

FEBRUARY 2019

# DISBURSEMENTS

## Tracker™



## A Maritime Side Hustle?

Disbursements Drop Anchor In Boatsharing Platforms

**GetMyBoat aims to be the maritime Airbnb with faster disbursements**

– Page 6 ([Feature Story](#))

**Two-thirds of Australians would use real-time payment solutions for disbursements, P2P transfers**

– Page 10 ([News and Trends](#))

**How digital escrow solutions could change big-ticket eCommerce and the gig economy**

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# DISBURSEMENTS Tracker™



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## Acknowledgement

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# WHAT'S INSIDE

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Last year, the U.S. Supreme Court legalized sports betting — a win for players in the digital gaming market. The decision also opened the doors for digital disbursement solutions, allowing them to expand into an emerging market in which faster payouts are welcome.

In the world of online sports betting, payouts could take two to three days to reach a bettor, creating a satisfaction gap between the time of the win and the time funds are disbursed. This gap could cause a rift between gamblers and betting venues. If gamblers are unsatisfied with the payout times and processes, they could walk away from the betting platform. Faster payment solutions, like push payments or payment cards, could ease that gap as they enable quick disbursements while keeping gamblers engaged with the platform.

Legalized gambling isn't the only new market in which disbursements have found a home — they're also being utilized behind bars. Some [prisons](#) are allowing inmates to shop for commissary items and send funds to relatives or contacts on the outside. One based in Beijing recently allowed prisoners to make financial transactions to outside contacts using WeChat, and, in the United Kingdom, a pilot program is underway to reduce the paperwork and time involved in sending money between inmates and loved ones.

Disbursement solutions are also likely to see an increase in adoption as real-time payment platforms expand across the globe. The Tracker's News and Trends section (p. 10) highlights how the rise of these services could help new markets embrace digital disbursements and go cashless in the process.

## **Around the world of disbursements**

Among the countries that could see new disbursement solutions is Malaysia, which recently unveiled several real-time payments initiatives. Payments Network Malaysia Sdn Bhd (PayNet) [launched](#) the Retail Payments Platform (RPP), which could lead to reduced cash dependence by encouraging greater eWallet adoption. The firm is advocating for usage of quick response (QR) codes that would enable interoperability between services from different financial institutions (FIs).

RPP could also help Malaysian businesses with their disbursement needs. Money transfer solution DuitNow offers a national addressing [database](#) that can connect mobile numbers and national IDs to bank accounts, enabling users to instantly send money to different accounts via their smartphones and further reducing the need to carry cash. DuitNow became the first solution available on RPP through ACI Worldwide's UP Real-Time Payments solution.

A bank in the Philippines has [launched](#) a disbursement solution of its own. UCPB's InstaPay Service allows customers to transfer funds to other Filipino-based accounts using UCPB Connect, the FI's online and mobile portal. The goal of the service is to spare users from having to travel to bank branches to complete transactions.

### Deep Dive: Digital escrow solutions build digital marketplace trust

Despite worldwide disbursements growth, some marketplaces still require offline final transactions. Two parties that connect on Craigslist have to meet in a public place to exchange money for goods, for example, but this arrangement can be fraught with risk. This month's Tracker includes a Deep Dive (p. 15) into how digital escrow solutions could bolster trust in big-ticket eCommerce and the gig economy.

### Disbursements set sail on the high seas

The online rental market is another area requiring trust. Property owners can rent their places to travelers through various platforms, but they also need assurance that their customers are trustworthy and will pay quickly. For this month's feature story (p. 6), Bryan Petro, chief operational officer of maritime rental platform [GetMyBoat](#), discusses how disbursement tools are helping boat owners earn extra income.

## EXECUTIVE INSIGHT

***Faster disbursement options have emerged in new sectors such as sports betting and penitentiaries. In which other markets might there be new use cases for real-time payments?***

"As real-time disbursements become more commonplace, we are seeing a diffusion of instant payments from high frequency and consumer concentration [areas] to ... more specialty or lower concentration opportunities. Innovative companies in mainstream consumer segments like lending, insurance, gig economy and others were followed by applications like merchant settlement and treasury banking [after] their launch of instant disbursements.

With gambling and penitentiaries now following suit, I think we'll see more niche, yet vital, ... payment opportunities emerge. One example is the need for instant me-to-me money transfers. We just launched a new service to eliminate the frustration ... of multi-day micro-transaction verifications [that] authorize transfers between accounts owned by the same person at different institutions. Another example is daily restaurant tip-outs. ... We are launching a service that modernizes ubiquitous cash transaction use cases, relieving restaurants of [having] to stash cash hordes and the workers [of the] risks associated with ... pockets full of cash.

The [adoption] of instant payments is driven by an ever-growing [consumer] demand. A soon-to-be-released survey from Forrester ... backs up other recent studies that find an increasing desire for instant, secure and flexible payments. Real-time means real money. Companies of all types and industries will continue to respond, or [they] risk being left behind as customers move to competitors."

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



**25%**

Share of U.S. consumers who waited one day or longer to receive digital P2P payments



**84%**

Share of consumers who prefer to provide debit cards as identifiers to receive instant funds



**85.3M**

Number of U.S. taxpayers who received federal tax refunds via direct deposit as of May 2018



**66%**

2018 usage growth rate for Digital Disbursements, Bank of America's B2C payment solution



**68%**

Share of millennials who prefer P2P payments





# A Maritime Side Hustle?

Disbursements Drop Anchor In  
Boatsharing Platforms

“ This definitely can be a side hustle, but also a full-time job — [it’s] all what you want to make of it. ”

**BRYAN PETRO**, chief operating officer of GetMyBoat



The sharing economy has created ample opportunities for gig workers to earn money, whether they’re driving for Uber or renting out their homes on Airbnb. Those two platforms currently dominate a significant share of the market, but the space appears ready for a sea change.

