

MAY 2018

DISBURSEMENTS

Tracker™



Escrow Tools To EMPOWER FREELANCERS **AND CONTENT CREATORS**

StratusCore aims to build a “trusted economy” for creative content freelancers through digital escrow services

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3dcart, Payoneer enable cross-border payments delivery in 150 currencies

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The top players in the disbursements ecosystem

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Escrow Tools To Empower Freelancers And Content Creators

Payment frictions can lead to mistrust and sour relationships between creative freelancers and their employers. StratusCore CEO Denise Muyco discusses how her company is using digital escrow services to both ensure deliverables and payments are met and improve freelancer-employer relations.

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The construction industry frequently uses physical paperwork that can create obstacles when paying contractors and subcontractors. This month's Deep Dive highlights common pain points in the construction payment process, and the emerging players that are cutting through the red tape by adding new payment tools to the market's toolbox.

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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.

Small businesses do not always wish to remain small, and taking their efforts overseas can help with growth. A recent [report](#) found two-thirds of small- to medium-sized businesses (SMBs) are planning to do just that as part of their expansion plans.

While some might have dreams of going big, these SMBs often lack the resources, budgets or capital to pursue their international expansion goals. That's where a series of recently launched solutions and initiatives come in, potentially helping them take their operations into different global markets.

One such initiative was recently [launched](#) in India to help the nation's SMBs step onto the global stage. Under the initiative, the Federation of Indian Export Organizations (FIEO) will work with payments solutions provider PayPal to help artisans, small merchants and micro industries expand their products to international markets. PayPal will work with FIEO to provide technological support and educational resources.

The U.K. market also saw an influx of solutions that could help smaller merchants improve cash flow.

Payment solution provider Square recently [debuted](#) an offering for SMBs allowing sellers to have transaction funds deposited into their bank accounts within a few minutes rather than the next business day. Sellers can tap a button in the Square app to disburse the funds to their accounts.

Square isn't the only new service targeting U.K. SMBs, however. Challenger financial service Starling Bank recently [became](#) the first mobile-only bank to offer business accounts for U.K. SMBs, launching a mobile-first solution to help them get easier access

EXECUTIVE INSIGHT

How is the "last mile" of digital lending changing to make it easier for SMBs to access loan funds?

"Whether a construction firm or a mom and pop retailer, small business owners know that faster access to cash gives them a competitive advantage. The ability to source inventory, tap contractors or make investments in marketing faster than their competition can be the difference between going under or winning out.

For years, technology has been increasing the speed at which they can invoice customers, accept payment or even apply for loans. But, the last mile problem of payments was always an obstacle. No matter how fast they invoiced someone or applied for a loan — they were forced to wait for a paper check to be cut or an ACH deposit to show up in their accounts on a routine business day. That increased time, cost and hassle created opportunities for competitors to beat them to the punch.

Now, push payments are making it possible for lenders like Kabbage to issue instant loan funds in tandem with instant loan approvals. Other solutions are helping to shorten the time from customer payment to reconciliation. Taken together, the instant money economy is finally a reality for small business owners, giving them a key marketplace advantage."

- Drew Edwards,

CEO of [Ingo Money](#)



to bank-backed capital. The service allows businesses to pay invoices and have card payments deposited into their accounts.

Additional solutions are emerging to change the ways merchants in different corners of the world obtain lending services. The Tracker's News and Trends section (p. 14) examines noteworthy disbursement developments that are changing how various merchants both conduct business and access capital.

Around the world of disbursements

The lending process is seeing rapid change through disbursement solutions, and these changes are reducing the length of time borrowers must wait to access loan funds and improve their cash flows.

Push payment solution provider Ingo Money recently [announced](#) a partnership with online lending platform Kabbage to make loan funds more quickly accessible to SMB merchants. Under the partnership, Kabbage will use Ingo's solutions to push the funds directly to SMB-owned card and wallet accounts, making it easier for merchants to spend the money once loans are approved.

Balance sheet lender LendingPoint and payment card solutions provider TabaPay are also making it easier to access loan funds on debit cards – this time for consumer borrowers. Through a new [collaboration](#), borrowers can use the LendingPoint platform to have loans disbursed to a TabaPay-issued card. Users can make loan payments online or over the phone.

Another development will enable customers to earn bill pay cash back rewards they can spend with prepaid cards. Payment solutions provider Paytm Canada recently [debuted](#) a service allowing consumers to earn points and cash back rewards when they use their mobile account to pay bills at more than 5,000 billers. Users are rewarded

with one point for every \$1 spent on bill payments and purchases, and points can be redeemed as gift cards at restaurants and gas stations.

Deep Dive: Construction payments

Construction professionals know which tools to use to complete a job, but many still struggle to find the right one to help them slash through paperwork and more quickly pay contractors and subcontractors. New developments could bring relief, however, as several companies have emerged to offer solutions that facilitate faster payments to the roughly 1.5 million U.S. construction industry workers. This month's Deep Dive (p. 11) examines some of the newest solutions shaking the foundation of construction payments.

Building payment confidence with digital escrow solutions

Trust is the foundation of relationships in the gig economy, and that trust between gig workers and their employers can quickly diminish when payment frictions arise. Digital escrow services, which provide assurance of asset delivery for employers and payment for gig workers, could offset some common payment issues.

For the May Disbursements Tracker™ feature story (p. 6), Denise Muyco, CEO of content creation platform [StratusCore](#), spoke with PYMNTS about how her company's digital escrow service is helping to build a "trusted economy" for creative freelance professionals.

May Tracker updates

Each month, the Disbursements Tracker™ showcases the top disbursements players in its provider directory (p. 23). The latest edition features more than 100 providers and nine new additions: Mercadopago, Paya, Paym, Qkr!, Skype, Tesco Pay, TigoMoney, Vend and Wirecard.

Five Fast Facts



**\$75
BILLION**

Value of P2P payments processed by Zelle in 2017, up from \$55 billion in 2016



89%

Percentage of ASEAN financial institutions that are developing or have developed instant payment systems



**70
BILLION**

Number of payments projected to be processed through online platforms by 2022



35%

Percentage of the American workforce that collects daily earnings from the gig economy



17%

Percentage of gig workers who lost 10 to 20 percent of their incomes to payment mechanism issues in Q2 2017



Escrow Tools To
EMPOWER FREELANCERS
**AND CONTENT
CREATORS**



“ IT’S REALLY IMPORTANT FOR OUR INDUSTRY, AND ANY INDUSTRY, TO MAKE SURE THEY ARE GETTING PAID FOR THE WORK THAT THEY DO. ”

- Denise Muyco,
CEO of StratusCore

Successful relationships rely on trust. In business, that trust can quickly erode when payments problems arise.

This erosion tends to be more prevalent in the gig economy, a space which sees freelance workers dependent on employers following through on their payment obligations to make their financial ends meet. To ease many gig workers’ anxieties, some companies are turning to digital escrow solutions to ensure assignments are completed and workers are quickly and efficiently paid their agreed-upon earnings.

Recent data indicates this type of solution would be welcomed in the industry. According to the most recent [Gig Economy Index™](#), 84 percent of surveyed freelancers reported they would do more gig work if they were paid faster. The Index found that payments are hardly speeding up, however. Forty percent of gig workers were paid within

a week of their services in Q2 2017, down from 46 percent the previous quarter.

These statistics indicate gig workers feel current payments speeds have room for improvement, but even those who had to wait an entire month for compensation may count themselves lucky. A separate [survey](#) from PayPal indicates gig workers also struggle with not being paid at all. Fifty-eight percent of the 11,000 surveyed reported not getting paid for their services.

The effects of such non-payment can be far-reaching, too. Not only does it destabilize gig workers’ finances, but it can also sour relationships between them and employers and discourage future participation in the freelance market. These are problems with which Denise Muyco, CEO of cloud-based content creation platform [StratusCore](#), is all too familiar.



[COMPANIES] LIKE NETFLIX AND HULU, THEY HAVE JUST OPENED UP THIS MARKET IN TERMS OF WANTING AND NEEDING CONTENT.



Non-payment problems are common for freelance and gig workers who operate in the digital content creation space, from software development experts to video game designers and beyond. StratusCore recently added an escrow solution to its platform to ensure freelance content creators are quickly compensated, offering them access to software solutions like visual effects tools from providers like Adobe and Autodesk for a monthly fee.

Muyco recently spoke with PYMNTS about the inspiration behind the escrow solution, including how it helps freelancers get paid more quickly and improves relationships between those employed in creative markets and their employers.

Building a 'trusted economy' for creative professionals

Smaller companies and individuals need access to digital tools to stay competitive against larger creative studios. Even with affordable design options available to help them produce their work, though, there is ultimately a strong need for payment tools that will help these professionals get paid once that work is completed. After all, payment frictions in the creative content market can arise between freelancers and employers due to

UNDER THE HOOD

Denise Muyco, CEO of creative content solution platform StratusCore, explains how digital ledger technology and blockchain applications impact the digital content creation space.

"Blockchain is really well-poised for an industry like ours when you're working with a digital asset. Basically, when you're creating an asset, all metadata and information is inside of that asset. When you have a smart asset, that smart asset has all sorts of other information that enables things like smart contracts, transparent person-to-person transactions, dynamic and efficient pricing, micro-metering and monetizing.

So, that asset that a content creator makes — they sell the asset, and the chain of trust and custody goes to that buyer. The information about how that content was made, who made it, when it was made and other important metadata information belongs to that asset and follows that asset. If a buyer chooses to resell that information, that digital ledger stays with that asset. Lots of things can happen with that, meaning other transactions are enabled.

For example, if the original content owner licenses that asset to someone else, that asset now has its own self-contained way in which it can manage digital rights. Basically, that individual freelancer can create his or her own economy with the asset as it moves through the lifecycle and gets licensed again, watched again or what have you. It creates its own little economy inside that one single asset. Especially when you have more than one person creating that asset, you can see how transformative the economics become for that single asset and all those who worked on it."

**- Denise Muyco,
CEO of StratusCore**



misunderstandings about deliverables or if a payment is delayed after a digital asset is delivered, Muyco said.

“There’s this innate stress between the client and the content creators,” she explained.

Escrow services, which hold money independently from two parties until all terms are satisfied, could help alleviate some of the stress between freelancers and employers. StratusCore added a Digital Escrow service to its platform – which was built using blockchain technology – last year. With the service, employers and freelancers can agree to the terms of a project and the necessary benchmarks or milestones that must be met to ensure it is completed on time.

When an agreement is reached, an employer deposits the funds for the project into the StratusCore Digital Escrow account. Funds are disbursed from the escrow account directly into a freelancer’s preferred bank account once the necessary deliverables are met and the digital assets are uploaded to the platform. Payment occurs within one to two days after the employer digitally signs off on the delivered asset and the escrow funds are released.

