (75.7 percent) of workers would not leave gig work behind for a full-time job, which speaks to the appeal of the gig economy.

As the seasons shift, gig workers will shift from their temporary assignments to new roles and employers, but while their temporary jobs are wrapping up, these workers still face year-round challenges. As companies look ahead to 2019, making disbursements to gig workers faster and more efficient could be critical to attracting them and keeping them interested.

The average monthly pay for transportation industry gig workers declined by

53%

in 2017



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

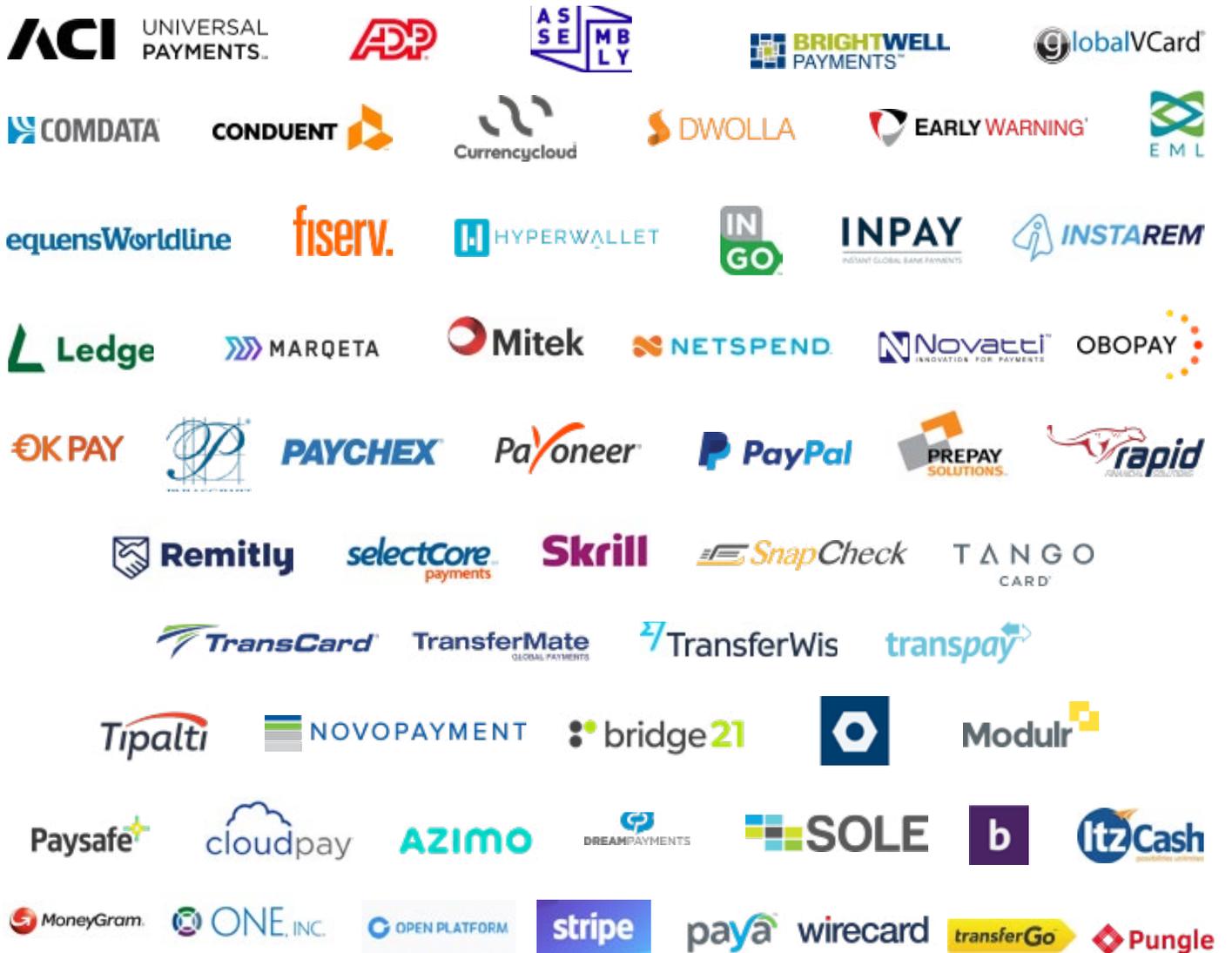
ENTITIES THAT MAKE DISBURSEMENTS

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

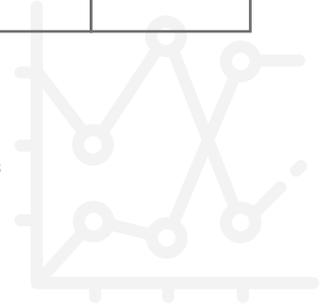
VERTICALS

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

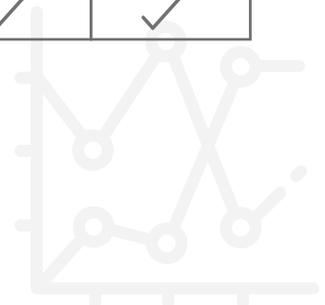
VERTICALS

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

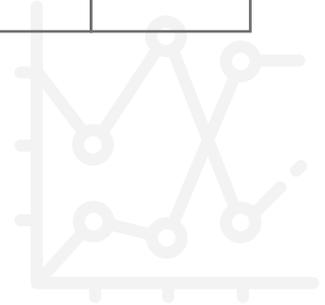
VERTICALS

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

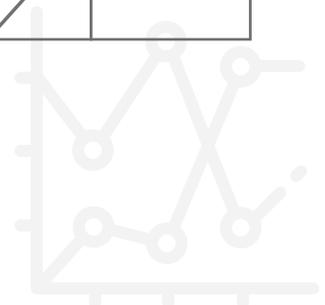
VERTICALS

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 disbursements 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

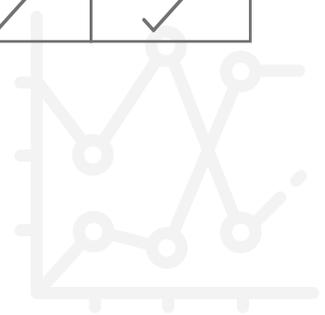
VERTICALS

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

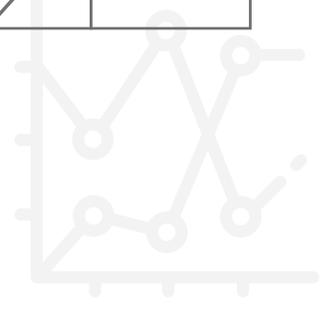
VERTICALS

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

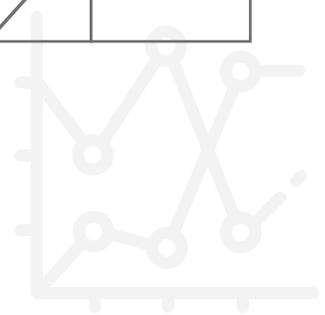
VERTICALS

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

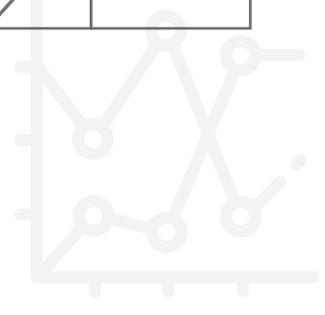
VERTICALS

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.

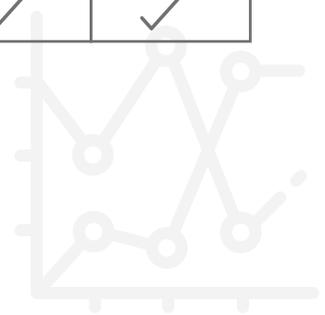
VERTICALS

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

Settlement Time : Instantly

Services Provided : Funds disbursements, P2P payments, credit cards

Website : [Visa Direct](https://www.visadirect.com)



Youtap

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

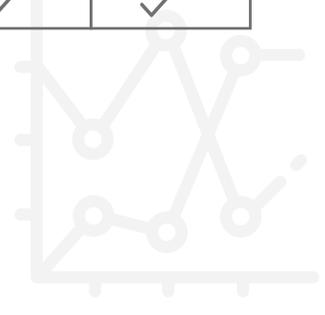
VERTICALS

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

Settlement Time : seconds

Services Provided : P2P payments, NFC, QR codes

Website : [Youtap](https://www.youtap.com)





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

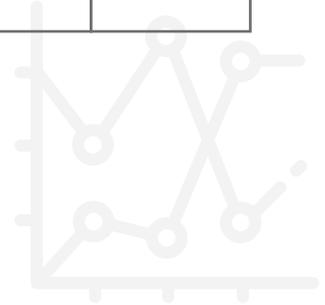
VERTICALS

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

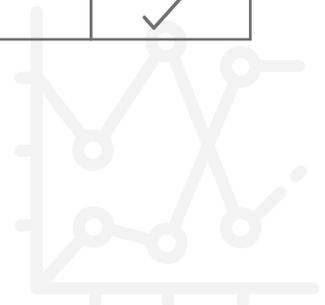
VERTICALS

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

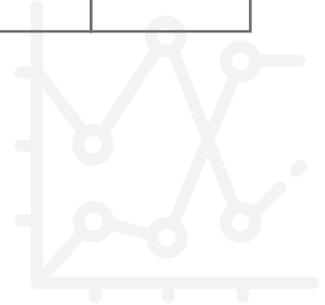
VERTICALS

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.

Azimo

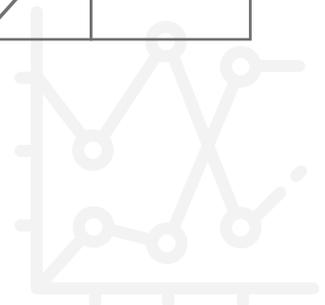
VERTICALS

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

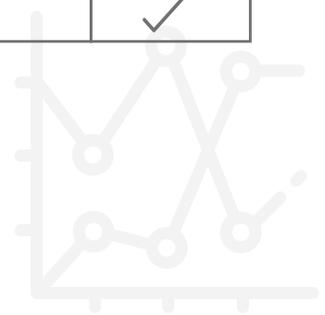
VERTICALS

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

Settlement Time : Instant

Services Provided : Payroll disbursements, Corporate Disbursements, Government Disbursements

Website : [Berkeley Payments](https://www.berkeleypayments.com)



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

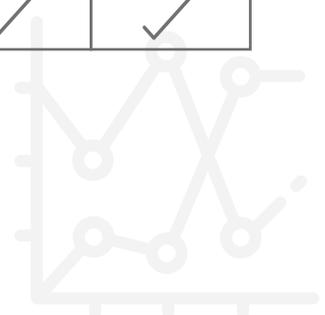
VERTICALS

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

Settlement Time : 4-5 Business Days

Services Provided : Payroll Disbursements, P2P Payments

Website : [Bridge 21](https://www.bridge21.com)





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

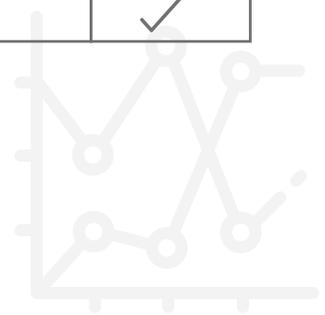
VERTICALS

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.