Platforms like Boatsetter, Click&Boat and Samboat help boat enthusiasts who do not have their own rent a wide array of vessels, including yachts, sailboats and catamarans. Boaters can list their vessels, specs, photos and rental prices on these websites and apps, similar to how a property owner would list on Airbnb. The platforms also help boat owners maintain pricing transparency, meaning renters have no need to haggle. Instead, payments are held in escrow and disbursed when the rental period is complete.

Bryan Petro, chief operating officer for [GetMyBoat](#), recently spoke with PYMNTS about how connecting renters with appropriate listings online and guaranteeing speedy disbursements to boat owners is key to modernizing the boatsharing market, and how these changes are making waves in the industry.

### Side hustling on the high seas

Boat owners’ expenses do not come to an end after they put money down on their vessels. Owning a boat is similar to owning a car or a home in that there are plenty of expenses to consider.

“There’s maintenance, storage, the cost of operations [and] depreciation,” Petro said.

On top of that, boat owners rarely make use of their boats, spending an average of just 28 days per year on the water. Some rent their boats out because it gives them an opportunity to secure returns on their





investments and recover some of the expenses involved in ownership, Petro said.

GetMyBoat's disbursement solutions enable owners to do more than earn extra income, however. Those with multiple vessels can make a living off of renting out several boats in their fleets.

"We're giving people a chance to offset the costs [associated with owning a boat]," he explained. "This definitely can be a side hustle, but also a full-time job — [it's] all what you want to make of it."

With the maritime industry embracing both new technologies and marketplaces like GetMyBoat, improving the speed of disbursements is a top priority.

"Trying to reduce that payment time is on our roadmap to address," Petro said.

### Upgrading the maritime model

As is the case in other sharing economy markets, it's unlikely that boat owners would allow strangers to take the keys to their expensive purchases without payment being guaranteed. GetMyBoat solves this problem by holding renters' funds in escrow, ensuring the interests of both parties are protected.

In the past, renters would be required to reserve and pay for boats at least six months in advance, with all funds wired directly to the owner. This old-fashioned arrangement often leads to frustrations between owners and renters in the maritime market, which can be slow to embrace technological changes, Petro noted. The shift to smartphone-based platforms and more responsive websites is pushing the maritime market into the 21st century.



"We're shifting some of that [older] consumer behavior because, as we're seeing, that is not the pattern people want to go with," he said.

Embracing new technologies could bring more millennials into maritime-based activities. According to recent [data](#), boat ownership is down by a considerable amount among younger consumers, but their interest in maritime activities remains steady.

"There's definitely a technology gap there," Petro claimed. "It's a slow churn to get the industry up to speed with technology and how consumers want to consume goods and experiences."

He hopes boatsharing platforms and new technologies will make having a boat a lucrative opportunity for owners, and make boating a more attractive, seamless and affordable activity for enthusiasts looking to access a vessel for an outing.

"My hope for the industry is that it continues to grow as a whole, and that more people are able to afford and have access to this life-changing and, in most cases, memorable experience," Petro said.

As technology improves and more owners and renters access these platforms, it appears disbursements are steering the sharing economy into friendly seas.

## UNDER THE HOOD

### *How do boat rental platforms help owners and renters trust each other?*

"Trust and safety are first and foremost [priorities]. What a lot of people don't realize [about] the boating industry is that it's a very luxurious experience, but [it] has encountered a large amount of fraud in the past. Working with a provider that secures payments, verifies the renter on multiple attributes and protects owners against chargebacks is huge — which is something we do. Every payment we get goes through a verification check, and the payment is guaranteed to go to the owner. There's that safeguard in there as well. So, [it's] not just safety ... and trust with the [renter], but trust that [GetMyBoat is] working with owners and [is] a marketplace [that] will actually pay [them]."

**BRYAN PETRO**, chief operating officer of [GetMyBoat](#)

# NEWS & TRENDS

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## Disbursements find new homes

### Online sports gambling places bet on faster payments

The gambling market is on a winning streak. A May 2018 U.S. Supreme Court decision [legalized](#) sports betting, and the market is now ready to embrace disbursement solutions to quickly deliver winnings. Tom Cregan, CEO and managing director for payment card solutions provider EML, recently discussed how instant payments are disrupting the gambling ecosystem. At casinos, some gamblers get instant payouts for their winnings — usually in cash — because the institutions want them to keep gambling or spend said money on other on-site items like food or drinks.

Payouts for online gambling can take between two and three days to reach a winner's account. Cregan noted that this friction can create a rift between gamblers and gambling platforms, and could

prevent a long-term relationship from forming, but payment card payouts could help avoid a drop-off in consumer participation. Push payments may also gain traction with gamblers because they can deliver funds instantly to multiple account types, including payment cards. In other markets, gamblers are typically offered between 10 and 20 different means of receiving and transferring funds, and the U.S. online betting market needs to offer similar solutions to retain gamblers.

### Unlocking digital disbursements' potential from lockup

In addition to online gambling, disbursement solutions are also finding a home behind bars. In [penitentiaries](#), prisoners are using digital bank accounts to pay for toiletries, food and other commissary items, and some are using disbursements to send wages home for birthday gifts and other expenses. They shop using an assigned code that allows them to access the money in their accounts.



A prison in Beijing recently announced that prisoners' relatives will be allowed to make money transfers to inmates using WeChat. Similarly, in the U.K., a pilot program is looking to reduce the paperwork involved in sending money to relatives — and shorten the time it takes to do so. This process typically takes up to two weeks, but the pilot program, which covers approximately 20 prisoners, will reduce the processing time by five to seven days.