The goal behind adding an escrow service to StratusCore’s platform was to build a “trusted economy” between creative freelancers and employers, and offer greater transparency into the related hiring and payment process, Muyco said. Freelancers are more likely to feel confident that they will quickly receive their earnings upon seeing funds deposited into an escrow account – and less fearful that they will experience a non-payment situation. The real benefit is assurance that both parties will fulfill their obligations.



“That is something this industry has needed for a long time,” Muyco added.

More efficient payments, more confident freelancers

The content creation market is currently thriving, thanks to the growth of streaming video on demand (SVOD) and over the top (OTT) services. By some [estimates](#), the SVOD/OTT market is projected to be worth as much as \$108.6 billion by 2026.

As SVOD/OTT grows, it will rely heavily on content creators to stay competitive and deliver the products that result in long-term engagement, Muyco said. This trend indicates that demand for more efficient payment solutions is on track to increase as the market expands.

“[Companies] like Netflix and Hulu, they have just opened up this market in terms of wanting and needing content,” Muyco explained.

Content providers are adding power to the demand for greater assurance that they will get paid – and be paid

on time — as they work to serve that need. Digital escrow solutions not only help freelancers get paid, but also encourage them to continue to participate in the creative content market.

“It brings a level of confidence to freelancers,” Muyco said.

Building a “trusted economy” is a necessary key component to keep the creative content market thriving, she added. If creative content producers are discouraged by their payment experiences, clients could risk alienating the talent they need.

“Those are real issues when content creators or any freelancer is trying to have a life — and have their

livelihood not be always at risk,” Muyco said. “It’s really important for our industry, and any industry, to make sure they are getting paid for the work that they do.”

One of the most effective ways employers build trust is by following through on promises. Tools like digital escrow and push payments that enable fast and real-time disbursements to freelancers and contractors could go a long way to ensuring both parties deliver, and help establish a foundation of trust for future gig market collaborations.



FIXING CONSTRUCTION PAYMENTS PROBLEMS

For the 1.5 million construction workers [employed](#) in the U.S., handling day-to-day business requires more than just a standard toolkit. These professionals need access to payment tools that enable them to send and receive payments, and without the longstanding delays that can impact their ability to complete projects.

Problems processing invoices can often be the first domino to fall, impacting the work processes of contractors, laborers and everyone in between. When invoice processing gets delayed, the subsequent steps do, too.



These issues are well-documented across the industry. A recent [analysis](#) found the average number of days a bill goes unpaid – days sales outstanding (DSO) – for the construction market is approximately 70. This lengthy wait can create frustrations for contractors, subcontractors and other workers, and can also complicate companies' efforts to retain workers, personnel hiring for more demanding projects and investments in resources like equipment.

These are challenges that several players in the space are working to address, rolling out more efficient solutions that aim to reinvent the construction payments wheel.

Invoices at work

Invoices in the construction trade are often paper-based, amounting to challenging stacks of pages including those outlining the labor, required legal forms and compliance documents, among many others.

Relying on physical documents can create a different kind of work hazard for construction professionals. One small error, like an incorrect date or a missed detail, could throw a wrench into contractors' plans by causing a payment delay. To address these inefficiencies, several companies are investing in digitizing the construction invoice process and streamlining payment operations.

One such company is Net30, a startup founded by a pair of construction professionals. It [offers](#) a cloud-based platform enabling construction companies to process invoices electronically and issue online payments disbursed directly to contractors' bank accounts. The service also allows subcontractors to electronically sign documents such as lien waivers, which are often a required part of the invoice.

A similar service is offered by lienwaivers.io. As CEO Geoff Arnold [explained](#) to PYMNTS last year, the lien waiver process often leads to a "chicken-or-an-egg problem" in which payees do not want to relinquish their lien rights until they have been paid, and payers are often required to collect these documents to financially protect themselves.

The lienwaiver.io solution generates a required lien waiver and delivers it for electronic signature. The system, which is available on mobile and desktop devices, takes a payment and holds it in escrow until the necessary signatures are gathered. The payments are then released and disbursed to contractors' bank accounts.



A building workforce

Construction industry concerns aren't something companies and payers can afford to ignore. The field — and its voice — is growing, with both recent data and long-term projections painting a healthy picture for it.

The latest [figures](#) from the U.S. Census Bureau indicate construction spending levels reached \$1.273 trillion in February 2018, up from \$1.272 trillion the previous month. Meanwhile, analysis by the Bureau of Labor Statistics (BLS) projects the job outlook for construction workers is poised to [grow](#) at a rate of 12 percent between 2016 and 2026, faster than the average for all occupations.



These trends indicate that the construction market is facing an influx of workers and growth in spending. All told, it is ripe for payment innovation.

Smartphone support

As the market grows, so, too, does the demand for more efficient construction payment solutions. Solution providers are rushing to meet that demand by introducing a slew of new payment tools to construction workers' toolkits.

One such payment option was released by multiplatform progress payment software firm Payapps, which debuted a mobile [solution](#) for small, medium and large construction projects that includes features like automatic email reminders and workflow management tools. It is compatible with existing enterprise resource planning (ERP) and finance services and enables subcontractors to prove their work is complete by snapping and sharing photos through the system, among other features.

Cloud-based payments as a service (PaaS) provider PayStand also offers a smartphone-friendly mobile app, allowing remote payments [acceptance](#) at job sites by swiping credit cards or enabling check deposit. Customers can use the service to enable autopay and make recurring payments for a fixed or variable amount, further streamlining the payment process.

These payment tools provide one of the most valuable services for professionals: Slashing through the red tape of construction payment bureaucracy.



New rules of disbursing loans

LendingPoint, TabaPay partner for loan payments on debit cards

A recent partnership could give loan applicants faster and easier access to their funds. FinTech balance sheet lender LendingPoint recently [collaborated](#) with payment card solutions provider TabaPay, allowing loans to be delivered to debit cards using the latter's platform. Under the agreement, borrowers with the LendingPoint service can use TabaPay debit cards to make online or over-the-phone payments that draw on their loan funds.

LendingPoint will use the TabaPay platform to help verify applicants' account ownerships and balances. The extra data collected from the platform is expected to help LendingPoint create more complete financial pictures of customers and better assess their qualifications for loans. This approach enables it to issue loans to those who might not qualify based on traditional FICO results. Those loans are typically issued within seconds.

Ingo powers instant SMB loan payouts for Kabbage

Faster lending options still need help with the last mile of the lending process. Digital lending platform Kabbage has worked to help SMBs sharpen their competitive advantage through faster loan approvals, but this "improved" lending still sees a last mile problem because funding relies on paper checks and ACH processing. Even same-day ACH funds are relegated to business days and batch payments.

Kabbage claims to have solved this last mile issue, thanks to a partnership with Ingo Money, opening up real time, 24/7 funding for SMBs — even on weekends and holidays. The pair recently [announced](#) it will team up to enable real-time disbursements of commercial loan proceeds, with Kabbage utilizing Ingo's "push payments in a box" solution to push loan proceeds to SMB-owned debit cards or wallet accounts.

A recent Visa [survey](#) found 70 percent of small business owners have debit cards, and 87 percent of those who didn't have one wanted a card for easier real-time fund transfers and payments. In a recent interview with PYMNTS' Karen Webster, Kabbage president Kathryn Petralia said introducing instant money services means loan applicants get a new fund receipt option in addition to ACH and PayPal.



Push payments could help banks find an alt lending edge

Ingo Money also said it's time for banks and traditional lenders to [#KillTheCheck](#) when it comes to lending. In a recent [conversation](#) with PYMNTS' Karen Webster, Ingo's executive vice president and chief product officer, Lisa McFarland, explained that paper checks can be a significant hassle for the consumers and SMB merchants that receive them. They are notoriously slow because they often take a day to get printed and several more to be delivered through the U.S. mail system, and require even more time to be deposited and cleared. This arrangement simply doesn't fly with consumers who are accustomed to making payments and getting paid in real time, McFarland said.

Alt lenders have been faster to embrace push payments to issue loans, largely because these services were built with loan issuance speed as part of their value propositions. They are also free of the legacy systems that slow down many traditional lending institutions, and McFarland and Webster agreed that larger institutions could help put the check to rest if they were committed to doing so. That would require helping these institutions understand the cost of issuing checks, and developing a roadmap to integrate older legacy systems with newer, faster-acting digital disbursement tools, however.

New fixes for SMB cash flows

GoDaddy turns to integrated payments to power SMBs

Regardless of their niche, all small business owners want to get paid quickly for their services to keep their business afloat. While they might be masters of their crafts — whether as hairdressers, bakers, tattoo artists,



clothing designers or representing another niche entirely — many SMB owners are not necessarily savvy when it comes to fixing persistent payment pain points.

That's something online solution provider GoDaddy is working to address. Greg Goldfarb, vice president of products and eCommerce, recently [spoke](#) with PYMNTS about its new partnership with Square. The deal adds a calendar appointment feature to GoDaddy's platform, allowing businesses to make and track appointments, and enabling SMBs to bolster their cash flow by collecting payment information at appointment booking. It syncs with popular digital calendars to remind consumers they have upcoming appointments, and the system accepts credit cards, PayPal and Apple Pay to help SMBs get paid faster — and offset lost revenue due to no-shows or missed appointments.

Square rolls out new Instant Deposit service for SMBs

Square was also behind a new resource launched to help U.K. SMBs better manage their cash flows. The mobile payment solution provider recently [released](#) a new Instant

Deposit solution enabling sellers to have funds deposited into their bank accounts within half an hour. The service is available on a 24/7/365 basis, and sellers who use it will be charged an additional 1 percent.

Businesses previously used Square to have their money available the following business day – a rate faster than what many traditional banks offered to SMBs. Sellers can now push a button on the Square app and have their funds deposited into their bank accounts in roughly 20 minutes. The most recent [Disbursement Satisfaction Index™](#) found direct deposit is the most popular type of payment, receiving the highest possible Index score of 100 out of 100. It also found direct deposit was the most frequently used form of payment, tapped at least once for 36.4 percent of disbursements.

Starling Bank offers business accounts for SMBs

A U.K.-based mobile-first banking service is also planning to launch solutions for smaller merchants. Starling Bank recently [announced](#) it will offer business accounts for local SMBs and entrepreneurs, making it the first licensed mobile-only bank to offer such services in the U.K. The financial institution (FI) also announced plans to launch a merchant acquiring solution that would enable businesses to have card payments deposited directly into their Starling accounts. Customers can manage them from Starling's app, and features include in-app payments to suppliers and expense viewing by categories. Business customers can also share transactions with accounting software and use Starling's in-app Marketplace service to choose accounting and invoicing platforms.