CloudPay

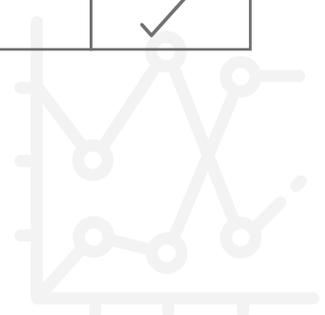
VERTICALS

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

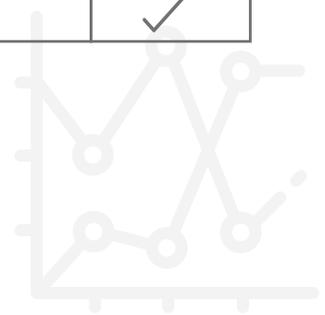
VERTICALS

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

Settlement Time : Instantly

Services Provided : Employees and contractors, corporate disbursements

Website : [Comdata](https://www.comdata.com)



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

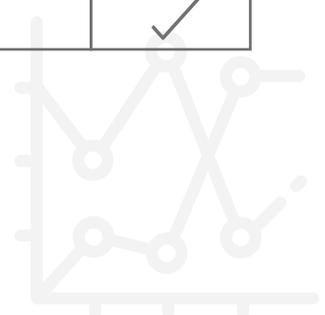
VERTICALS

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)





Corporate Spending Innovations, formerly known as CSI globalVcard, offers several different solutions including virtual card payment solutions, electronic account payables, corporate travel payments, mobile payments and cross-border payment solutions.

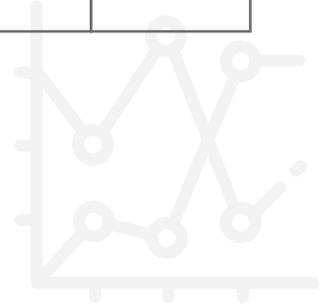
Corporate Spending Innovations

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time : Instantly

Services Provided : Cross-border payments, corporate travel payments

Website : [Corporate Spending Innovations](https://www.corporate-spending.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.

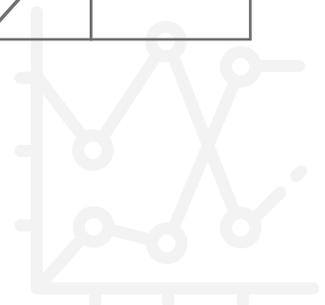
Currencycloud

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

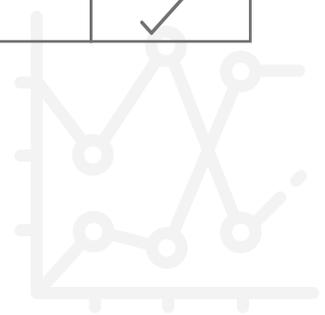
VERTICALS

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

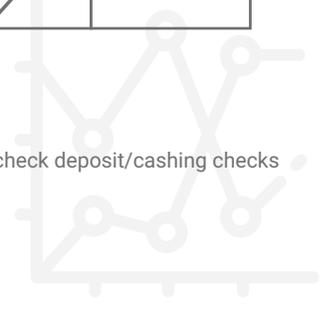
VERTICALS

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

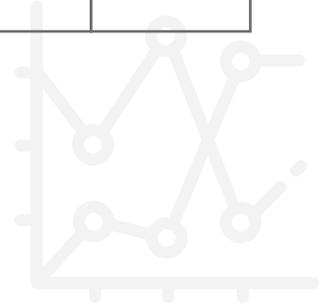
VERTICALS

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

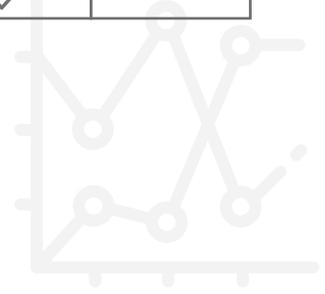
VERTICALS

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

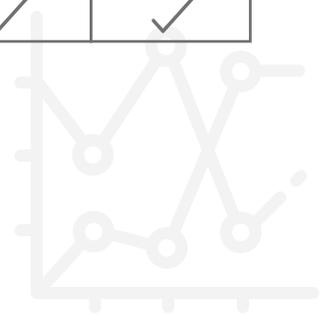
VERTICALS

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

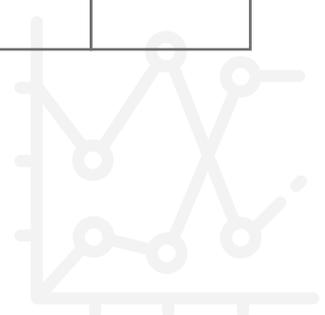
VERTICALS

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.

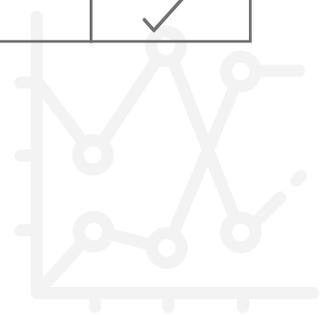
VERTICALS

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 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

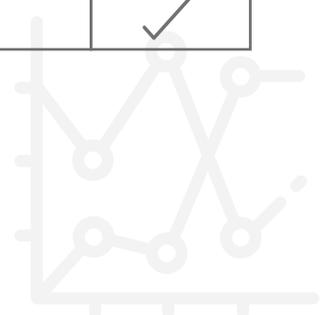
VERTICALS

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

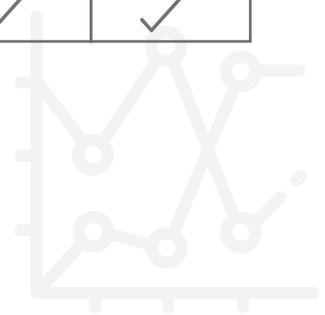
VERTICALS

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

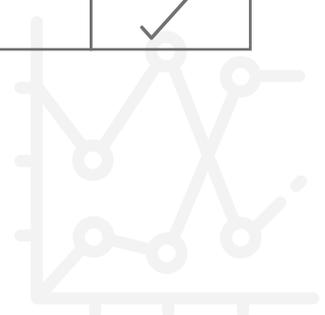
VERTICALS

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

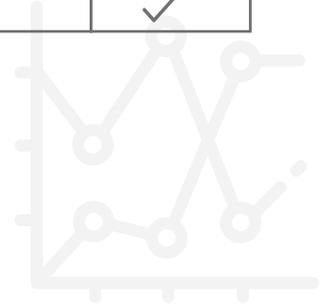
VERTICALS

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

Settlement Time : 4 business days

Services Provided : Payroll disbursements, corporate disbursements

Website : [Justworks](https://www.justworks.com)



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

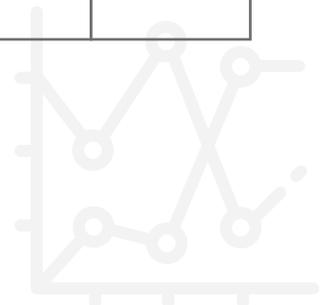
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : Instantly

Services Provided : Loan disbursements

Website : [Ledge](https://www.ledge.com)





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

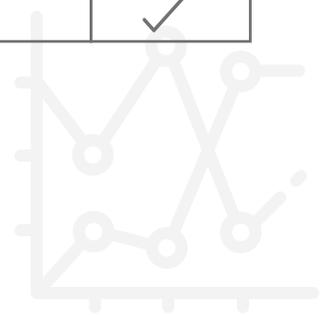
VERTICALS

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

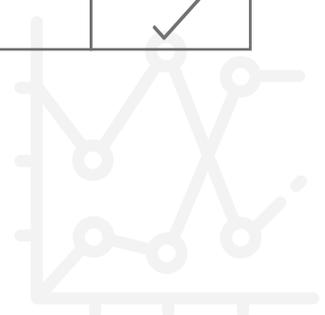
VERTICALS

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

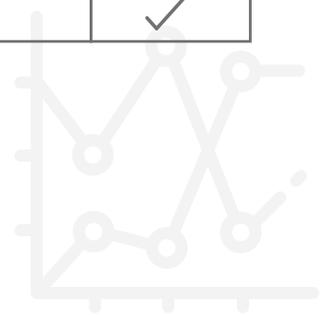
VERTICALS

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.

MoneyGram

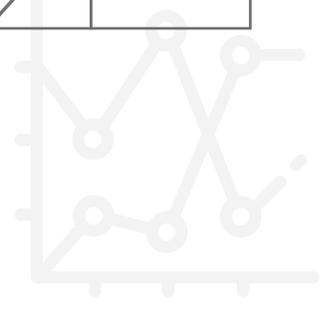
VERTICALS

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

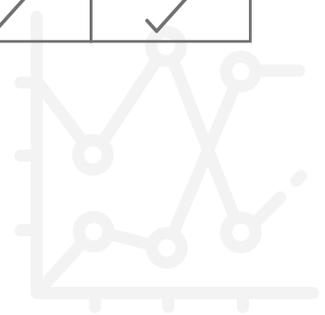
VERTICALS

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

Settlement Time : Not available

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

Website : [Netspend](https://www.netspend.com)



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

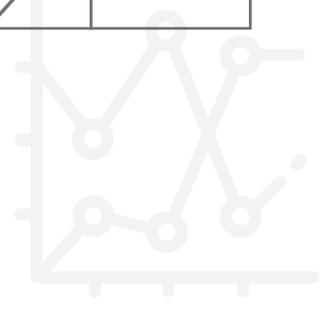
VERTICALS

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

Settlement Time : Not available

Services Provided : Government disbursements, P2P

Website : [Novatti](https://www.novatti.com)





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

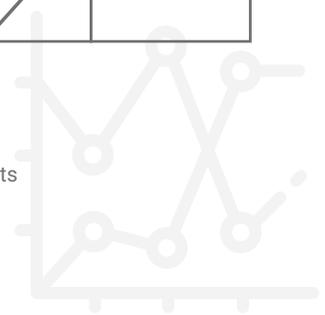
VERTICALS

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

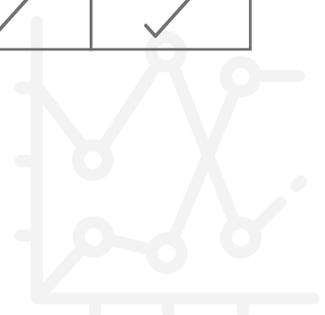
VERTICALS

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

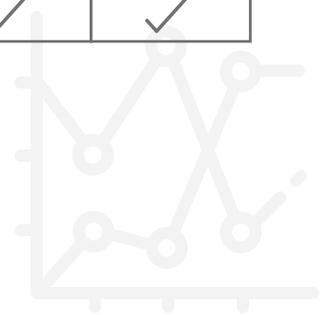
VERTICALS

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

Settlement Time : Instantly

Services Provided : Payroll, P2P payments

Website : [OKPAY](https://www.okpay.com)



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.