### New disbursement solutions

#### **Alacriti adds digital disbursements to OrbiPay**

As more businesses take advantage of digital disbursements, payment technology company Alacriti recently [added](#) a new digital disbursements feature to its cloud-based OrbiPay platform. Businesses will be able to use the OrbiPay Digital Disbursements solution to quickly issue electronic payments to recipients using ACH.

The solution offers both one-off and recurring disbursements, and enables business-to-consumer (B2C) payouts even in cases when a recipient's bank account information is not on file. It also allows recipients to review their payout histories and receive emails or text message alerts. Alacriti's CEO, Manish Gurukula, said OrbiPay Digital Disbursements is beneficial because paper checks can be costly for companies that need to make frequent payouts, including those in the property and casualty insurance industries.





### **Ingo Money launches easy M2M money transfers**

In other disbursement news, instant money company Ingo Money recently [unveiled](#) support for me-to-me (M2M) transfers — transactions between different financial accounts owned by the same person. An account holder might want to send funds from a primary bank account to an online money market account at a different institution, for example, or even to a PayPal account.

These transactions typically involve an onerous setup process and micro-transaction account verifications that can take days to complete, often delaying or prohibiting the transfer altogether. Ingo Money's new offering uses its turnkey push payments platform to help clients quickly set up real-time M2M accounts and funding, which will also help companies boost account activation and usage.

### **UCPB launches InstantPay for mobile app**

A Philippines-based FI recently debuted a disbursement feature of its own. UCPB has [launched](#) InstaPay, enabling clients to transfer funds to other bank accounts in the Philippines in real time using UCPB Connect, the bank's online and mobile portal.

FIs can use the service to instantly send and receive funds or make payments of up to PHP 50,000 (\$954 USD) at a cost of PHP 25 per transaction. The goal of the service is to spare recipients from having to transact at physical bank branches.

InstaPay follows the central bank's launch of the National Retail Payment System (NRPS) framework in 2017 and is the Philippines' first automated clearing house. UCPB hopes the framework will encourage more FIs to promote digital banking and electronic payments.

## **New payment platforms**

### **Unite Global unveils plans for real-time payments hub**

Unite Global, a financial services firm in Norway, recently announced plans to [launch](#) its own real-time payments platform. The company has been developing a new global real-time payments network "under the radar" since 2007 and the project, the Global Correspondent Hub, involved talks with roughly 30 major banks worldwide — a dozen of which will be tapped as full partners. Unite Global expects the hub to go live next year, giving



participating FIs real-time access to others in the network through an application program interface (API). Banks will be able to reach those outside the network using SEPA and SWIFT. The hub's goal is to consolidate the number of correspondent relationships FIs hold to just one, thereby reducing compliance costs.

### Malaysia's PayNet debuts Retail Payments Platform

Real-time payments are also expanding in Malaysia, a fact which could help the nation go cashless. Payments Network Malaysia Sdn Bhd (PayNet) recently [launched](#) the real-time Retail Payments Platform (RPP) to promote the benefits of digital payments. PayNet will use RPP to advocate for the adoption of an interoperable QR code plan for participating eWallets. PayNet hopes to boost interoperability between the services offered by different FIs and financial players, including Maybank's QRPay, CIMB's CIMB Pay, Boost and Favepay. Merchants using RPP will be able to display QR codes compatible with various eWallet services, helping to limit the need to carry cash.

### ACI Worldwide launches DuitNow in Malaysia

Another potential RPP benefit is increased availability of real-time payments in Malaysia, thanks to the network's reliance on ACI Worldwide's UP Real-Time Payments solution. The first service available through the platform is DuitNow, an instant credit transfer solution. It includes a national addressing database that can connect mobile and national ID numbers to bank accounts.

According to a [news release](#), DuitNow allows users to instantly send money to accounts using identifiers

like phone numbers, identity cards, passport numbers or business registration numbers. The 24/7 service could reduce the need for cash in Malaysia by enabling instant payments via mobile devices. It could also help Malaysian businesses by enabling corporate customers to use DuitNow's [extended message payload](#), which allows the platform's payment messages to include information necessary to complete the transaction.

### Fed urged to establish, operate RTP network

The U.S. Federal Reserve is facing calls from businesses to invest in a real-time payment system, and board governor Lael Brainard [sought](#) public comment in October 2018 on the role the Fed should play. More than 470 responses came in, with a significant share calling for the establishment of a 24/7 real-time settlement system. By some accounts, U.S. consumers might have saved approximately \$100 billion in overdraft fees, penalties and reconnection fees if the Fed had launched a real-time payments system 10 years ago. The merchants that responded indicated they want the Fed to operate real-time payments as they do with ACH, and for this system to compete with existing services like those offered by The Clearing House.

## Global disbursement developments

### Elavon connects to UK's FPS

While the Fed debates whether to create a real-time payment system, one U.S. company is looking across the pond for a solution. Payments provider Elavon, a subsidiary of U.S. Bancorp, recently connected to the

U.K.'s Faster Payments System (FPS), which enables merchants to disburse funds to their U.K. bank accounts 24/7 and in real time.

According to a [news release](#), Elavon is the first payment provider and eCommerce company to directly connect to the scheme, as only legacy banks and Building Societies had done so previously. Elavon is among a growing group of challenger banks and FinTechs that are connecting to FPS to promote their products to consumers and other businesses. As a direct participant in the scheme, it can process up to £250,000 (\$324,000 USD) per transaction.

### **Instant payments gain traction in Hungary**

Elsewhere in Europe, Hungarian commercial banks recently began [testing](#) an instant payment system that has been in development since 2017. According to payment service provider (PSP) and clearing house operator GIRO, the new system, which is set to go live by July 1, 2019, will enable domestic bank transfers up to HUF 10 million (\$35,000 USD) to be settled within five seconds. It will also enable bank transfers using phone numbers rather than 24-digit bank account numbers, and help push electronic and mobile payments adoption while reducing Hungary's cash reliance.