PayPal collaborates to support Indian SMBs' global ambitions

Another collaboration is helping Indian SMBs bring their operations to the global stage. Payment solutions company PayPal and the Federation of Indian Export Organizations (FIEO) recently [partnered](#) to help the



nation's businesses and entrepreneurs expand into overseas markets. PayPal will work with FIEO to help SMBs with their export needs, connecting the businesses with technological and educational resources offered through seminars and sponsored programs. In a [statement](#), FIEO director general and CEO Ajay Sahai said the partnership aims to help India's "cottage industries, artisans, housewives, youths, [micro, small and medium enterprises] and clusters, even in far-flung areas, to develop their orientation toward exports."

Tracking international payments

3dcart taps Payoneer to handle cross-border payments

Indian SMBs aren't alone in wanting to establish a global footprint, and eCommerce retailers around the world could soon find it easier to get paid for their transactions. eCommerce SEO software platform 3dcart and online payment solutions provider Payoneer recently [teamed up](#) on this issue, transforming the way the former sends cross-border payments to its eCommerce merchants around the world.

A news release noted the deal allows 3dcart to deliver payments to more than 200 countries and territories and make payments in 150 currencies using the Payoneer platform. Merchants using 3dcart's platform will be able to get paid in real time from their 3dcart stores and access their earnings in their preferred local currencies.

Santander launches blockchain-powered international payment app

Other companies want to facilitate cross-border payments by turning to blockchain. One such company is Spanish bank Santander, which recently [debuted](#) an international money transfer app in partnership with blockchain FinTech startup Ripple. Known as Santander One Pay FX, the app can determine how much an international money transfer will be worth following the currency conversion, alert the customer before the transfer takes place and enable users to fulfill international money transfers on the same day they are initiated. The app is powered by Ripple's xCurrent technology.



The service makes Santander the first bank to launch a blockchain-powered international payment transfer service for retail customers in several countries at the same time. A [news release](#) announcing the launch of the service noted Santander One Pay FX is currently available to retail customers in Spain, the U.K., Brazil and Poland, and will become available in more countries in the next few months.

Rethinking rewards & redemptions

Samsung Pay adds Samsung Rewards to its payment service

Consumers in India have a new way to get rewarded. Tech giant Samsung Electronics recently [announced](#) its Samsung Rewards program for customers in the country, allowing users to earn points every time they use Samsung Pay or Samsung Pay Mini to make purchases. Rewards can be earned on transactions like credit and debit card purchases, bill payments, recharges, digital wallets and payments made via the Bharat Interface for Money – Unified Payment Interface (BHIM-UPI). Users can also earn "Accelerated Rewards" during promotional campaigns when reward earnings are categorized by silver, gold and platinum tiers. Accumulated points can be redeemed as a Visa prepaid or gift card and used at retail locations that accept Visa debit cards and Samsung Pay, according to the company's website.

Paytm launches bill pay rewards program in Canada

A new service was recently [launched](#) in Canada to expand the ways consumers can earn cash back rewards. Payment solution provider Paytm Canada launched the

Paytm mobile bill pay app, rewarding consumers with points and cashback incentives for making bill payments on the service.

A [news release](#) noted the app offers a free mobile account that allows Canadians to use their smartphones to manage bill payments with more than 5,000 billers. They can pay their bills without incurring transaction fees by linking their bank accounts, debit cards and some credit cards to the app, or using cash at any of the roughly 6,000 Canada Post locations. Users earn one point for every \$1 spent on bill payments and purchases, according to Paytm Canada's website, and points can be redeemed on gift cards from vendors such as Just Eat, Esso or Jack Astor's.

Coinstar offers bill pay services through kiosks

In the U.S., customers will soon be able to use coin-counting machines found at many supermarkets to pay their bills and receive rewards. Coinstar, a supplier of self-counting coin kiosks with roughly 20,000 machines nationwide, enables customers to deposit coins that can be converted into a physical paper voucher. This voucher can either be applied to grocery purchases or converted to an electronic gift card from vendors like Applebee's, AMC, Amazon and Best Buy, among others.

Coinstar recently [announced](#) it will work with doxo, a FinTech that enables consumers to pay their bills from a centralized platform. Under the partnership, consumers who deposit jars of coins will be able to apply the equivalent cash to electronic payments on a wide array of bills like cable, insurance, phone, car loans and other utilities. Users will receive an electronic payment receipt after making the transaction, and be able to track their payment delivery status in real time using the doxo app. A [news release](#) noted the service will be available at approximately 7,000 Coinstar kiosks by the end of 2018.





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		
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 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		
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 GOVERNMENTS		EMPLOYEE	FEDERAL, STATE, LOCAL TAX		PENSION, ASSISTANCE, EMERGENCY FUNDS
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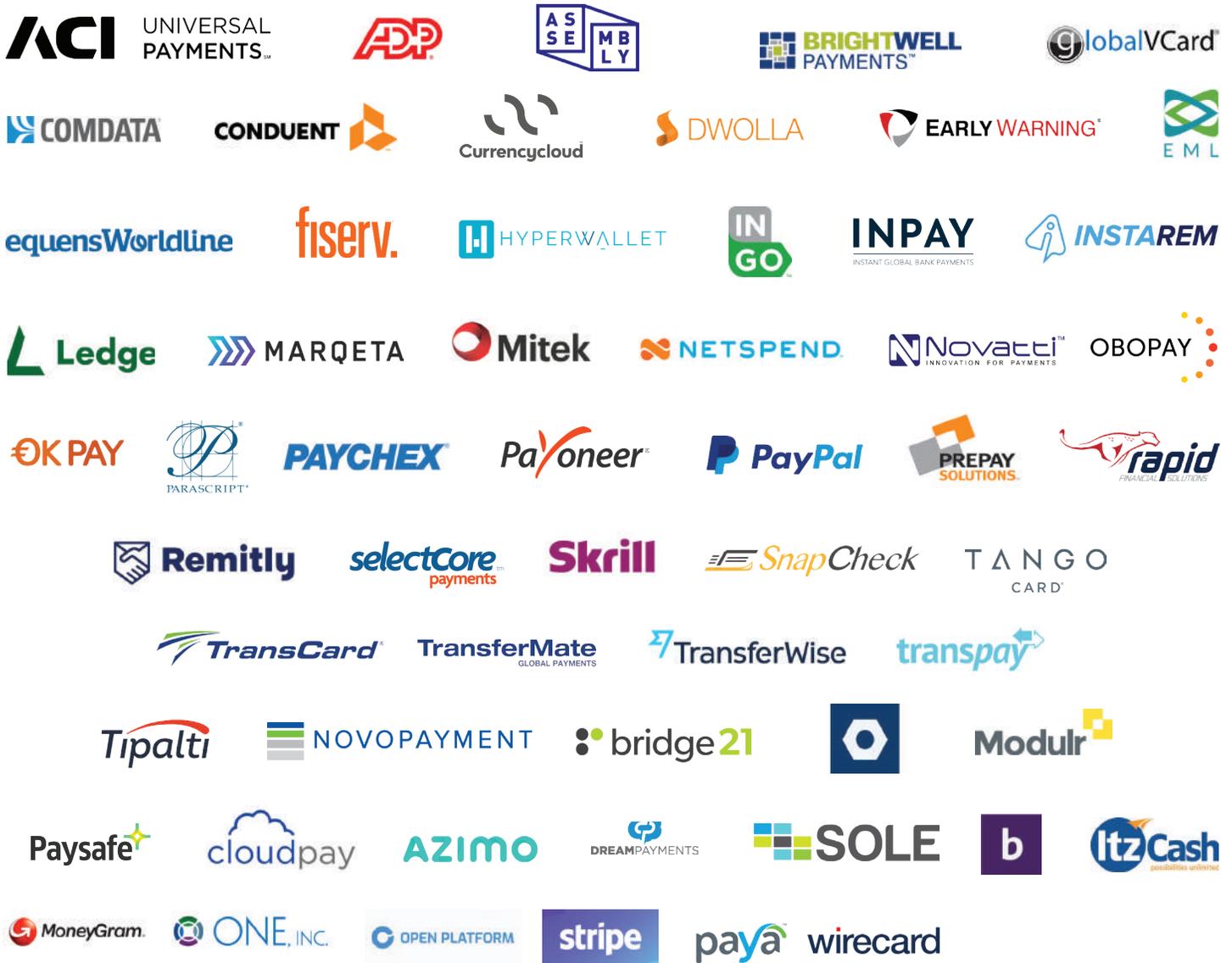
ENTITIES THAT MAKE DISBURSEMENTS

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

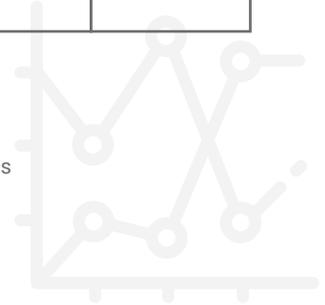
VERTICALS

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

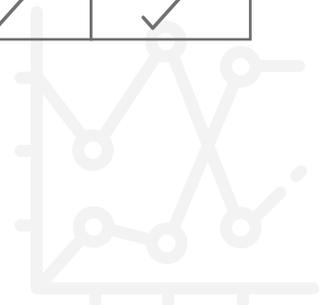
VERTICALS

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

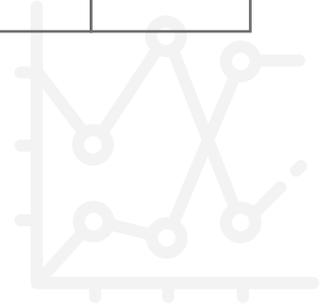
VERTICALS

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

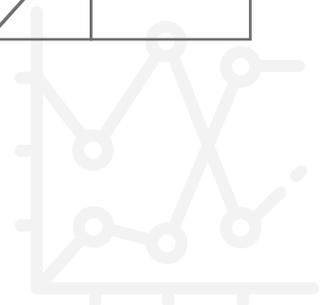
VERTICALS

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

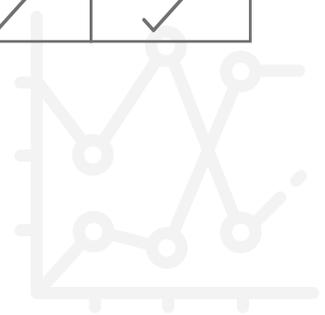
VERTICALS

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

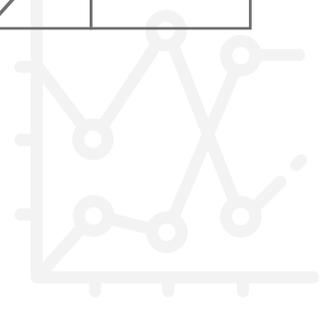
VERTICALS

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

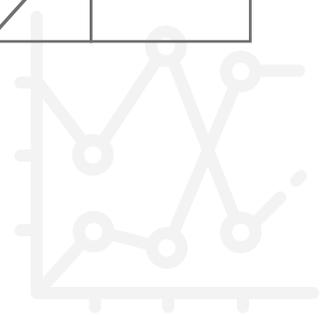
VERTICALS

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

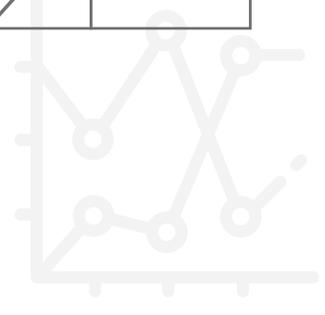
VERTICALS

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.