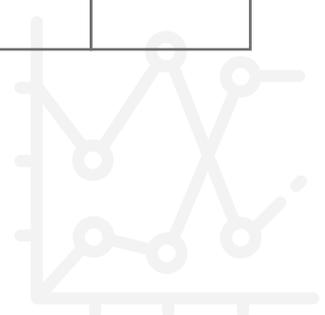
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time : Instantly

Services Provided : Claims Disbursements

Website : [One, Inc.](https://www.oneinc.com)





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

Open Platform

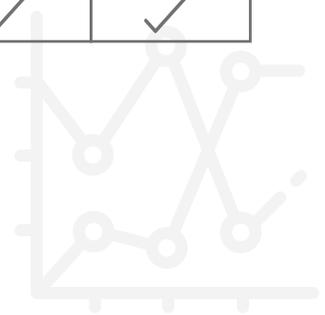
VERTICALS

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

Settlement Time : Instantly

Services Provided : N/A

Website : [Open Platform](#)



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

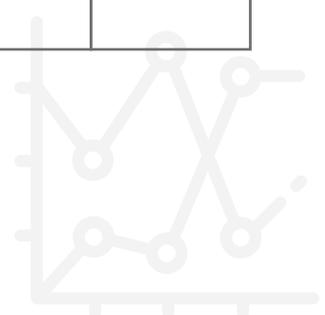
VERTICALS

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](#)





Paya’s platform enables businesses to make payments, send invoices and accept payments.

Paya

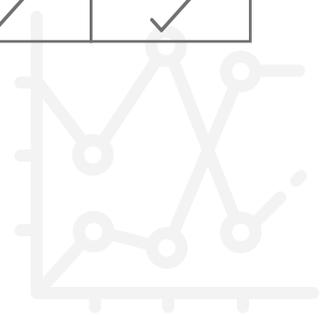
VERTICALS

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

Settlement Time : Instant

Services Provided : Payroll Disbursements, Corporate Disbursements

Website : [Paya](#)



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

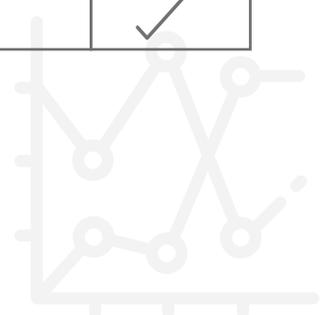
VERTICALS

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

Settlement Time : Same-day

Services Provided : Employees disbursements

Website : [Paychex](#)





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

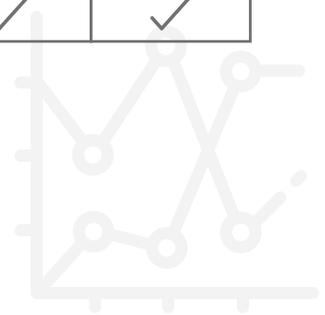
VERTICALS

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

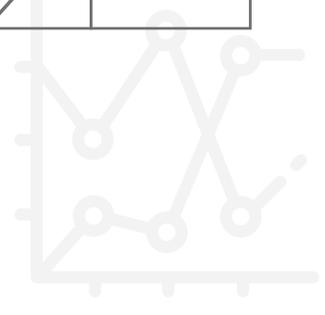
VERTICALS

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

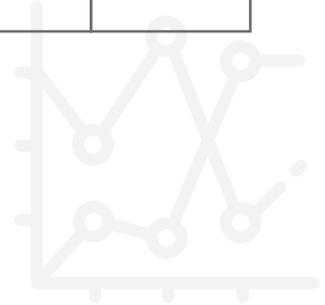
VERTICALS

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

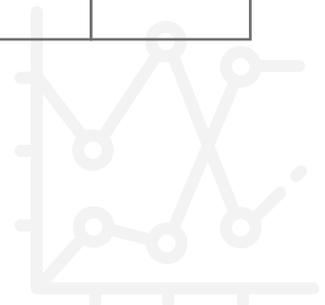
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time : Instantly

Services Provided : Corporate Disbursements

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





Pungle is a PaaS cloud technology that enables businesses with real-time B2C and B2B transfers and disbursements. The platform connects to multiple networks and services and allows for intelligent sequencing and routing to optimize payments. Pungle provides turnkey solutions that include APIs and white-label applications that support Enterprises and SMBs.

Pungle

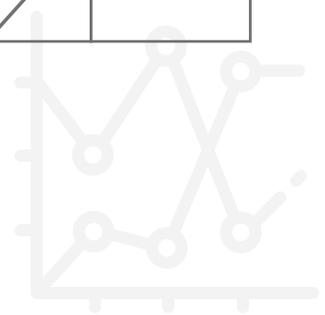
VERTICALS

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

Settlement Time : Instantly

Services Provided : Payroll, corporate disbursements, P2P payments

Website : [Pungle](https://pungle.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

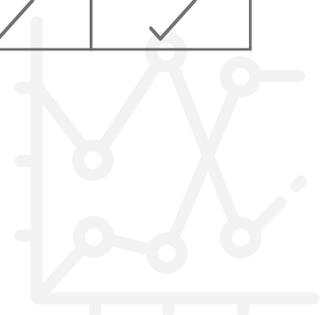
VERTICALS

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

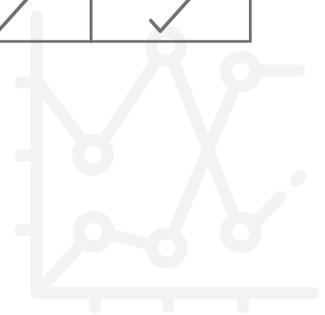
VERTICALS

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

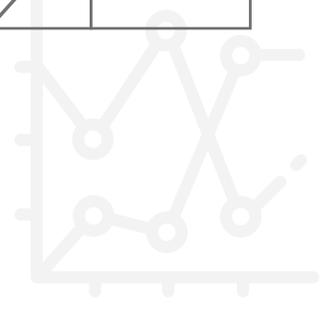
VERTICALS

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

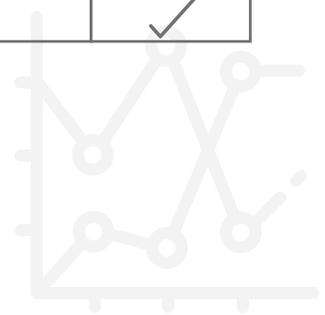
VERTICALS

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

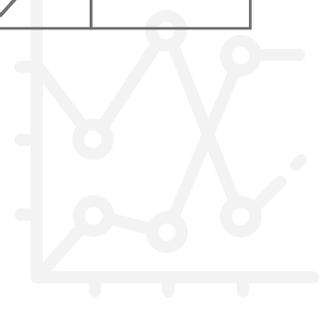
VERTICALS

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

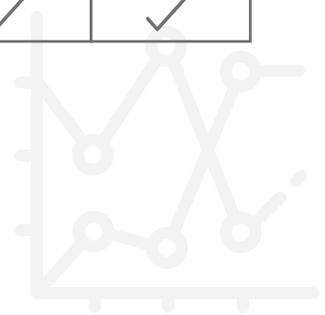
VERTICALS

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

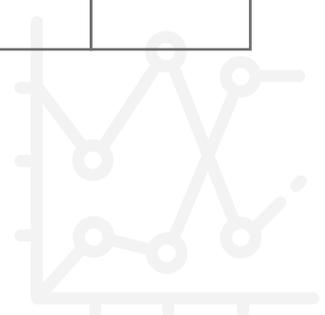
VERTICALS

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

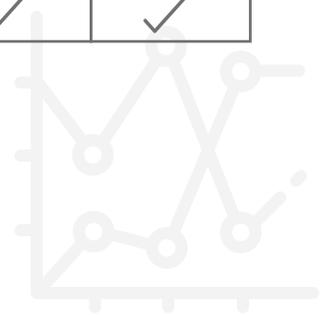
VERTICALS

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

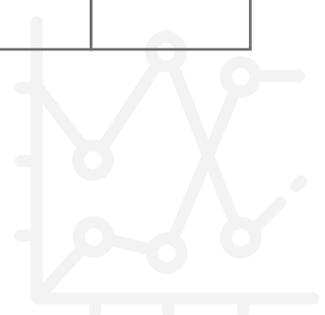
VERTICALS

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

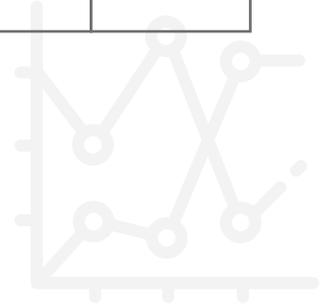
VERTICALS

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

Settlement Time : Instantly

Services Provided : Payroll Disbursements

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



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

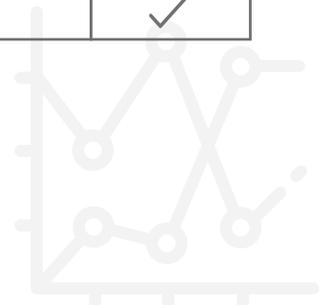
VERTICALS

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

Settlement Time : Varied

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

Website : [TransCard](https://www.transcard.com)





TransferGo is an international money transfer company for migrant workers who want to send money back to their families without paying excessive bank fees. It was founded in 2012 and has offices in Lithuania and the U.K.