### **Australian gig workers could get paid 'within minutes' by 2023**

Instant payments could significantly increase the speed at which Australian gig workers get paid. A recent [report](#) by real-time payments solutions provider Telsyte found up to AU\$10.1 trillion

(\$7.2 trillion USD) could be processed annually using real-time payments, and that a significant opportunity lies in the gig economy. Approximately 4.9 million Australian workers currently perform gigs, and the economy is on track to grow to 6.7 million workers by 2023. Of those 4.9 million gig workers, 65 percent said they would like to get paid within 24 hours of completing a job, while 59 percent would prefer payments within minutes. Additionally, about two-thirds of Australians would use real-time solutions to perform other types of transactions, including person-to-person (P2P) transfers, fund disbursements and merchant settlements. These types of activities could add up to approximately 3.1 billion transactions per year.

### **Allpago releases local payments**

In South America, PSP allpago has expanded its footprint in Chile. A [news release](#) noted the move will enable global merchants and institutional payment providers to transact in real time with Chilean customers, and do so using a wide range of local cards and alternative payment methods. Allpago is the first PSP to provide a real-time payment processing service for both one-time and recurring transactions. Its expansion is expected to lead to a 53 percent increase in authorization rates and revenues from initial payments, as well as a 23 percent increase in revenue from recurring transactions. Chile is now the fifth country in Latin America to fall under allpago's coverage, following Argentina, Brazil, Columbia and Mexico.



# DEEP DIVE

## How Escrow Solutions Build Digital Marketplace Trust

In a digital commerce ecosystem, two parties that have never met before must agree to transactions or assignments, deliver and receive products and, perhaps most importantly, ensure payments occur as quickly as possible. All of the steps in digital transactions require trust, which can be difficult to come by. Those selling expensive items, like vehicles or paintings, might be more reluctant to relinquish their goods without first seeing a payment.

Trust is also an essential factor in the growing gig economy. Freelancers often struggle with whether they can trust an employer located across the country or globe. When they complete and deliver assignments, they're left hoping and waiting for their employers to deliver their payments in the correct amounts.

Some marketplaces are now turning to [digital escrow solutions](#) to protect the interests of buyers, sellers, employers and gig workers. Escrow solutions are widely used in the real estate market to hold funds for property-based transactions until both parties are satisfied with the terms and costs.

With digital escrow tools, funds for sales or gig assignments are held by a third party until both sides fulfill their agreed-upon terms. Funds are disbursed to the appropriate party once the transaction is completed.

The following Deep Dive examines how digital escrows are being used to disburse funds to big-ticket sellers and remote gig workers, and how introducing faster disbursements could contribute to market growth.

### Helping offline sales go digital

Digital marketplaces like Craigslist and Facebook Marketplace use API-based solutions to introduce escrow offerings into their operations. This enables these sites to move past a linear format, and allows buyers and sellers to access escrow tools that facilitate trust in the process.

Secure and fast disbursements could open new doors for big-ticket items to be exchanged online. Approximately 42.7 million used cars were [sold](#) in the U.S. in 2017, a significant share of which were accomplished through P2P transactions made via online marketplaces like eBay and Hemmings.

Escrow solutions can also be used to help secure online real estate transactions. Some companies, like Efty, specialize in selling online domain names and website templates. Companies could utilize escrow solutions to purchase the web domains they want while keeping payments secured until transfer of ownership is completed.

Being able to receive funds quickly and securely following the completion of a sale, particularly through technologies like real-time push payments, could encourage more big-ticket sellers to participate in online commerce — and have the same impact on the gig economy.

### Getting gig workers paid quickly

Buyers and sellers need some level of trust to successfully complete online transactions, and gig workers need the same when taking on assignments. Freelancers depend on their employers to follow through with their payment expectations: to pay them quickly and in the expected amounts. Failure to do so could hurt them financially and even cause them to reconsider gig economy participation.

Speed is crucial to gig workers. According to the May 2018 [Gig Economy Index](#), 84 percent of those surveyed said they would accept more assignments if they were paid faster. As such, many gig economy companies are now deploying instant money solutions to offer real time disbursements to freelancers.

Digital escrow tools could address both speed and inaccurate payments by ensuring freelancers that the price for their work will not change and that they will be paid soon after their assignments are completed.

Spending is [projected](#) to grow rapidly in the creative services market, which employs a significant share of designers, artists, engineers, contractors and other freelance professionals. By some [accounts](#), the streaming video on demand and over-the-top (SVOD/OTT) services market will reach \$108.6 billion by 2026 as companies like Netflix and Hulu ramp up their efforts to produce original content. This means there will be more opportunities for creative professionals in the gig economy to find work, and that digital escrow tools will likely expand in this area as a result.

Digital escrow solutions have the potential to improve trust between freelancers and employers by ensuring that payments are available and delivered on time. As these solutions become more popular, they could open new opportunities for tremendous big-ticket eCommerce and gig economy expansion.