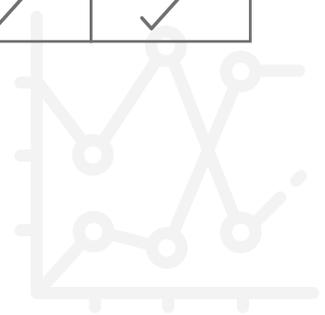
VERTICALS

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.

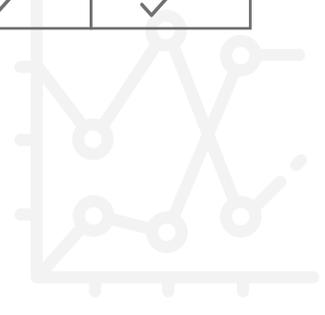
VERTICALS

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

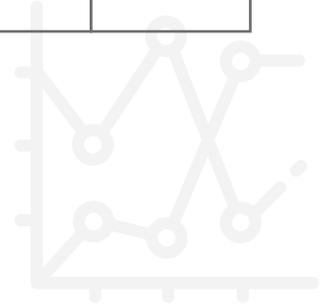
VERTICALS

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

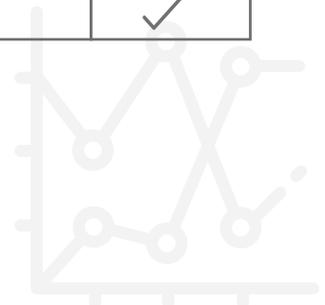
VERTICALS

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

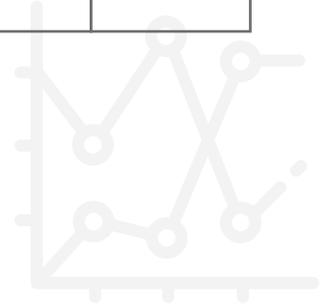
VERTICALS

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

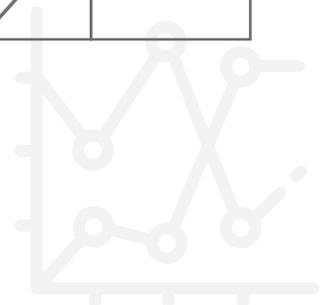
VERTICALS

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

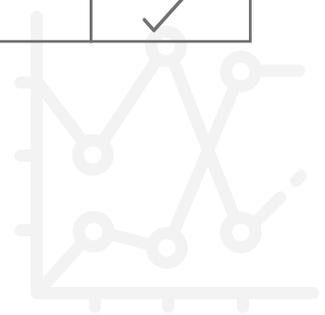
VERTICALS

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

Settlement Time : Instant

Services Provided : Payroll disbursements, Corporate Disbursements, Government Disbursements

Website : [Berkeley Payments](#)



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

Bridge21

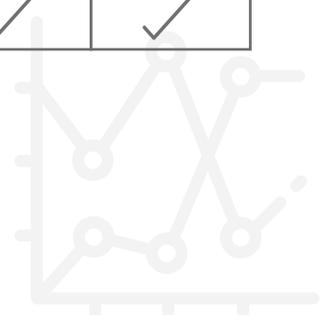
VERTICALS

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

Settlement Time : 4-5 Business Days

Services Provided : Payroll Disbursements, P2P Payments

Website : [Bridge 21](#)





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

Brightwell Payments

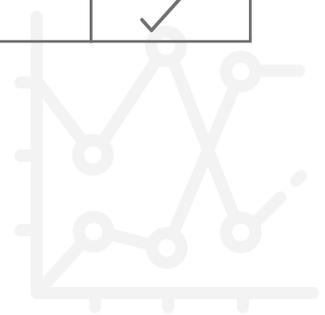
VERTICALS

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

Settlement Time : Instantly

Services Provided : Employees, corporate disbursements

Website : [Brightwell Payments](#)



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

CloudPay

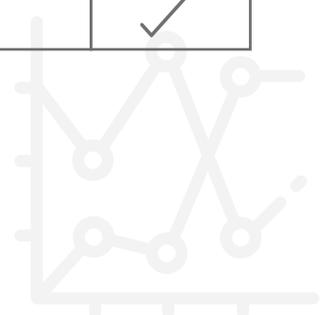
VERTICALS

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.

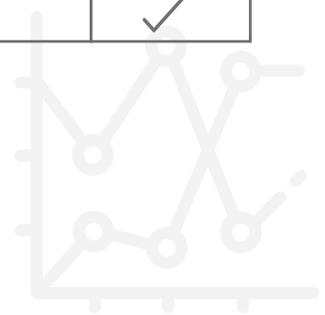
Comdata

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

Settlement Time : Instantly

Services Provided : Employees and contractors, corporate disbursements

Website : Comdata



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.

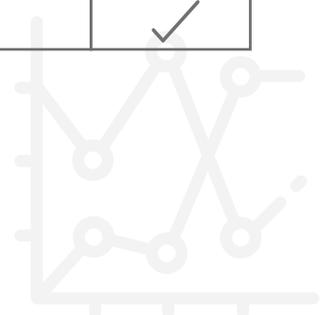
Conduent

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

Settlement Time : Variable

Services Provided : Government disbursements, payroll, pension payments

Website : Conduent





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.

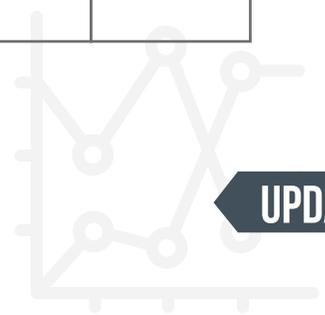
Corporate Spending Innovations

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)



UPDATE



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

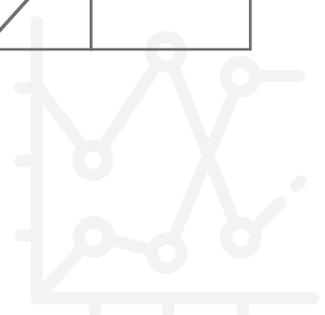
Currencycloud

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

Settlement Time : Instantly

Services Provided : Conversion, payment, account and compliance manager

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





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

Dwolla

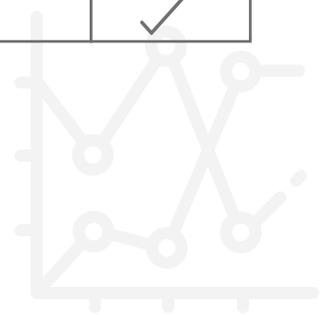
VERTICALS

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

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

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

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



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

Early Warning

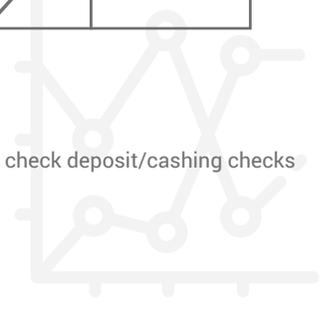
VERTICALS

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

Settlement Time : Instantly

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

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





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

EML Payments

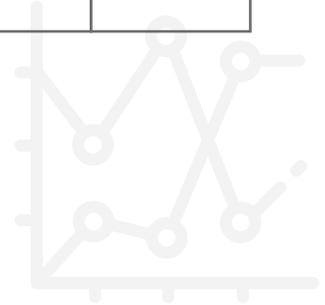
VERTICALS

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

Settlement Time : Instantly

Services Provided : Government, insurers, commissions and rewards disbursements

Website : [EML Payments](#)



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

equensWorldline

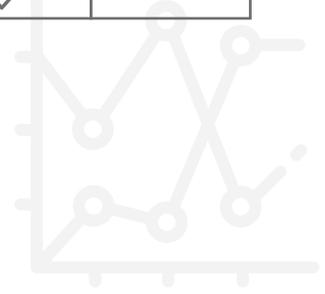
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [equensWorldline](#)





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

Fiserv

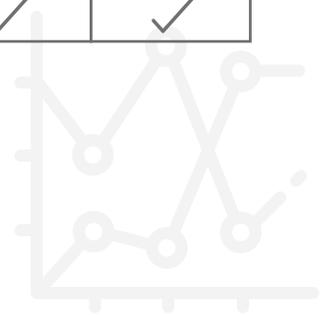
VERTICALS

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

Settlement Time : Instantly

Services Provided : Digital disbursements to clients across different industries

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



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

Hyperwallet

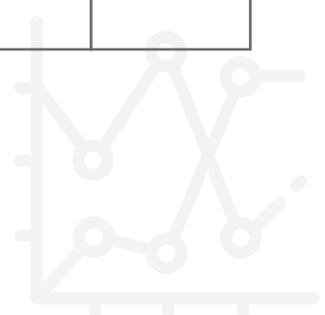
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time : Instantly

Services Provided : Payments for contractors and employees

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





Ingo Money

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

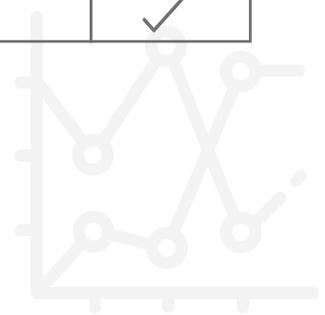
VERTICALS

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

Settlement Time : Instantly

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

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



INPAY

INSTANT GLOBAL BANK PAYMENTS

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

Inpay

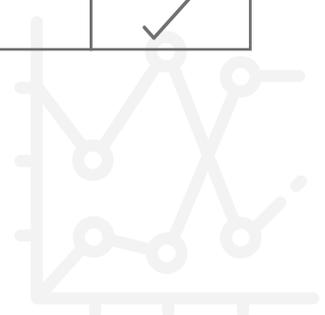
VERTICALS

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

Settlement Time : Instantly

Services Provided : Payroll, merchants refunds, aid disbursement

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





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

InstaRem

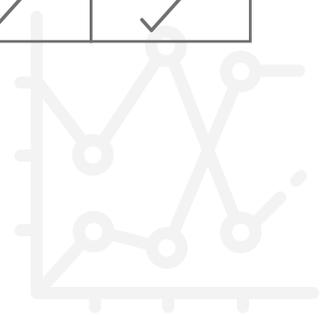
VERTICALS

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

Settlement Time : One day to two days

Services Provided : P2P payments, payroll disbursements

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



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

ItzCash

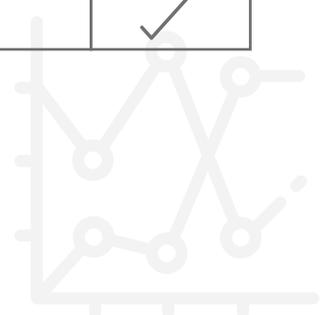
VERTICALS

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

Settlement Time : N/A

Services Provided : Payroll Disbursements, Corporate Disbursements, Insurance Disbursements