TransferGo

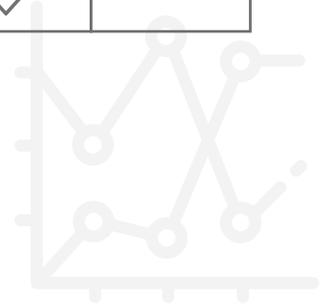
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P

Website : [TransferGo](https://www.transfergo.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

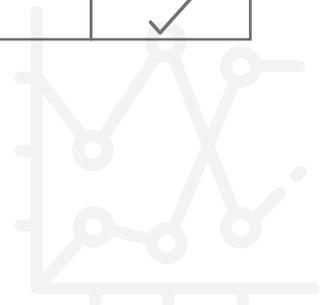
VERTICALS

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)





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

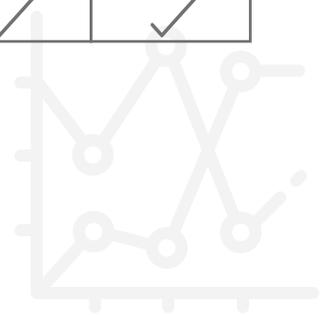
VERTICALS

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

Settlement Time : Days

Services Provided : International payments

Website : [TransferWise, Ltd](https://www.transferwise.com)



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

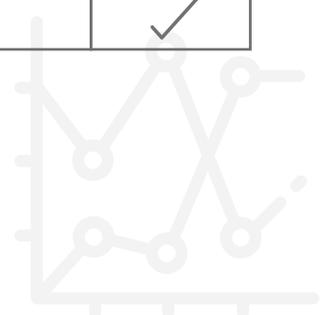
VERTICALS

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

Settlement Time : Hours

Services Provided : Payroll disbursements

Website : [Transpay](https://www.transpay.com)





Wirecard serves companies that wish to issue their own payment instruments via an end-to-end infrastructure. It includes the requisite licenses for card and account products.

Wirecard

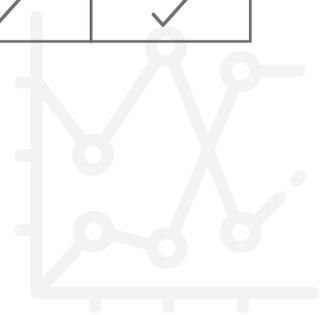
VERTICALS

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

Settlement Time : Instant

Services Provided : Payroll Disbursements, Corporate Disbursements

Website : [Wirecard](#)





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.

99designs

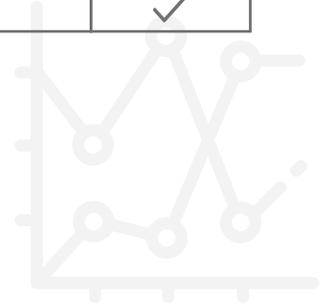
VERTICALS

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

Settlement Time : 48 Hours

Services Provided : Payroll Disbursements

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



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

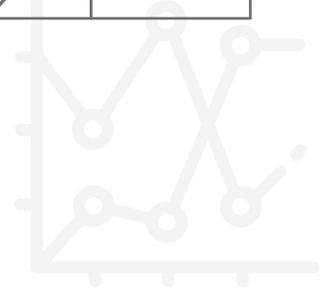
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instant

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

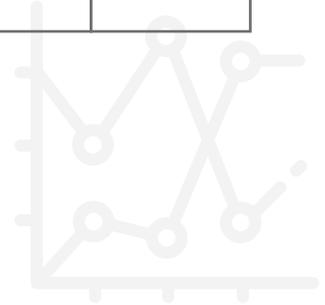
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time : Same Day

Services Provided : Receive payments from employer

Website : [Activehours](#)



Afluenta's services provide a link between investors interested in the lending market and individuals who need financing for various projects. Disbursements for investors and lenders occur through the app.

Afluenta

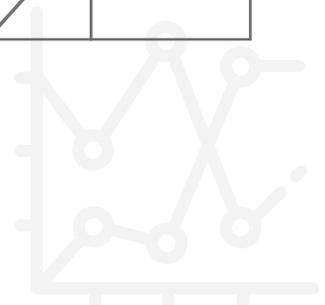
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓			✓	

Settlement Time : Instant

Services Provided : Lenders market

Website : [Afluenta](#)





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

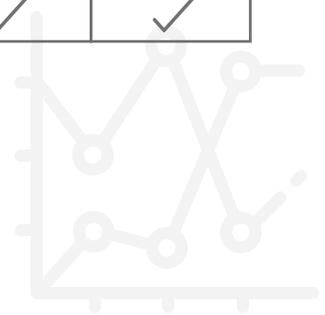
VERTICALS

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

Settlement Time : Instant

Services Provided : Insurance selection, P2P payments, Transport fare

Website : [Alipay](#)



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

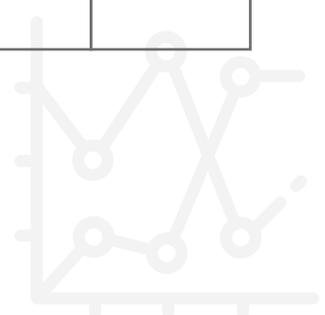
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time : Varied

Services Provided : Insurance disbursements

Website : [Allianz](#)





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

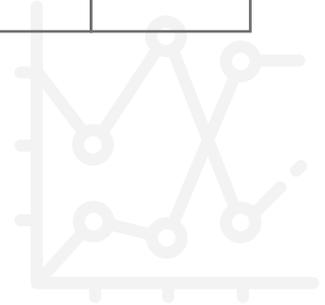
VERTICALS

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)



Ally is an online banking solution that allows bill payments through digital wallets like Apple, Google, Samsung and Microsoft, and also includes P2P service.

Allstate

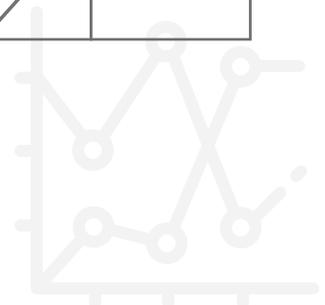
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instant

Services Provided : P2P

Website : [Ally](https://www.ally.com)



NEW



Amazon Flex is an app that enables drivers to deliver Amazon packages and set their own work schedules. Payments are made through the Amazon Flex Pay app and mainly delivered via direct deposit.

Amazon Flex

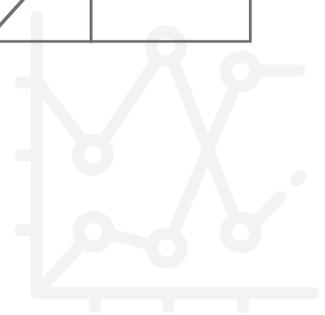
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Amazon Flex](#)



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.

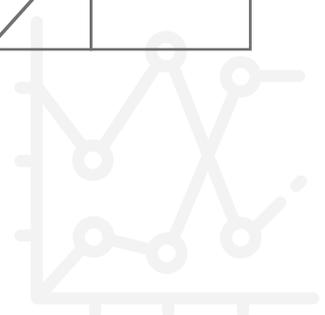
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Apple](#)





Avail provides a rental payment processing platform with features like rental listings, tenant screenings and credit reports. It also enables landlords to collect rent via direct deposit, and offers tenants alerts when their payments are due.

Avail

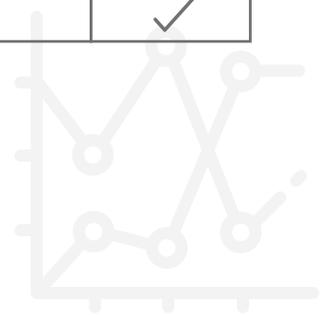
VERTICALS

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

Settlement Time : Instant

Services Provided : Payroll disbursements

Website : [Avail](#)



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.

Barclays Pingit

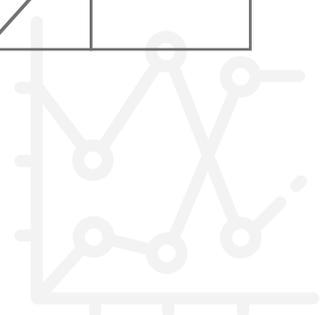
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : One day to two days

Services Provided : P2P payments

Website : [Barclays Pingit](#)





Better is an app that allows health insurance claims disbursements, mainly focused on out-of-network services. The bill is paid with cash and the app allows it to be processed via a photo of the bill.

Better

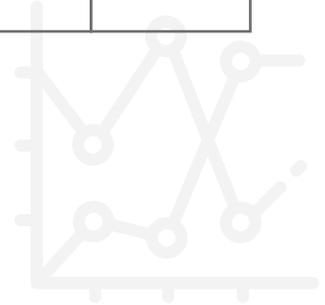
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time : Instant

Services Provided : Insurance Disbursements

Website : [Better](#)



Bill.com is a web-based platform and mobile solution that enables freelancers' payments through ACH and PayPal. The solution allows users to send invoices and sync with QuickBooks, Xero and Sage Intacct.

NEW

Allstate

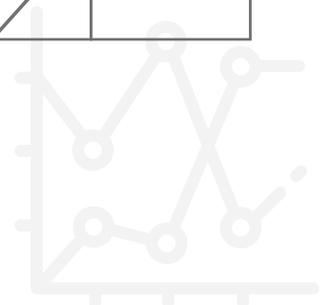
VERTICALS

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

Settlement Time : Instant

Services Provided : P2P

Website : [Bill.com](#)





BillMo’s app provides P2P payments for immigrants living in the U.S. looking to send money to family or friends in Mexico. It also enables bill payments and retail purchases.

BillMo

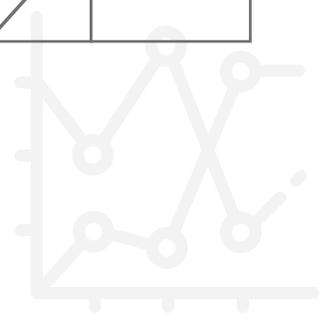
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instant

Services Provided : p2p, corporate

Website : [BillMo](https://www.billmo.com)



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.

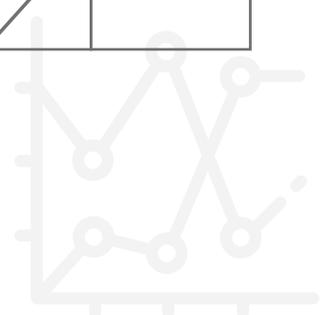
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instant

Services Provided : P2P payments

Website : [Boon.](https://www.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

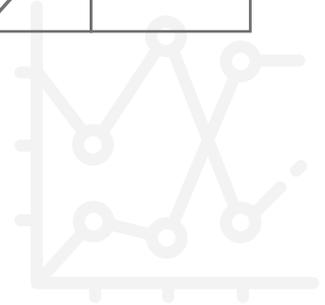
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

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



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

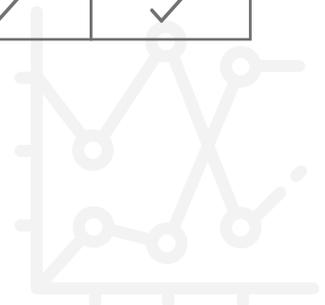
VERTICALS

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

Settlement Time : Instantly

Services Provided : Payroll disbursements, P2P payments

Website : [Chillr](https://www.chillr.com)





Chime’s mobile app helps members avoid bank fees, automatically save money and lead healthier financial lives. Based in San Francisco, California, it offers a mobile and connected approach to banking that gives members better control of their finances. Payroll deposits are possible.