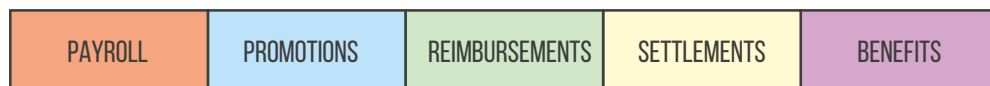




## USE CASES



## POINT SOLUTIONS



## SETTLEMENT



INSTANT  
SAME-DAY  
NEXT-DAY  
LATER

## PAYMENT METHOD



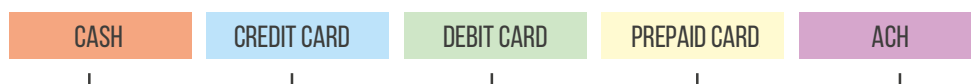
CASH  
DEBIT CARD  
CREDIT CARD  
PREPAID CARD  
BANK-TO-BANK  
DIGITAL WALLET  
PRIVATE LABEL

## 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:

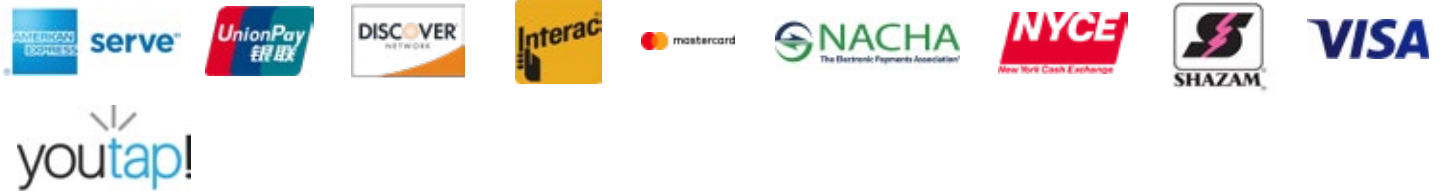
### TYPES OF DISBURSEMENTS

#### ENTITIES THAT MAKE DISBURSEMENTS

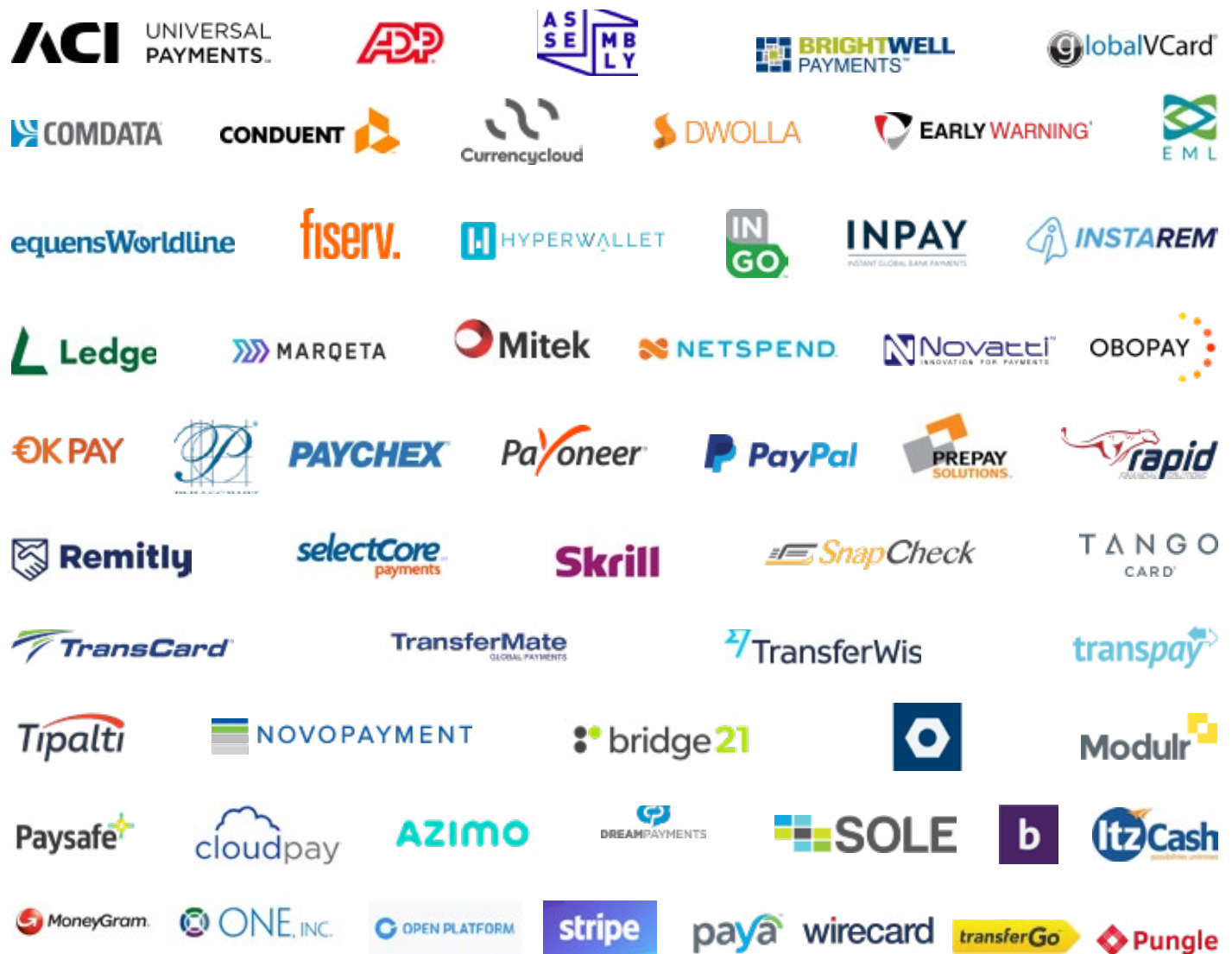
	PAYROLL	PROMOTIONS	REIMBURSEMENTS	SETTLEMENTS	BENEFITS
 CORPORATES	FREELANCER PAYMENTS	EMPLOYEE	TRAVEL EXPENSES		PENSION
 MERCHANTS	TEMP LABOR	EMPLOYEE, CUSTOMER PROMOTION	RETURNED MERCHANDISE		
 INSURERS	FREELANCER PAYMENTS	EMPLOYEE	REFUND POLICY	CLAIMS	
 LENDERS	FREELANCER PAYMENTS	EMPLOYEE		LOANS	
 LAW FIRMS	FREELANCER PAYMENTS	EMPLOYEE		LITIGATION	
 MARKETPLACES	FREELANCER PAYMENTS	EMPLOYEE			
 INDIVIDUALS	FREELANCER PAYMENTS		FRIEND		
 GOVERNMENTS		EMPLOYEE	FEDERAL, STATE, LOCAL TAX		PENSION, ASSISTANCE, EMERGENCY FUNDS