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





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

Justworks

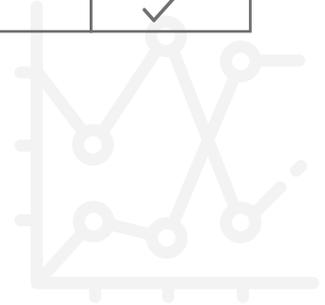
VERTICALS

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

Settlement Time : 4 business days

Services Provided : Payroll disbursements, corporate disbursements

Website : [Justworks](#)



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

Ledge

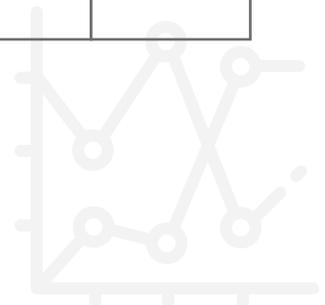
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : Instantly

Services Provided : Loan disbursements

Website : [Ledge](#)





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

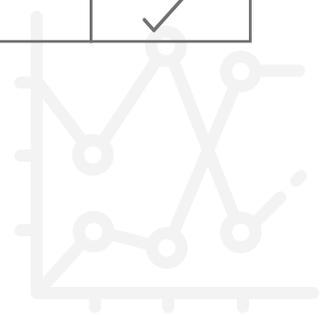
Marqeta

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

Settlement Time : Instantly

Services Provided : Loan, payroll, corporate disbursements

Website : [Marqeta](#)



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.

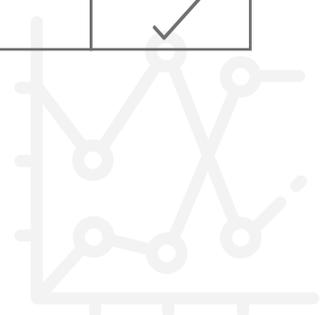
Mitek

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](#)





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

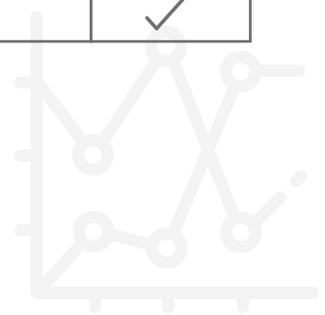
VERTICALS

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

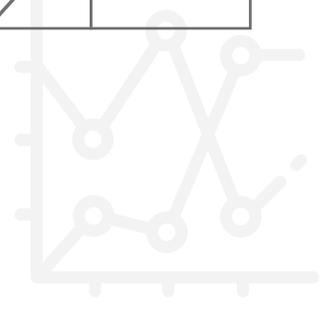
VERTICALS

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

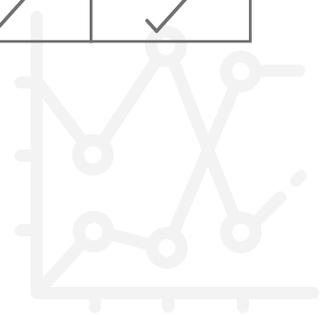
VERTICALS

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

Settlement Time : Not available

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

Website : [Netspend](#)



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

Novatti

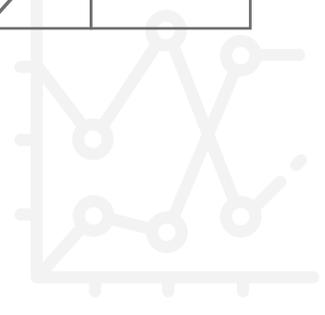
VERTICALS

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

Settlement Time : Not available

Services Provided : Government disbursements, P2P

Website : [Novatti](#)





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

NovoPayment

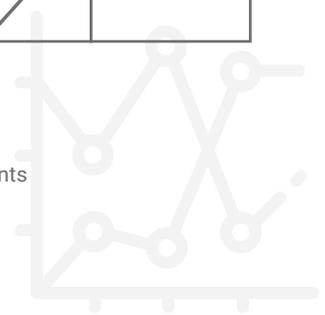
VERTICALS

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

Settlement Time : Instant

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

Website : [NovoPayment](#)



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

Obopay

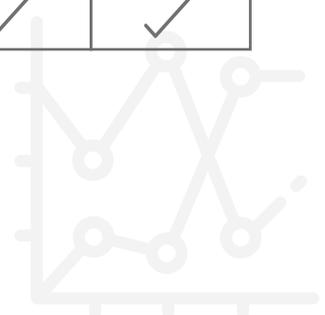
VERTICALS

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

Settlement Time : Instantly

Services Provided : Payroll, corporate disbursements, P2P payments

Website : [Obopay](#)





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

OKPAY

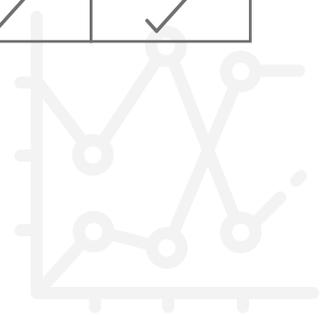
VERTICALS

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

Settlement Time : Instantly

Services Provided : Payroll, P2P payments

Website : [OKPAY](#)



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

One, Inc.

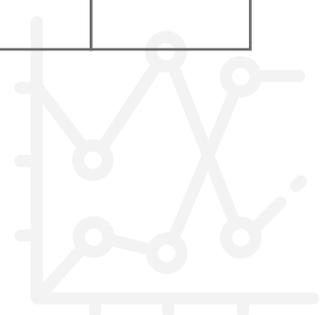
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time : Instantly

Services Provided : Claims Disbursements

Website : [One, Inc.](#)





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

Open Platform

VERTICALS

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

Settlement Time : Instantly

Services Provided : N/A

Website : [Open Platform](#)



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

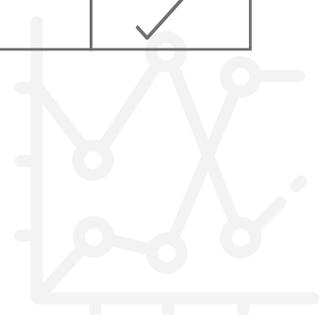
VERTICALS

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

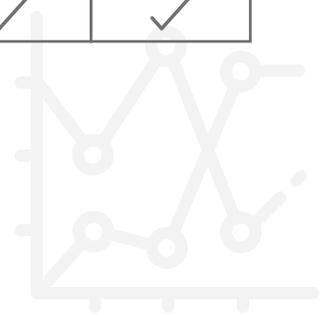
VERTICALS

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

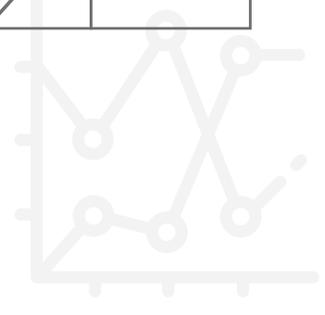
VERTICALS

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

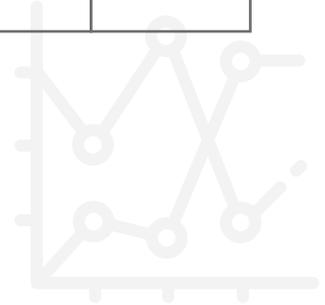
VERTICALS

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

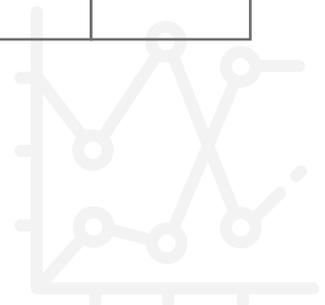
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time : Instantly

Services Provided : Corporate Disbursements

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





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

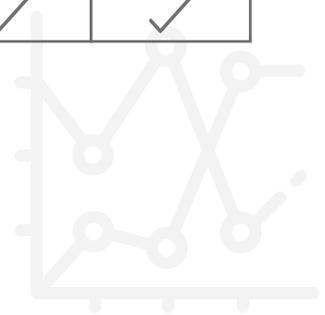
VERTICALS

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

Settlement Time : Instantly

Services Provided : Payroll, corporate disbursements, P2P payments

Website : [PrePay Solutions](https://www.prepaysolutions.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

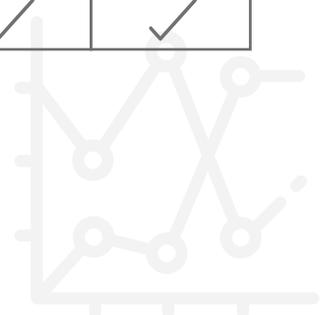
VERTICALS

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

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

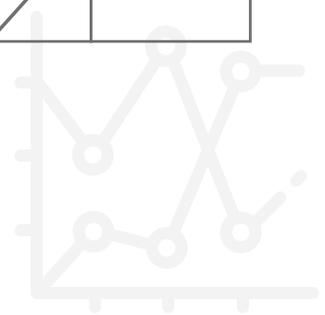
VERTICALS

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

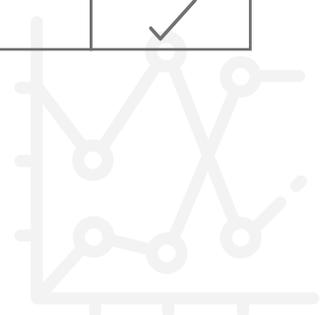
VERTICALS

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

Settlement Time : Instantly

Services Provided : Government disbursements, payroll disbursements

Website : [SelectCore](https://www.selectcore.com)





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

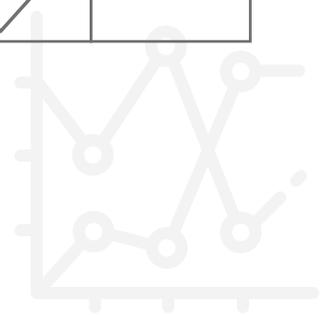
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P Payments, Digital checks

Website : [Skrill](https://www.skrill.com)



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

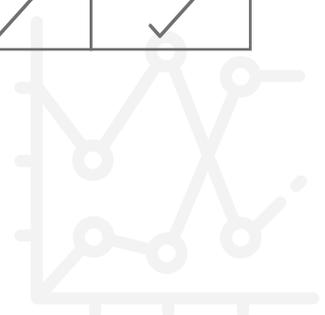
VERTICALS

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

Settlement Time : Not Available

Services Provided :

Website : [SnapCheck](https://www.snapcheck.com)





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

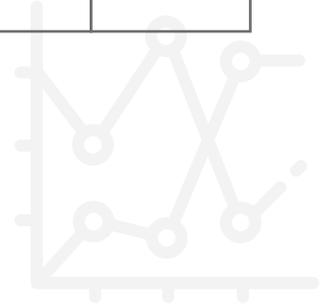
VERTICALS

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

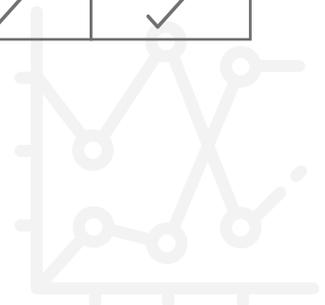
VERTICALS

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

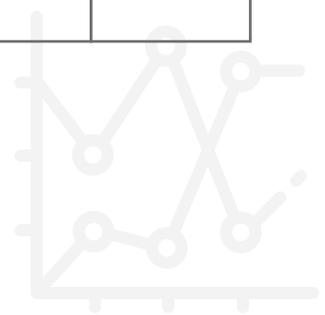
VERTICALS

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

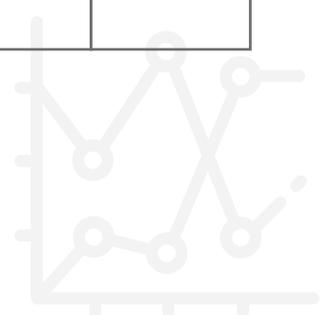
VERTICALS

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

Settlement Time : Instantly

Services Provided : Payroll Disbursements

Website : [Tipalti](#)





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.