Chime

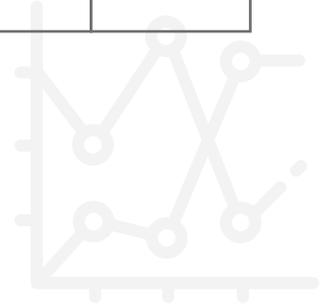
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time : Instantly

Services Provided : Payroll Disbursements

Website : [Chime](https://www.chime.com)



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

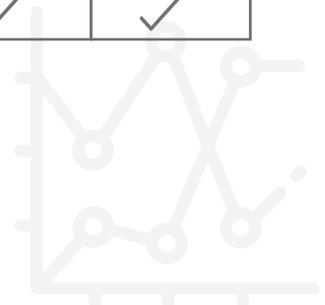
VERTICALS

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](https://www.chimpchange.com)





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

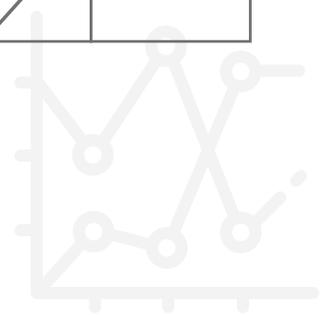
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : One day to two days

Services Provided : P2P payments

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



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

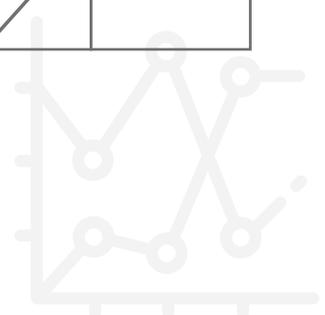
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Few minutes

Services Provided : P2P payments

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





Current is a website and mobile app that helps teenagers save money and allows parents to have transparency into their teens' spending. It offers P2P transfers, among other features.

Current

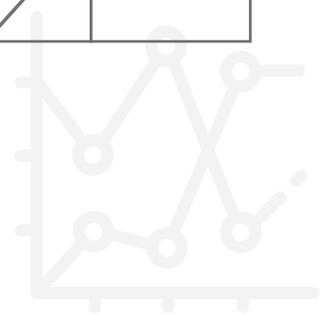
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instant

Services Provided : P2P payments

Website : [Current](#)



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

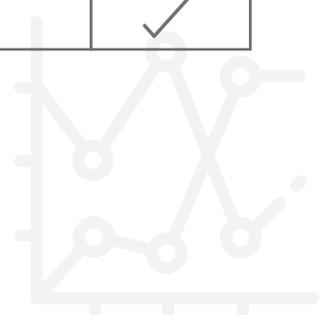
VERTICALS

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

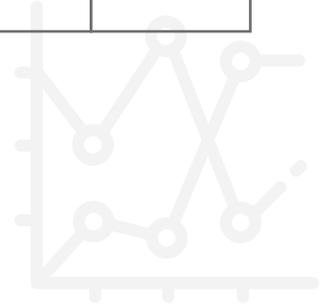
VERTICALS

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

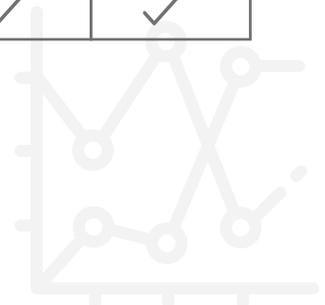
VERTICALS

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

Settlement Time : Instantly

Services Provided : P2P payments, payroll disbursements

Website : [DiPocket Limited](#)





DogHero offers an app and web platform to connect dog owners in need of pet care with willing hosts. Pet sitters can be paid via the app or platform.

DogHero

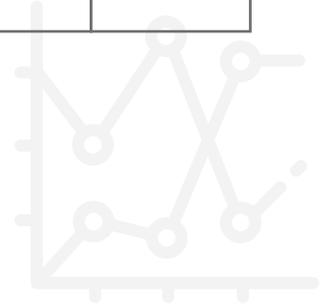
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time : Instantly

Services Provided : Payroll disbursements

Website : [DogHero](https://doghero.com)



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

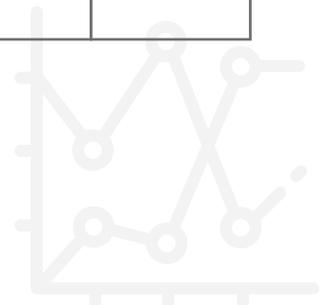
VERTICALS

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](https://ensenta.com)





An insurance software that provides instant ACH/EFT solutions for auto and household claims. It also provides virtual turnkey solutions for B2B with a Mastercard reloadable card for quick access to funds.

enservio

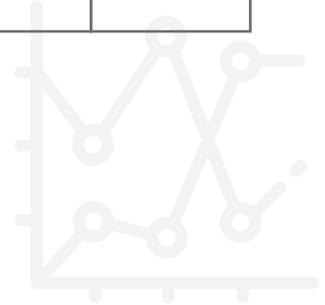
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓			✓			

Settlement Time : Instant

Services Provided : N/A

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



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

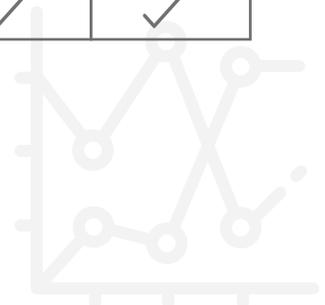
VERTICALS

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

Settlement Time : Instantly

Services Provided : P2P payments, payroll disbursements

Website : [EQ Bank](https://eqbank.com)





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

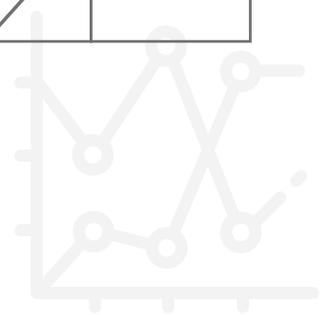
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Facebook](https://www.facebook.com)



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

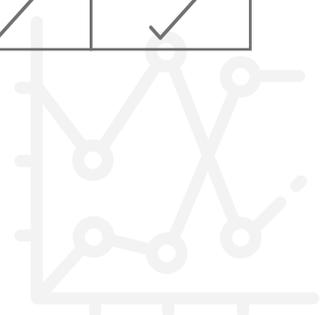
VERTICALS

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

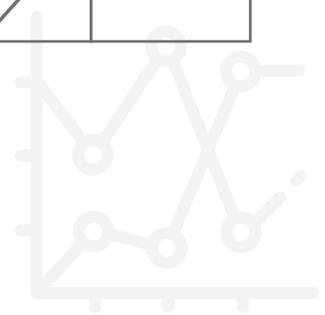
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Google Wallet](#)



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.

Green Dot

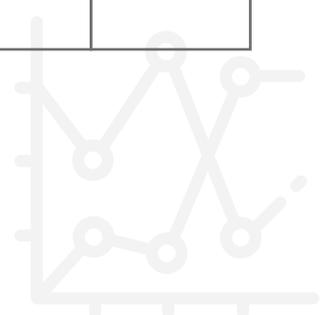
VERTICALS

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.

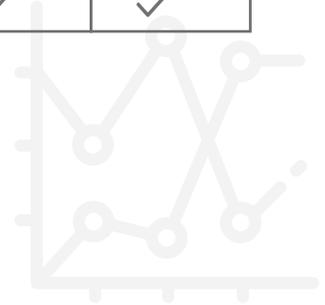
VERTICALS

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

Settlement Time : Instantly

Services Provided : Employee and contractor disbursements

Website : [Guru](#)



InstaMed

InstaMed is an app that offers insurance claims disbursements and bill payments for providers and payers. The app allows the user to create a digital wallet and make recurring payments to providers. The app is accessible via mobile, tablet or desktop.

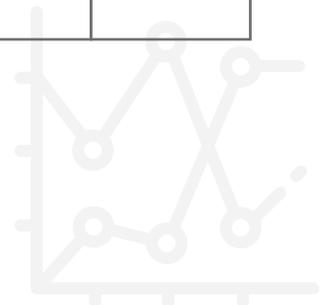
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time : Instantly

Services Provided : Insurance Disbursements

Website : [InstaMed](#)





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.

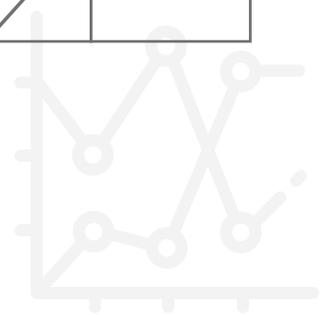
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P Payments

Website : [Jiffy](#)



Kakao Pay

Kakao Pay is the financial technology division of Kakao, a South Korean digital messaging service. The mobile payment and digital wallet offering allows over-the-counter payments, peer-to-peer (P2P) transactions, bill payments, web banking and more, and will soon work to provide loans, financing and other products.

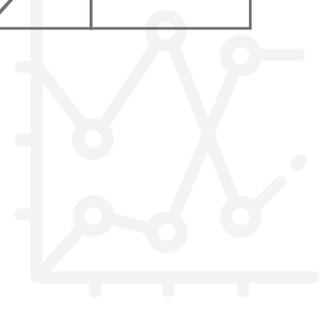
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time : Instantly

Services Provided : Payroll Disbursements

Website : [Kakao Pay](#)





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.

Kalo

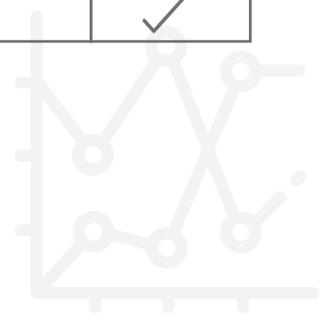
VERTICALS

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

Settlement Time : Less than 5 days

Services Provided : Freelancer disbursements

Website : [Kalo](https://kalo.com)



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

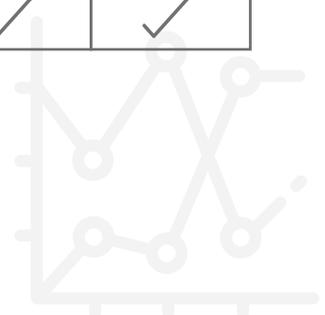
VERTICALS

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

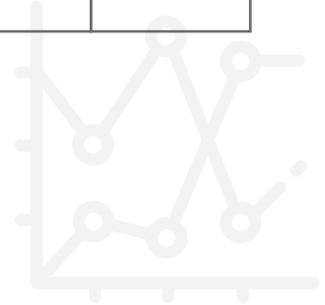
VERTICALS

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

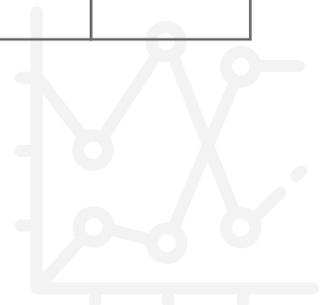
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : Varied

Services Provided : Loans

Website : [LendingClub](https://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.