## 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](https://discovernetwork.com)



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](https://interac.ca)



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

### Mastercard Send

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

**Settlement Time :** Instantly

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

**Website :** [Mastercard Send](#)



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

### NACHA/ACH

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

**Settlement Time :** Instantly

**Services Provided :** Direct deposit, direct payment transaction

**Website :** [NACHA/ACH](#)



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

## NYCE

### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** Bill payment, receive loans, fund transfers

**Website :** [NYCE](https://www.nyce.com)



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



### 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.visa.com/direct)



### Youtap

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

#### VERTICALS

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

**Settlement Time :** seconds

**Services Provided :** P2P payments, NFC, QR codes

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





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

#### ACI Worldwide

##### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓		✓			

**Settlement Time :** Instantly

**Services Provided :** Insurance, merchant disbursements

**Website :** [ACI Worldwide](#)



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

#### ADP

##### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** Payroll disbursements

**Website :** [ADP](#)



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

### Assembly Payments

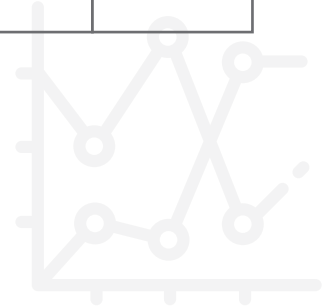
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓			✓			

**Settlement Time :** Instantly

**Services Provided :** Accept, disburse and manage payments

**Website :** [Assembly Payments](#)



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

### Azimo

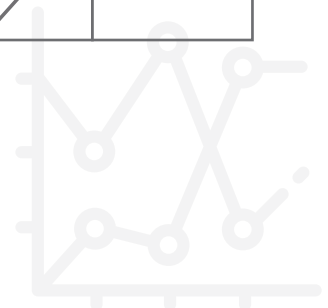
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P Payments

**Website :** [Azimo](#)





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

### Berkeley Payments

#### VERTICALS

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

**Settlement Time :** Instant

**Services Provided :** Payroll disbursements, Corporate Disbursements, Government Disbursements

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



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

### Bridge21

#### VERTICALS

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

**Settlement Time :** 4-5 Business Days

**Services Provided :** Payroll Disbursements, P2P Payments

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



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

### Brightwell Payments

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

**Settlement Time :** Instantly

**Services Provided :** Employees, corporate disbursements

**Website :** [Brightwell Payments](https://www.brightwellpayments.com)



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





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

### Comdata

#### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** Employees and contractors, corporate disbursements

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



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

### Conduent

#### VERTICALS

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

**Settlement Time :** Variable

**Services Provided :** Government disbursements, payroll, pension payments

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



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

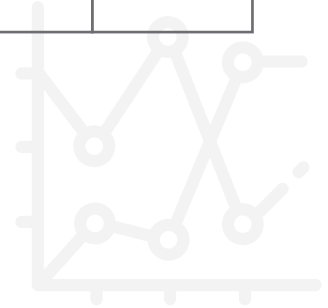
### Corporate Spending Innovations

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time :** Instantly

**Services Provided :** Cross-border payments, corporate travel payments

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



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

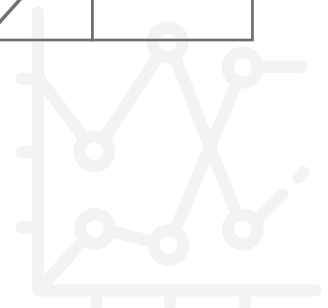
### Currencycloud

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

**Settlement Time :** Instantly

**Services Provided :** Conversion, payment, account and compliance manager

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





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

#### Dwolla

##### VERTICALS

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

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

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

**Website :** [Dwolla](https://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://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

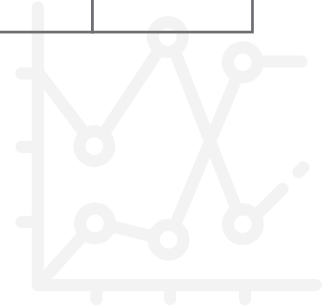
#### VERTICALS

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

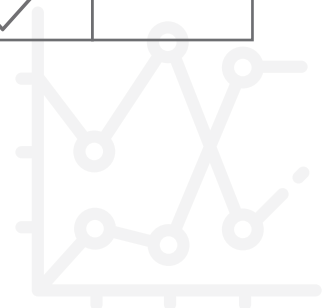
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

**Website :** [equensWorldline](#)





## Fiserv

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.

### 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

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.

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time :** Instantly

**Services Provided :** Payments for contractors and employees

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





### Ingo Money

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

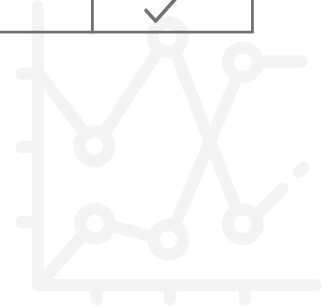
#### VERTICALS

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

**Settlement Time :** Instantly

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

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



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

### Inpay

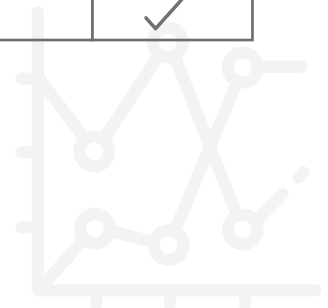
#### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** Payroll, merchants refunds, aid disbursement