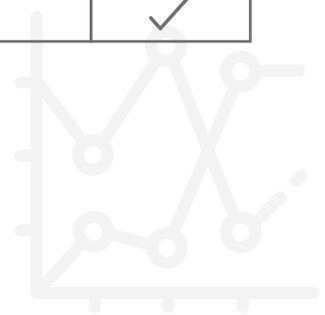
TransferMate Global Payments

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

Settlement Time : N/A

Services Provided : Payroll disbursements

Website : [TransferMate Global Payments](#)



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

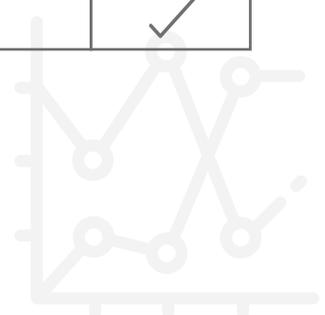
TransCard

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

Settlement Time : Varied

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

Website : [TransCard](#)





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

TransferWise, Ltd

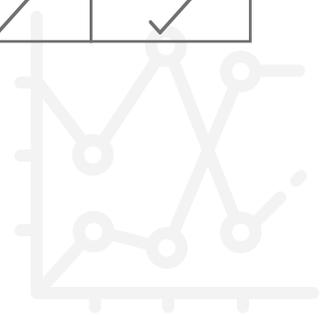
VERTICALS

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

Settlement Time : Days

Services Provided : International payments

Website : [TransferWise, Ltd](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

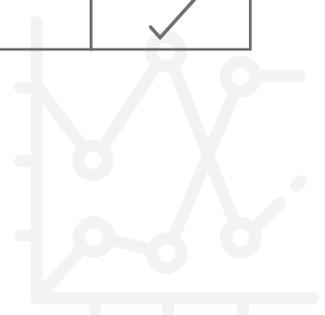
VERTICALS

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

NEW

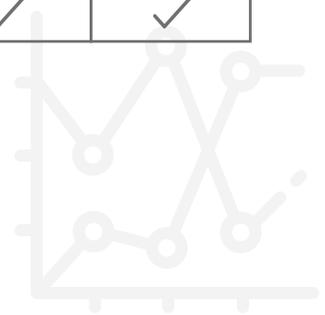
VERTICALS

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

Settlement Time : Instant

Services Provided : Payroll Disbursements, Corporate Disbursements

Website : [Wirecard](https://www.wirecard.com)





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

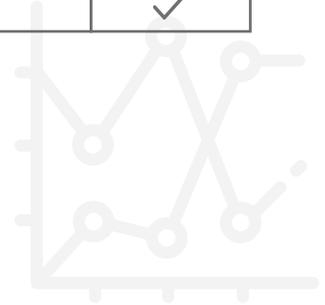
VERTICALS

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

Settlement Time : 48 Hours

Services Provided : Payroll Disbursements

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



ABRA

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

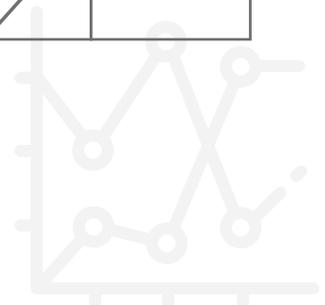
VERTICALS

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

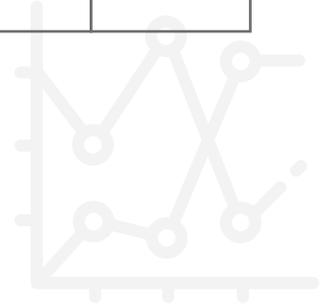
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time : Same Day

Services Provided : Receive payments from employer

Website : [Activehours](#)



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

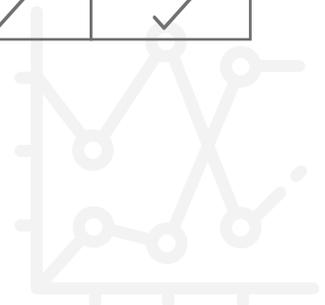
VERTICALS

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

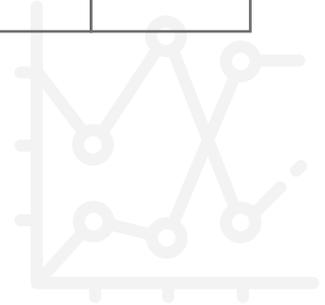
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time : Varied

Services Provided : Insurance disbursements

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



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

Allstate

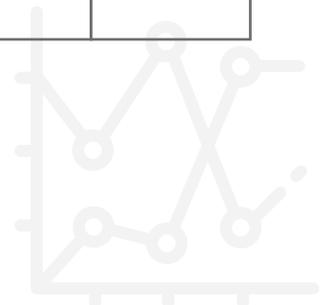
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time : Same day to two days

Services Provided : Insurance disbursements

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





Apple

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

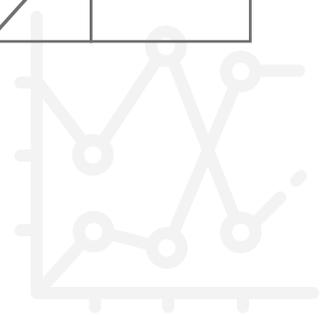
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Apple](#)



Barclays Pingit

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

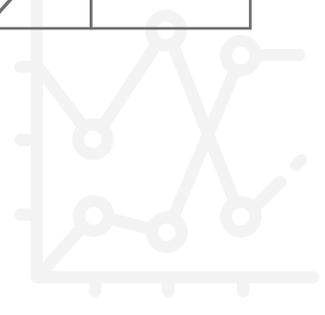
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : One day to two days

Services Provided : P2P payments

Website : [Barclays Pingit](#)





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

Boon.

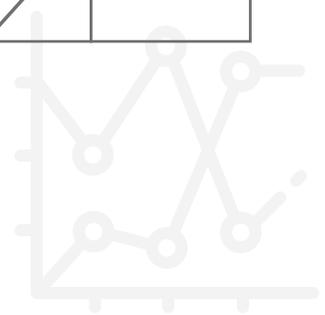
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instant

Services Provided : P2P payments

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



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

Bunq

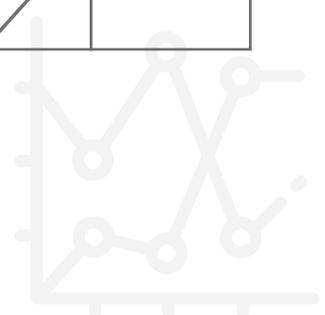
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

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





chillr

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

Chillr

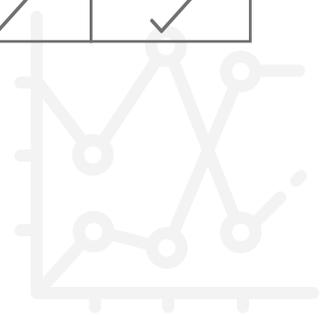
VERTICALS

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

Settlement Time : Instantly

Services Provided : Payroll disbursements, P2P payments

Website : [Chillr](#)



ChimpChange

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

ChimpChange

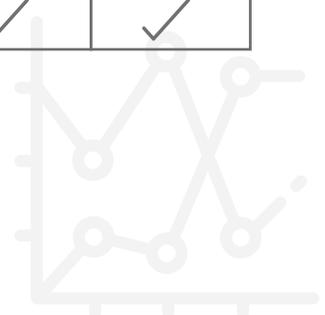
VERTICALS

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

Settlement Time : Instantly

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

Website : [ChimpChange](#)





CIRCLE

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

Circle

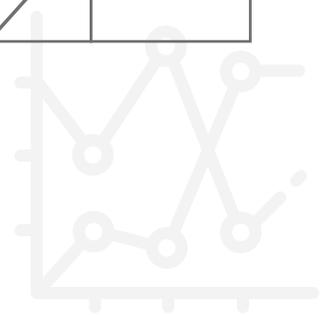
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : One day to two days

Services Provided : P2P payments

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



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

clearXchange

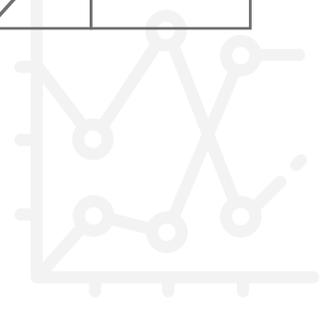
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Few minutes

Services Provided : P2P payments

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





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

DailyPay

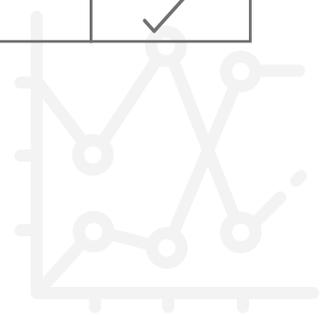
VERTICALS

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

Settlement Time : One business days

Services Provided : Employee disbursements

Website : [DailyPay](#)



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

Digiliti Money

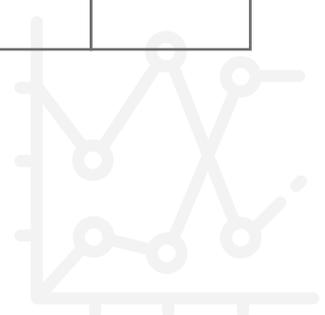
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓	✓				

Settlement Time : N/A

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

Website : [Digiliti Money](#)