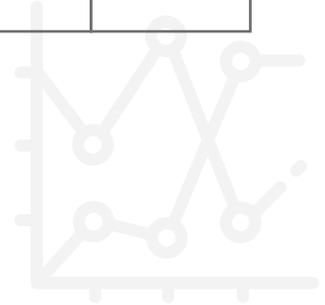
LendingPoint

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.

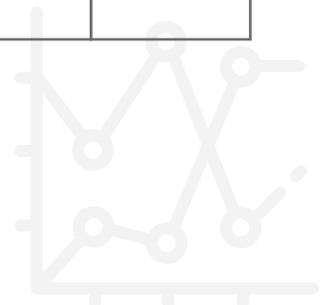
Loot

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

Settlement Time : 1 Hour

Services Provided : Payroll Disbursements, Loan Disbursements, P2P Payments

Website : [Loot](https://www.loot.com)





Digital bank Lunar Way is designed to enable mobile person-to-person (P2P) transfers, bill payments and bank account features.

Lunar Way

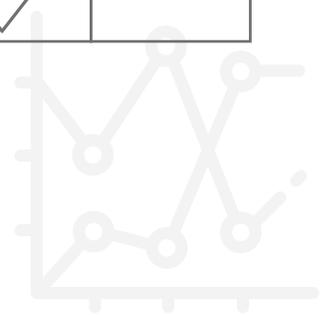
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time : Instant

Services Provided : Payroll disbursements, P2P payments

Website : [Lunar Way](#)



Mashreq Neo is a full-service digital-only bank offering person-to-person (P2P) transfers, bill payment features and salary disbursement options.

Mashreq Neo

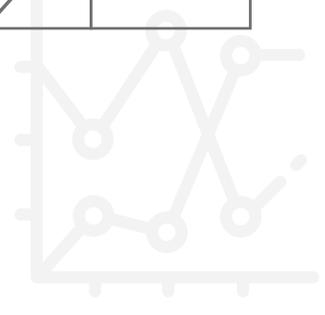
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time : Instant

Services Provided : Payroll disbursements

Website : [Mashreq Neo](#)





The Mercadopago platform is the payment ally of Mercadolibre and helps merchants and other agents both pay and receive funds. Its app was recently updated to become a payment vehicle for bills and government disbursements.

Mercadopago

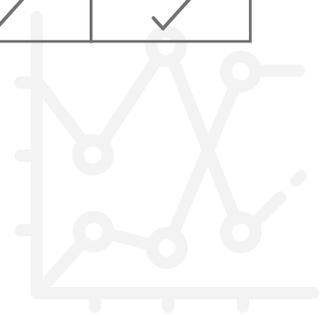
VERTICALS

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

Settlement Time : Instant

Services Provided : P2P Payments

Website : [Mercadopago](https://www.mercadopago.com)



Metal Pay is a mobile app that allows users to make P2P transfers and disburses payments based on the app usage.

Metal Pay

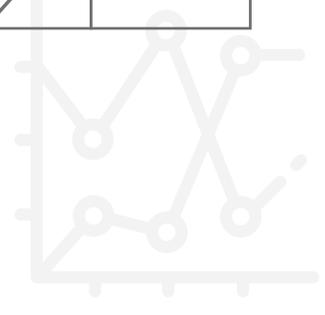
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instant

Services Provided : P2P Payments

Website : [Metal Pay](https://www.metapay.com)



MobilePay

MobilePay is a mobile payment app that works with various banks based in Denmark. MobilePay can be used for shopping and payment at various merchants by using a QR code. Customers can also pay bills and see any of their past due or unpaid payments.

MobilePay

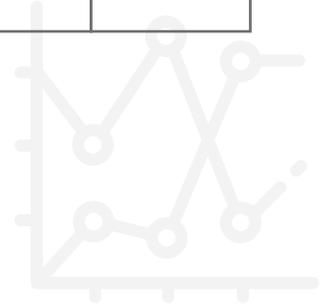
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					

Settlement Time : Instant

Services Provided : P2P

Website : [MobilePay](#)



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

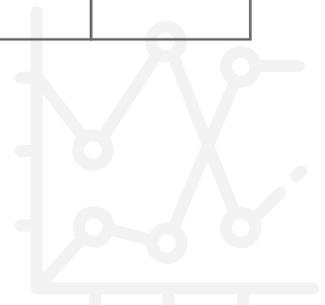
VERTICALS

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

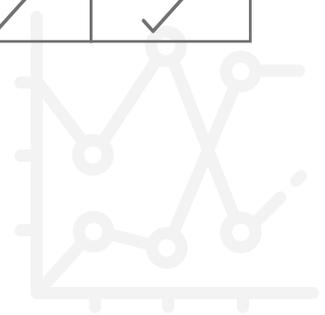
VERTICALS

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

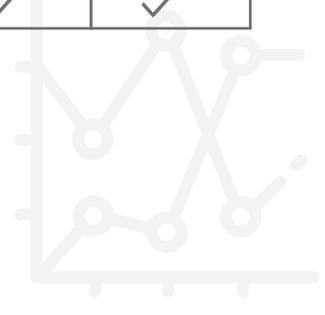
VERTICALS

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)





Monzo is a digital, mobile-only, U.K.-based bank with an app that enables person-to-person (P2P) transactions.

Monzo

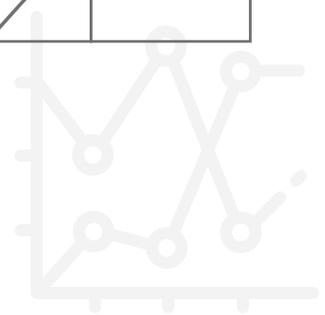
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P

Website : [Monzo](https://monzo.com)



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

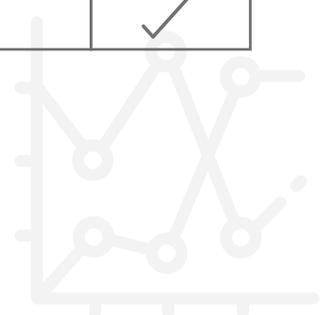
VERTICALS

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

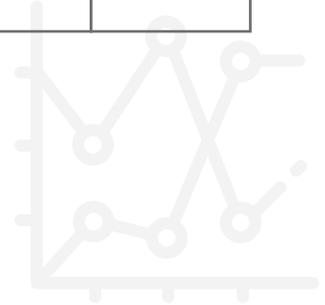
VERTICALS

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](#)



Neat is a mobile account solution for underbanked individuals and companies in Asia. It enables payments, salary disbursements and person-to-person (P2P) transactions.

Neat

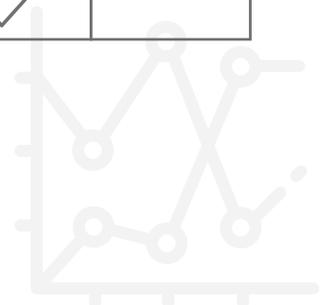
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time : Instantly

Services Provided : Payroll Disbursements

Website : [Neat](#)





Neteller is an online payment app that enables bill payments as well as P2P money transfers. It also allows merchant payments and works with Paysafe as an enabling platform.

Neteller

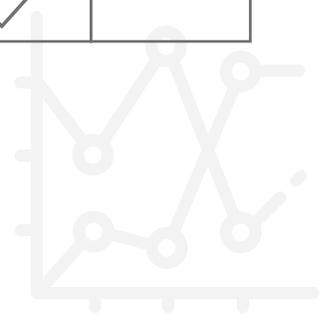
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓				✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Neteller](https://www.neteller.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

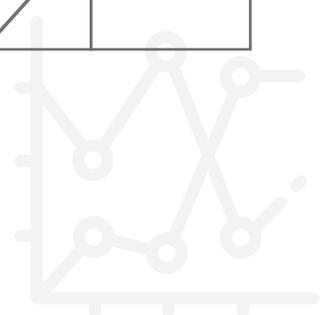
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time : 3 Business days

Services Provided : P2P payments

Website : [Nooch](https://www.nooch.com)





Paym is a person-to-person (P2P) payment app enabling payments exchange between friends.

Paym

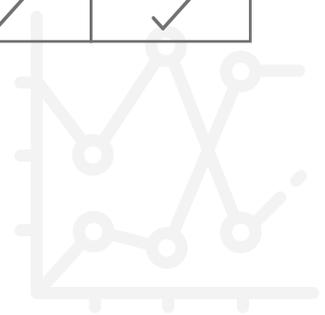
VERTICALS

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

Settlement Time : Instant

Services Provided : P2P Payments

Website : [Paym](https://paym.com)



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

Paym

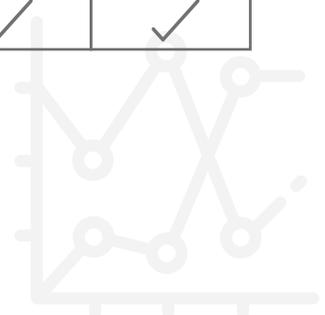
VERTICALS

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

Settlement Time : Instant

Services Provided : Food Wallet, QR Code

Website : [Paytm](https://paytm.com)





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

Payza

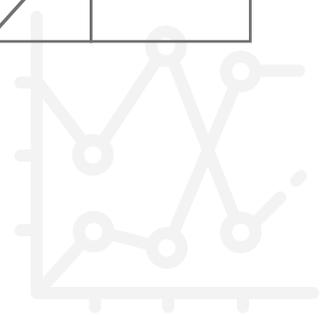
VERTICALS

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

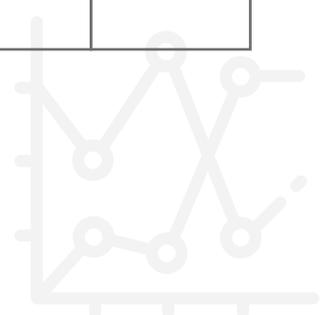
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : 1 Business day

Services Provided : Lending disbursements

Website : [Pepper](#)





Pingit is a payment app handled by Barclays Bank UK that allows P2P payments where a mobile phone number is linked to a bank account. Pingit also allows chat amongst users and permits payments to small businesses.