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





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

### InstaRem

#### VERTICALS

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

**Settlement Time :** One day to two days

**Services Provided :** P2P payments, payroll disbursements

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



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

### ItzCash

#### VERTICALS

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

**Settlement Time :** N/A

**Services Provided :** Payroll Disbursements, Corporate Disbursements, Insurance Disbursements

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



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

### Justworks

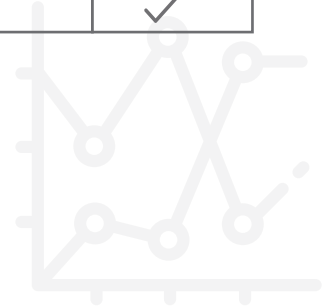
#### VERTICALS

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

**Settlement Time :** 4 business days

**Services Provided :** Payroll disbursements, corporate disbursements

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



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

### Ledge

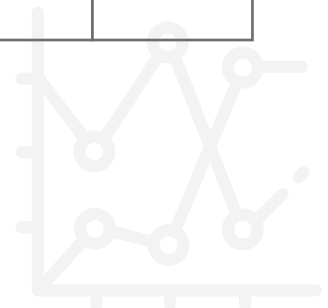
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** Instantly

**Services Provided :** Loan disbursements

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





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

### Marqeta

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

**Settlement Time :** Instantly

**Services Provided :** Loan, payroll, corporate disbursements

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



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

### Mitek

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

**Settlement Time :** One day to two days

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

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



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

### Modulr Finance

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

**Settlement Time :** Instant

**Services Provided :** Payroll Disbursements, lending, and insurance

**Website :** [Modulr Finance](https://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://moneygram.com)



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

### Netspend

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

**Settlement Time :** Not available

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

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



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

### Novatti

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

**Settlement Time :** Not available

**Services Provided :** Government disbursements, P2P

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





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

### NovoPayment

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

**Settlement Time :** Instant

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

**Website :** [NovoPayment](https://www.novopayment.com)



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



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

#### OKPAY

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

**Settlement Time :** Instantly

**Services Provided :** Payroll, P2P payments

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



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

#### One, Inc.

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

**Settlement Time :** Instantly

**Services Provided :** Claims Disbursements

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



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

### Open Platform

#### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** N/A

**Website :** [Open Platform](#)



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

### Parascript

#### VERTICALS

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

**Settlement Time :** One day to two days

**Services Provided :** Check processing, check recognition and verification

**Website :** [Parascript](#)



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

### Paya

#### VERTICALS

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

**Settlement Time :** Instant

**Services Provided :** Payroll Disbursements, Corporate Disbursements

**Website :** [Paya](https://paya.com)



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

### Paychex

#### VERTICALS

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

**Settlement Time :** Same-day

**Services Provided :** Employees disbursements

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



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

### Payoneer

#### VERTICALS

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

**Settlement Time :** Minutes

**Services Provided :** Payroll, international payments

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



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

### PayPal

#### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** P2P payments

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



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

## Paysafe

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓	✓					

**Settlement Time :** Instantly

**Services Provided :** Corporate Disbursements, Payroll Disbursements, P2P payments

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



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

## Pleo

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time :** Instantly

**Services Provided :** Corporate Disbursements

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





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

### Pungle

#### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** Payroll, corporate disbursements, P2P payments

**Website :** [Pungle](https://pungle.com)



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

### PrePay Solutions

#### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** Payroll, corporate disbursements, P2P payments

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



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

### Rapid Financial Solutions

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

**Settlement Time :** Instantly

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

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



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

### Remitly

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

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



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

### SelectCore

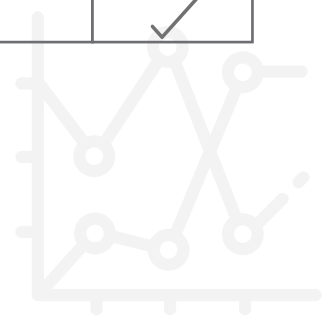
#### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** Government disbursements, payroll disbursements

**Website :** [SelectCore](https://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

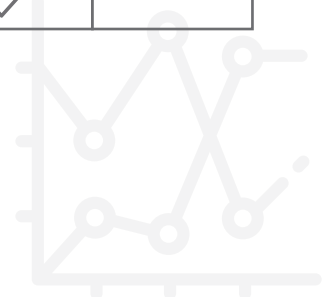
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P Payments, Digital checks

**Website :** [Skrill](https://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.

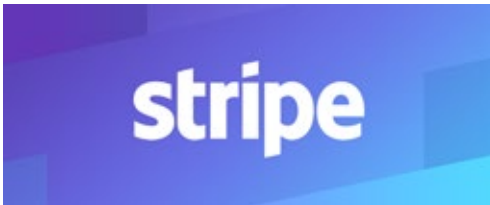
### SOLE

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

**Settlement Time :** One business day

**Services Provided :** Payroll Disbursements

**Website :** [SOLE](https://www.solefinancial.com)



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

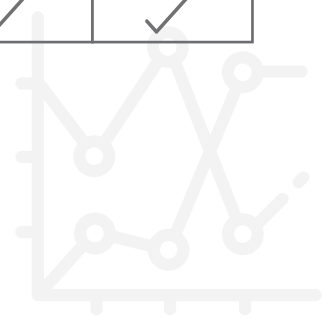
### Stripe Connect

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

**Settlement Time :** Instantly

**Services Provided :** Payments, 3rd parties

**Website :** [Stripe Connect](#)



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

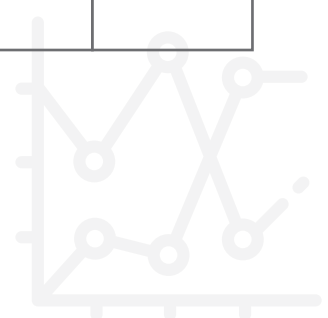
### Tango Card

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

**Settlement Time :** Instantly

**Services Provided :** Merchant disbursements, corporate disbursements

**Website :** [Tango Card](#)





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

### Tipalti

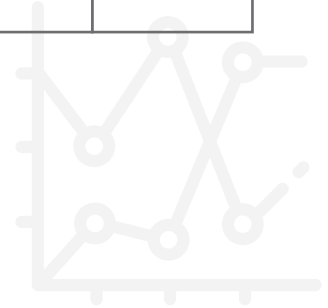
#### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** Payroll Disbursements