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

DiPocket Limited

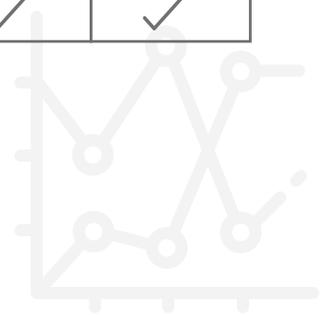
VERTICALS

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

Settlement Time : Instantly

Services Provided : P2P payments, payroll disbursements

Website : DiPocket Limited



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

Ensenta

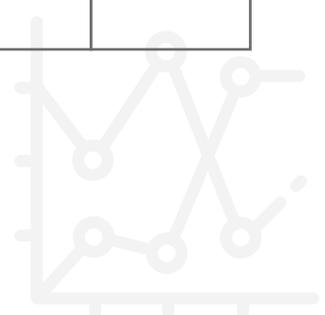
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓	✓					

Settlement Time : One day to two days

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

Website : Ensenta





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

EQ Bank

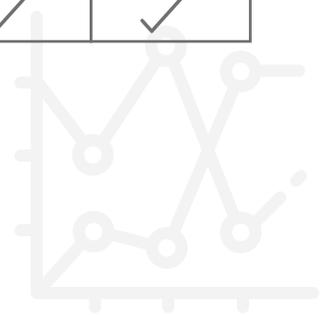
VERTICALS

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

Settlement Time : Instantly

Services Provided : P2P payments, payroll disbursements

Website : [EQ Bank](#)



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

Facebook

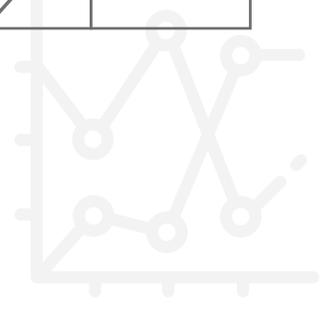
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Facebook](#)





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

Freelancer

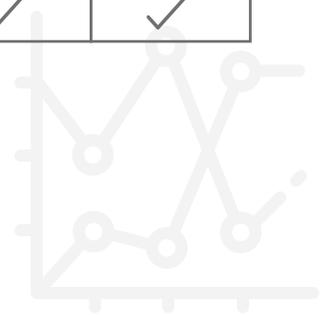
VERTICALS

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

Settlement Time : 2-3 business days

Services Provided : Freelancer disbursements

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



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

Google Wallet

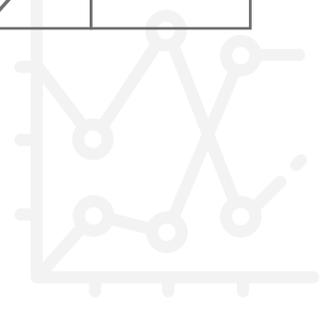
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

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





Green Dot

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

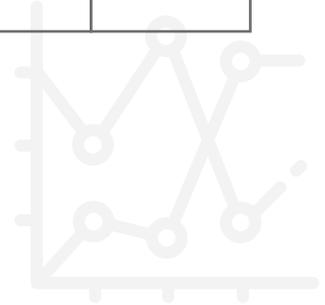
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓			✓				

Settlement Time : Instant

Services Provided : Payroll Disbursements, Corporate Disbursements

Website : [Green Dot](#)



Guru

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

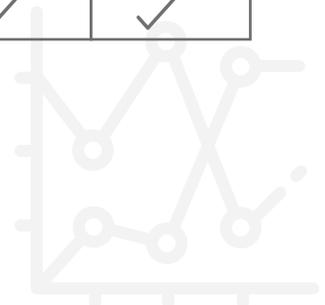
VERTICALS

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

Settlement Time : Instantly

Services Provided : Employee and contractor disbursements

Website : [Guru](#)





Jiffy

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

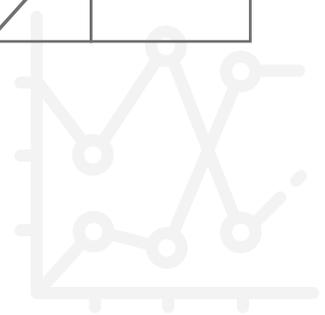
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P Payments

Website : [Jiffy](https://www.jiffy.com)



Kalo

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

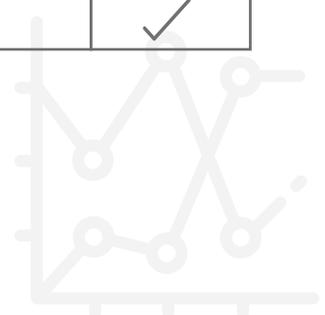
VERTICALS

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

Settlement Time : Less than 5 days

Services Provided : Freelancer disbursements

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

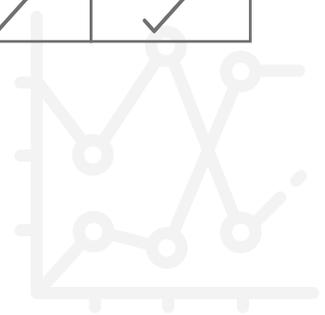
VERTICALS

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 provides its services through its iOS /Android apps and website. Claims are filed via the app and, following approval, are deposited directly into users' bank accounts.

Lemonade

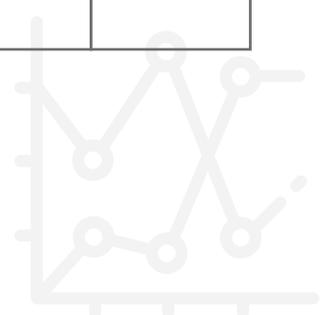
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time : Almost instant

Services Provided : Insurance Disbursements

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





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

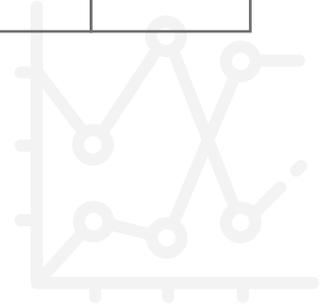
LendingClub

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : Varied

Services Provided : Loans

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



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

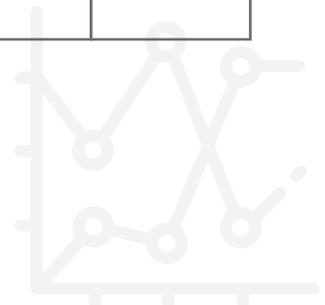
LendingPoint

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : One business day

Services Provided : Loan disbursements

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





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

Loot

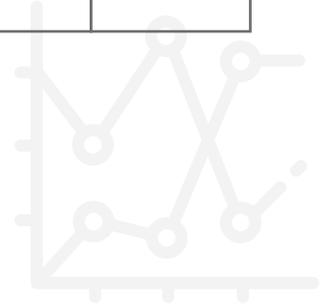
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓	✓				

Settlement Time : 1 Hour

Services Provided : Payroll Disbursements, Loan Disbursements, P2P Payments

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



**mercado
pago**

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://mercadopago.com)



NEW



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

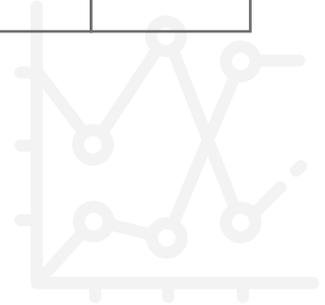
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : Same-Day

Services Provided : Loans

Website : [Mogo](https://mogo.com)



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

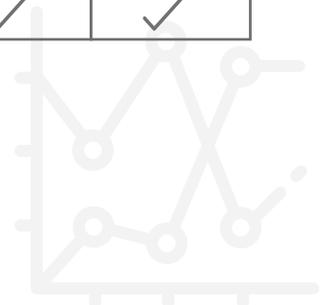
VERTICALS

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

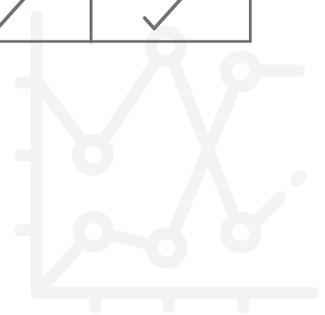
VERTICALS

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

Settlement Time : Instantly

Services Provided : P2P payments, government disbursements, corporate disbursements

Website : [MoneySend](#)



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

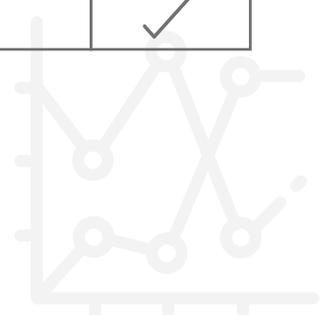
VERTICALS

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

Settlement Time : 24 Hours

Services Provided : Payroll Disbursements

Website : [Moonrise](#)





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

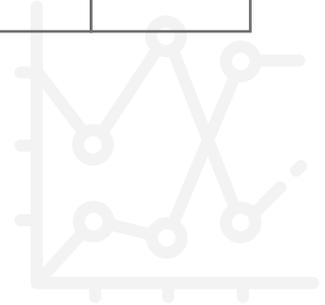
VERTICALS

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](#)



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

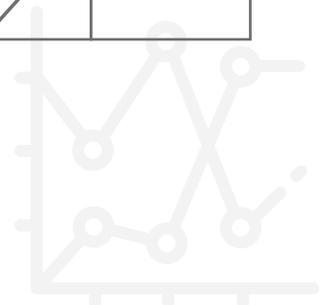
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time : 3 Business days

Services Provided : P2P payments

Website : [Nooch](#)





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

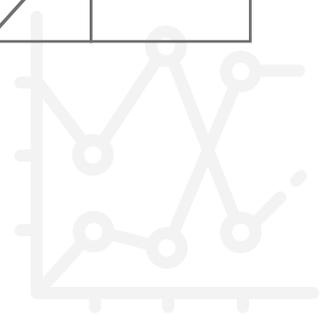
VERTICALS

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

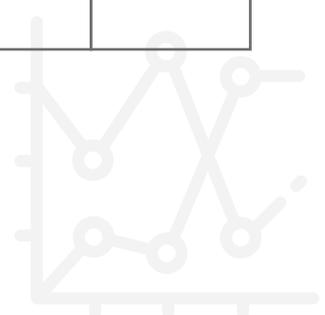
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : 1 Business day

Services Provided : Lending disbursements

Website : [Pepper](#)





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

Pockit

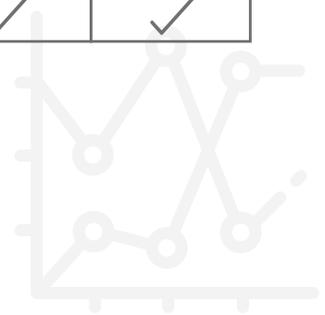
VERTICALS

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

Settlement Time : Varies

Services Provided : Government, payroll, P2P disbursements

Website : [Pockit](#)