Pingit

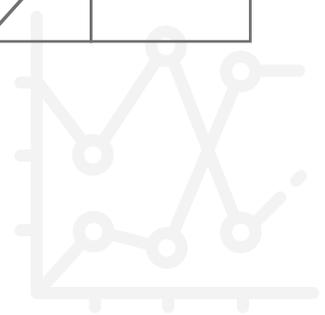
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓				✓	

Settlement Time : Instant

Services Provided : P2P

Website : [Pingit](https://pingit.com)



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

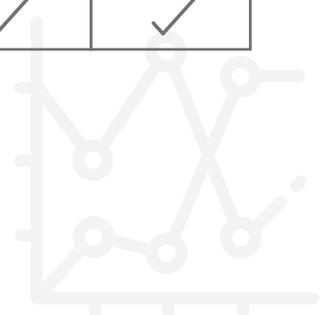
VERTICALS

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

Settlement Time : Varies

Services Provided : Government, payroll, P2P disbursements

Website : [Pockit](https://pockit.com)





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

Popmoney

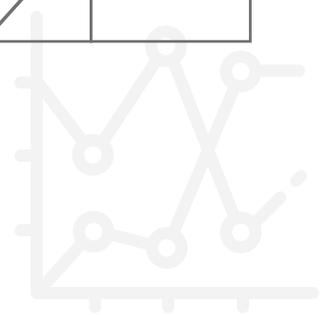
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instant

Services Provided : P2P payments

Website : [Popmoney](https://popmoney.com)



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

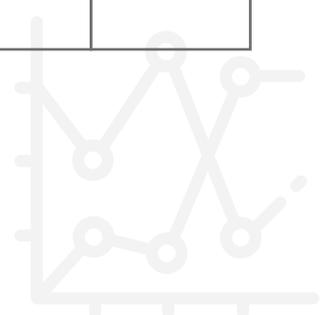
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : 1-3 days

Services Provided : Loans

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





Mastercard’s Qkr! solution is a mobile order-ahead and payments platform available in bars and restaurants. The company is integrating Qkr! with Oracle’s point-of-sale (POS) terminals to enable payments at gas stations, vending machines, parking lots and sporting arenas.

Qkr!

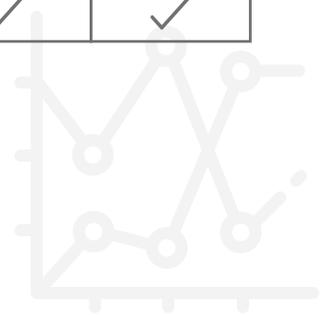
VERTICALS

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

Settlement Time : Instant

Services Provided : P2P Payments, Services Provided

Website : [Qkr!](#)



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

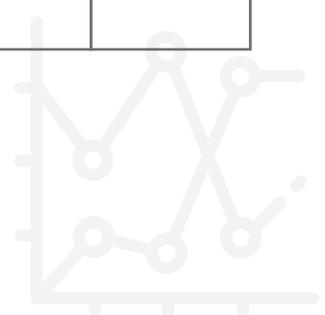
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : One business day

Services Provided : Loans

Website : [RateSetter](#)





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

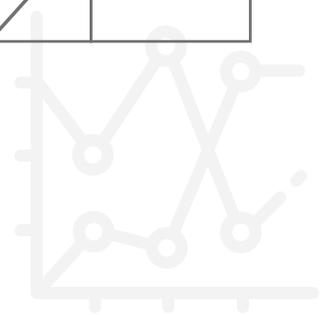
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

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



Rover's app can connect pet sitters or dog walkers with dog owners. The sitters are paid through the app, and a PayPal account is needed to receive payments.

Rover

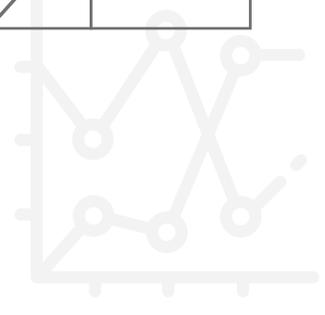
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : 1-4 days

Services Provided : Payroll, Disbursements

Website : [Rover](https://www.rover.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

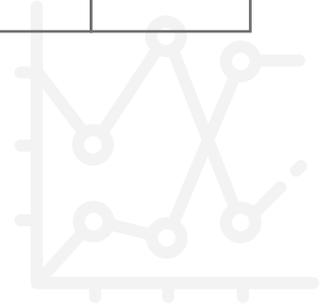
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time : Instantly

Services Provided : Cash checks, mobile app

Website : [RushCard](#)



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

Samsung Pay

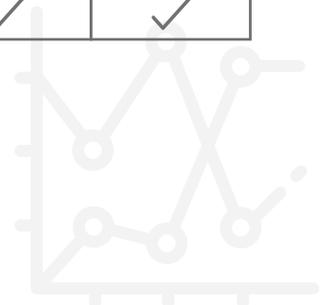
VERTICALS

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

Settlement Time : Instant

Services Provided : Payroll disbursement, corporate disbursements, government disbursements

Website : [SamsungPay](#)





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

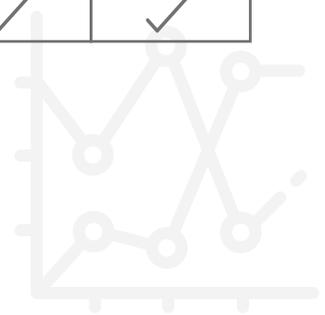
VERTICALS

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](#)



Skype is a communications app that was recently updated to enable person-to-person (P2P) payments through the PayPal platform.

Skype

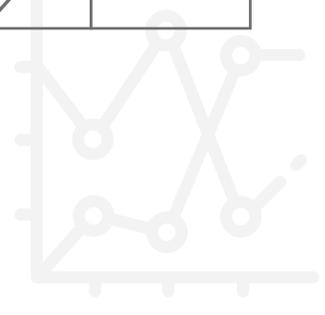
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instant

Services Provided : P2P Payments

Website : [Skype](#)





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

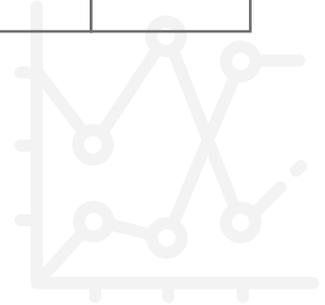
VERTICALS

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)



SoFi provides student loans and financing at lower rates than traditional banking. The payments can be submitted from its website or through its mobile app.

SoFi

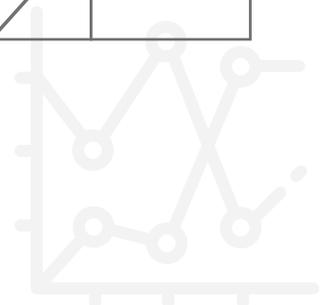
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓			✓	

Settlement Time : Instant

Services Provided : Student payments

Website : [SoFi](https://www.sofi.com)





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.

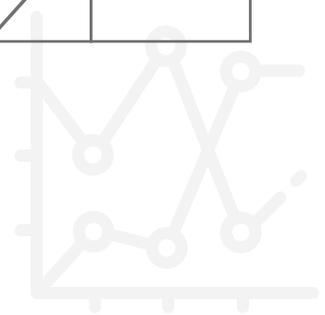
Square Cash

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Square Cash](#)



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.

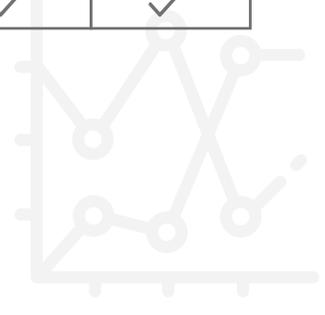
Starling Bank

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

Settlement Time : Instant

Services Provided : Payroll disbursements, P2P disbursements

Website : [Starling Bank](#)





Swish is a payments service based in Sweden that allows P2P payments among individuals as well as corporate business payments. The payments are cleared through BankID and the service works mostly on a mobile platform.

Swish

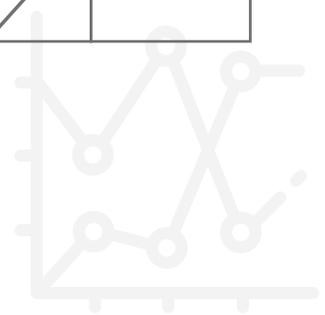
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time : Instant

Services Provided : P2P

Website : [Swish](https://www.swish.se)



Tesco Pay can be connected to a user’s bank account or credit card to enable payment, show points balances and display past transactions. It can also be used to make purchases up to £250 at Tesco stores and gas stations.

Tesco Pay

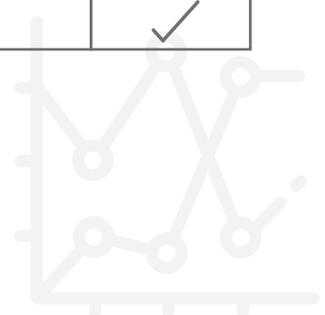
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					✓

Settlement Time : Instant

Services Provided : P2P Payments

Website : [Tesco Pay](https://www.tesco.com/payplus)





TigoMoney is a person-to-person (P2P) payment service that can be used as a wallet to pay for services, bills and purchases on most eCommerce platforms.

TigoMoney

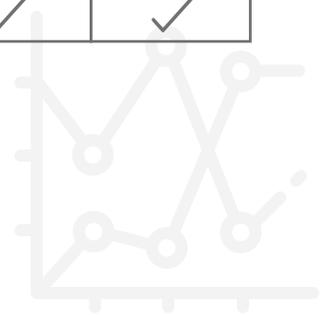
VERTICALS

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

Settlement Time : Instant

Services Provided : P2P Payments

Website : [Tigo Money](https://www.tigomoney.com)



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

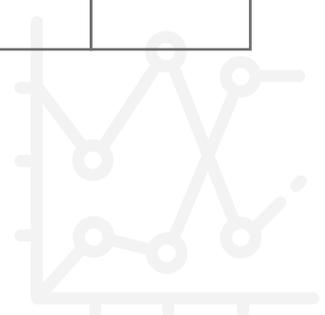
VERTICALS

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

Settlement Time : Two days or more

Services Provided : Check cashing

Website : [The Check Cashing Store](https://www.thecheckcashingstore.com)





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

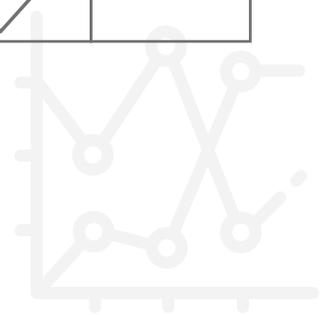
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Minutes

Services Provided : P2P Payments

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



Ualá is a mobile financial management app that allows users to conduct personal transactions through their smartphones. It is linked to a Mastercard prepaid card and enables person-to-person (P2P) transactions.