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

Popmoney

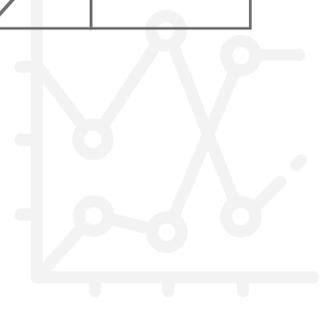
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instant

Services Provided : P2P payments

Website : [Popmoney](#)





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

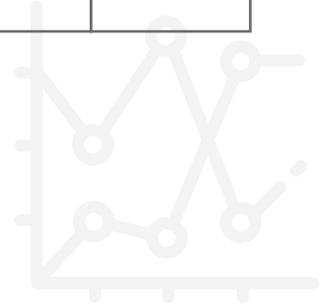
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : 1-3 days

Services Provided : Loans

Website : [Prosper Marketplace](#)



with masterpass

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

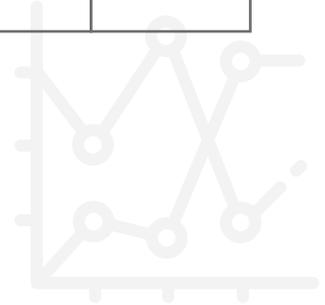
VERTICALS

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

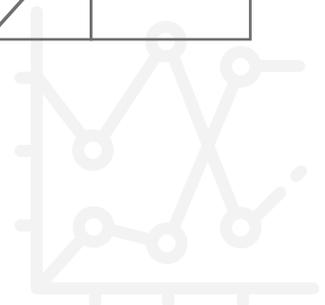
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Revolut](#)





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

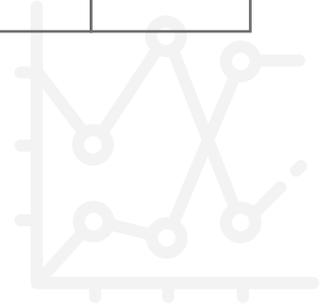
VERTICALS

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

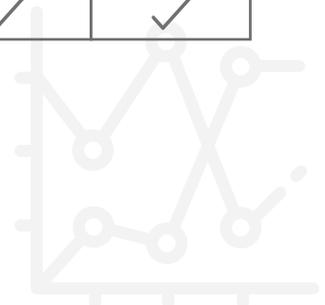
VERTICALS

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

Settlement Time : Instant

Services Provided : Payroll disbursement, corporate disbursements, government disbursements

Website : [SamsungPay](#)





SIMPLE

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

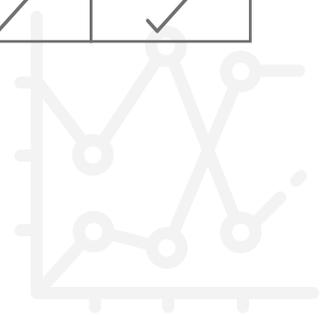
VERTICALS

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](#)



NEW

SocietyOne

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

SocietyOne

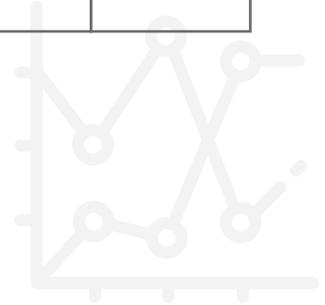
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : Approximately 72 hours

Services Provided : Loan disbursements

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



\$ Square Cash

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

Square Cash

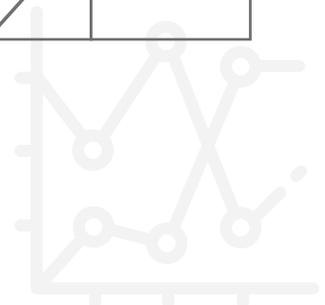
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

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





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

Starling Bank

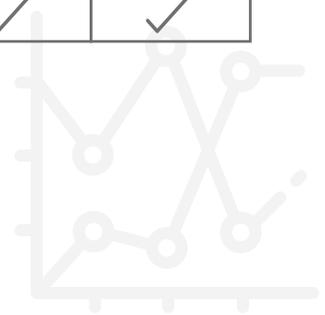
VERTICALS

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

Settlement Time : Instant

Services Provided : Payroll disbursements, P2P disbursements

Website : [Starling Bank](#)



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](#)



NEW



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

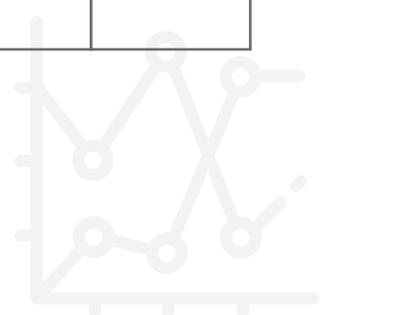
VERTICALS

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

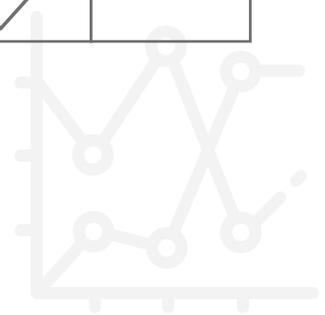
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Minutes

Services Provided : P2P Payments

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



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

Upstart

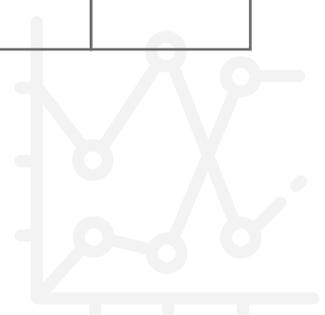
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : 1-5 business days

Services Provided : Loan disbursements

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





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

Upwork

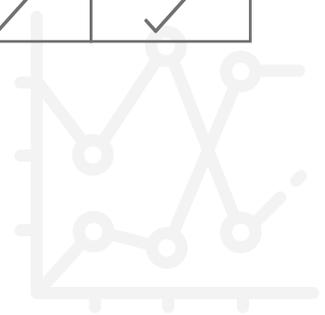
VERTICALS

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

Settlement Time : Variable

Services Provided : Employee payments

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



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://www.vend.com)



NEW



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

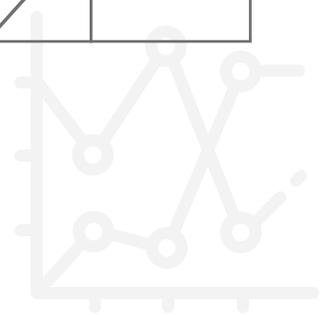
VERTICALS

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.

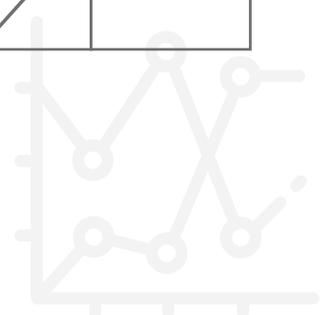
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Verse](https://verse.com)





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

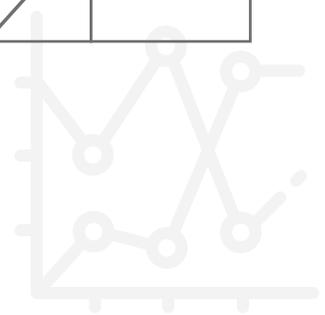
VERTICALS

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

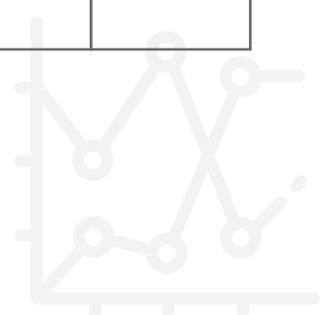
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time : Instantly

Services Provided : Corporate Disbursements

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





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

Waleteros

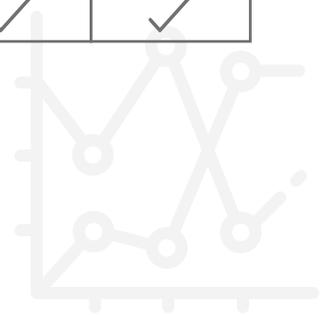
VERTICALS

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

Settlement Time : Instantly

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

Website : [Waleteros](#)



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

Walnut

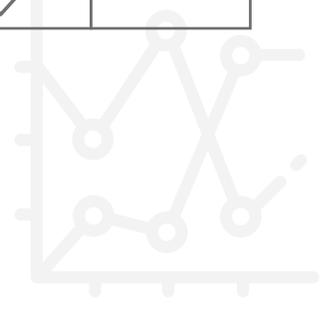
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Few Minutes

Services Provided : P2P payments

Website : [Walnut](#)





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

WB21

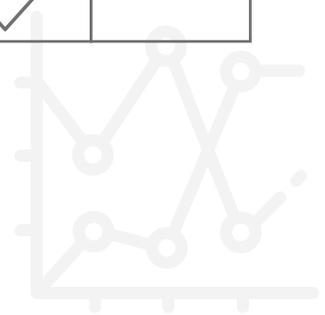
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
					✓	✓	

Settlement Time : Instantly

Services Provided : Payroll disbursements, P2P disbursements

Website : [WB21](#)



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

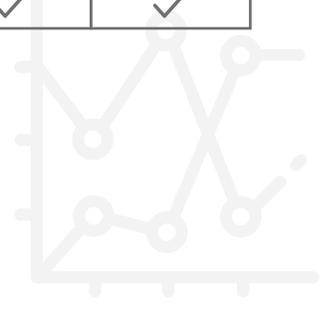
VERTICALS

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

Settlement Time : Few Minutes

Services Provided : P2P payments, corporate disbursements

Website : [WeChat Pay](#)



potentially Apple



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

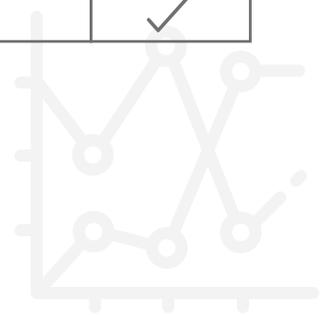
WorkMarket

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

Settlement Time : Instantly

Services Provided : Employee payments

Website : [WorkMarket](#)



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

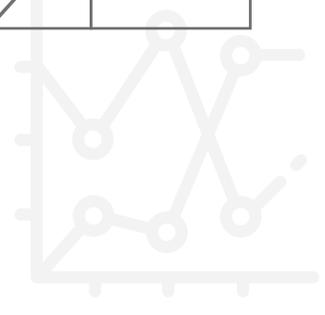
Zelle

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Few minutes

Services Provided : P2P payments

Website : [Zelle](#)



ZOPA

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

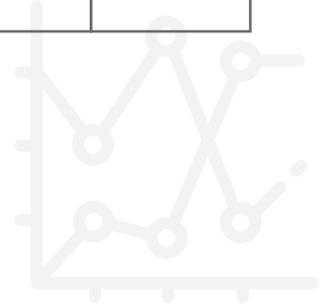
VERTICALS

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

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

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

PYMNTS.com

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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