Ualá

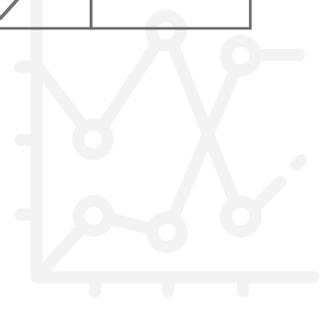
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instant

Services Provided : P2P

Website : [Ualá](https://uala.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.

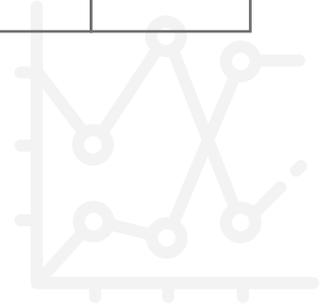
Upstart

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : 1-5 business days

Services Provided : Loan disbursements

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



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

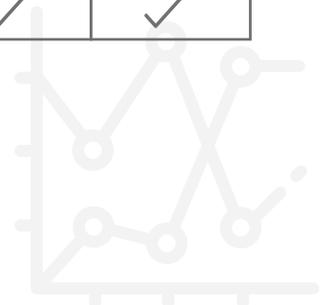
Upwork

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

Settlement Time : Variable

Services Provided : Employee payments

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





Vend provides users with payment options including mobile payments, integrated payments that can be split, layaway options and a loyalty program, among others.

Vend

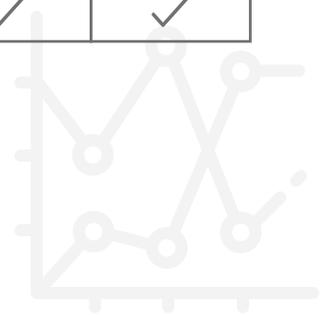
VERTICALS

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

Settlement Time : Instant

Services Provided : P2P Payments

Website : [Vend](https://vend.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

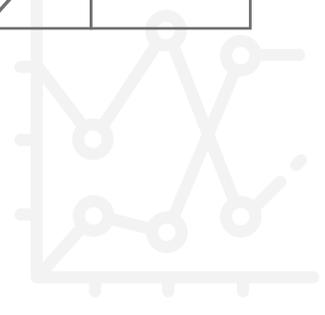
VERTICALS

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.

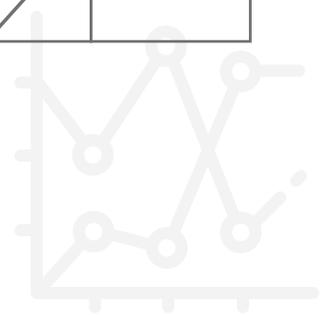
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Verse](#)



Vivus

Argentina-based Vivus offers solutions via the web and a mobile app, enabling credit simulation and approval. It collects disbursements that can then be deposited in a bank account.

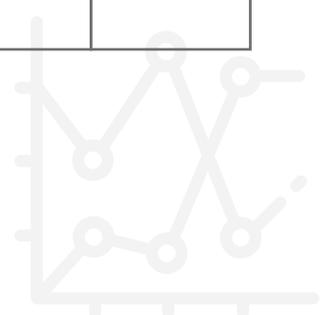
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : Instantly

Services Provided : Lending disbursements

Website : [Vivus](#)





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.

Vouchr

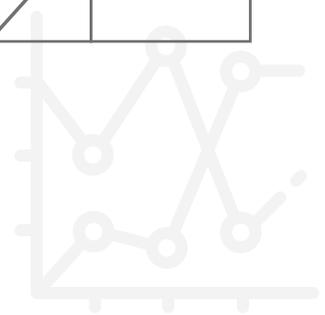
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : N/A

Services Provided : P2P payments

Website : [Vouchr](https://vouchr.com)



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

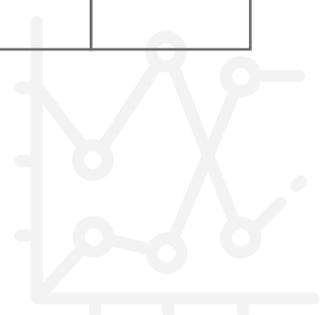
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time : Instantly

Services Provided : Corporate Disbursements

Website : [Voygo](https://voygo.com)





Wala is a financial platform that includes financial analysis tools, bill payments and peer-to-peer (P2P) payment transfers.

Wala

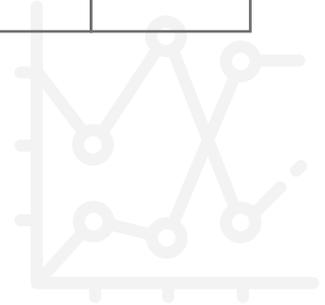
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					

Settlement Time : Instant

Services Provided : P2P

Website : [Wala](https://wala.com)



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

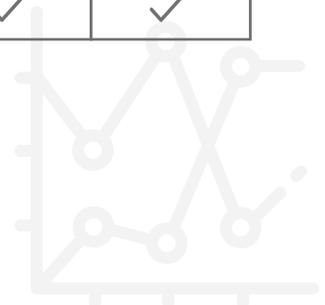
VERTICALS

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](https://waleteros.com)





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

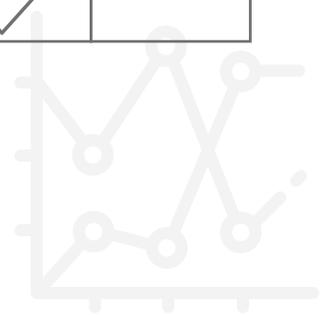
VERTICALS

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

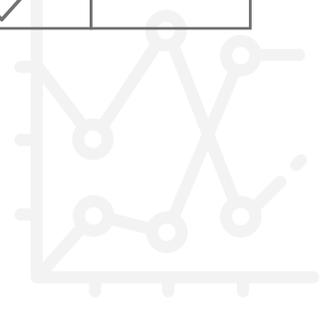
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : Payroll disbursements, P2P disbursements

Website : [WB21](#)



pottery apple



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

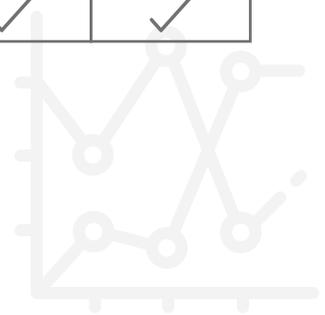
VERTICALS

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

Settlement Time : Few Minutes

Services Provided : P2P payments, corporate disbursements

Website : [WeChat Pay](#)



Wonolo is a platform that allows users to search for work or hire freelancers, and it can be used to offer work to SMBs. Workers are paid instantly via Stripe.

NEW

Wonolo

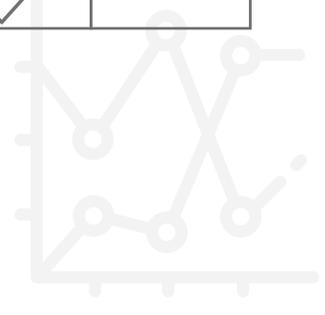
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : Payroll Disbursements

Website : [Wonolo](#)





Workana is a project-funding and freelancer-seeking app that allows payments to be paid and received by all parties involved. The payments are processed via Paypal, Payoneer Card and Payoneer Transfer.

Workana

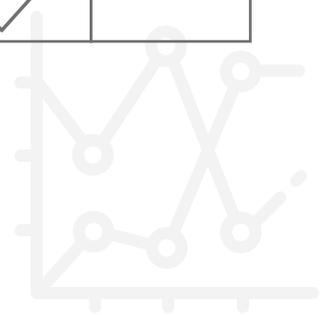
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time : Instantly

Services Provided : Payroll Disbursements

Website : [Workana](https://www.workana.com)



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

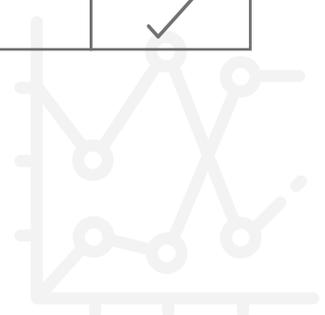
VERTICALS

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

Settlement Time : Instantly

Services Provided : Employee payments

Website : [WorkMarket](https://www.workmarket.com)





An app that allows parents and college babysitters to connect to provide services in a simple and fast context through an app. The payment is processed through Instant Pay and has a \$3 fee and funds are received in one to three business days.

Wyndy

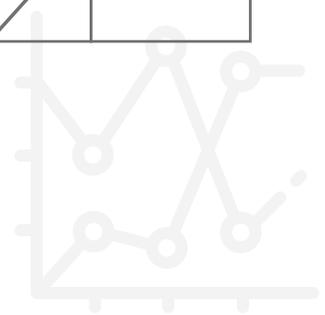
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : 1 – 3 Days

Services Provided : Employee payments

Website : [Wyndy](https://www.wyndy.com)



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

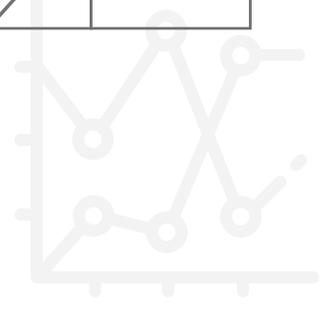
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Few minutes

Services Provided : P2P payments

Website : [Zelle](https://zelle.com)





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

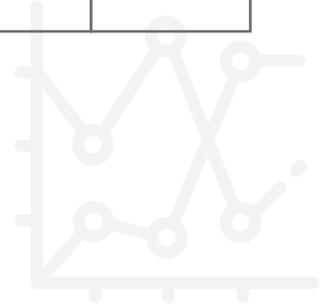
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : 1 – 3 Days

Services Provided : Loans

Website : [Zopa](https://www.zopa.com)



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, headquartered in Atlanta, 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.

Learn more at www.ingomoney.com.

PYMNTS.com

PYMNTS.com is where the best minds and the best content meet on the web to learn about "What's Next" in payments and commerce. Our interactive platform is reinventing the way in which companies in payments share relevant information about the initiatives that shape the future of this dynamic sector and make news. Our data and analytics team includes economists, data scientists and industry analysts who work with companies to measure and quantify the innovation that is at the cutting edge of this new world.

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