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



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

### TransCard

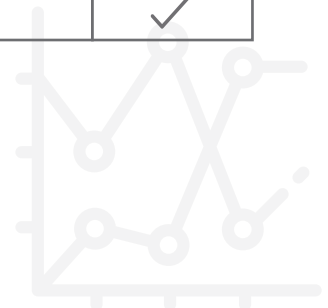
#### VERTICALS

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

**Settlement Time :** Varied

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

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







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

### TransferGo

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P

**Website :** [TransferGo](https://transfergo.com)



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

### TransferMate Global Payments

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

**Settlement Time :** N/A

**Services Provided :** Payroll disbursements

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



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

#### TransferWise, Ltd

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

**Settlement Time :** Days

**Services Provided :** International payments

**Website :** [TransferWise, Ltd](https://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://transpay.com)



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

#### Wirecard

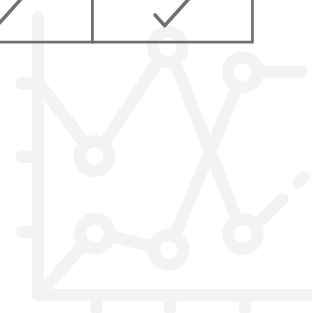
##### VERTICALS

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

**Settlement Time :** Instant

**Services Provided :** Payroll Disbursements, Corporate Disbursements

**Website :** [Wirecard](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

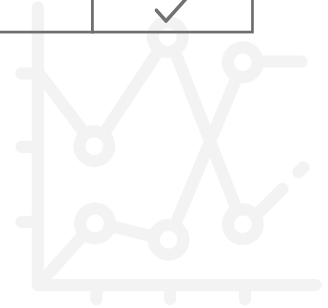
#### VERTICALS

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

**Settlement Time :** 48 Hours

**Services Provided :** Payroll Disbursements

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



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

### Abra

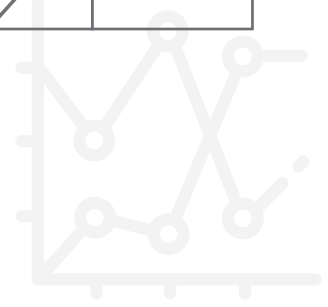
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instant

**Services Provided :** P2P disbursements

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





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

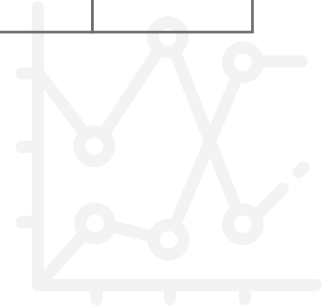
#### Activehours

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time :** Same Day

**Services Provided :** Receive payments from employer

**Website :** [Activehours](#)



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

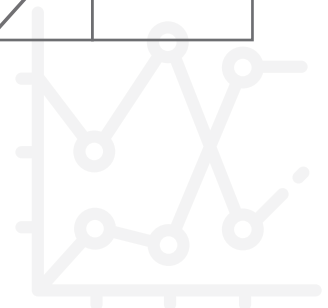
#### Afluenta

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

**Settlement Time :** Instant

**Services Provided :** Lenders market

**Website :** [Afluenta](#)





Airtasker Pay is an app used by the hiring platform Airtasker that enables delivery and service providers to get paid for their work. The app holds transferred funds from customers and releases payments to workers once their work has been completed.

### Airtasker Pay

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
							✓

**Settlement Time :** Instant

**Services Provided :** N/A

**Website :** [Airtasker Pay](#)

NEW



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)



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

### Allstate

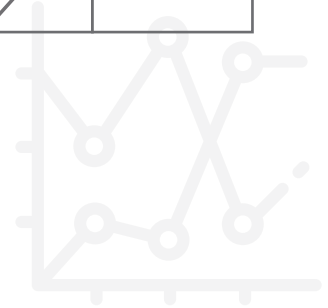
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instant

**Services Provided :** P2P

**Website :** [Ally](#)



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

### Amazon Flex

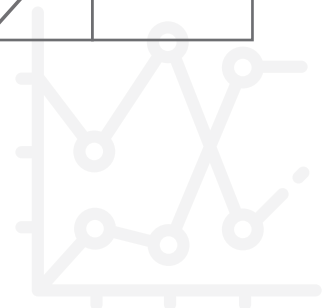
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

**Website :** [Amazon Flex](#)





## Apple

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

### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** P2P payments

**Website :** [Apple](#)



## Avail

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

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE

**Settlement Time :** Instant

**Services Provided :** Payroll disbursements

**Website :** [Avail](#)



### 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](#)



### Better

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

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

**Settlement Time :** Instant

**Services Provided :** Insurance Disbursements

**Website :** [Better](#)



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

### Allstate

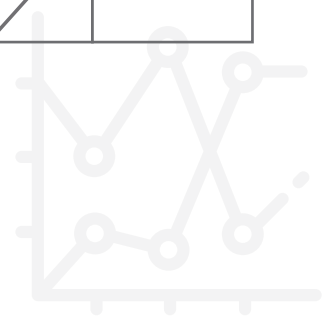
#### VERTICALS

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

Settlement Time : Instant

Services Provided : P2P

Website : [Bill.com](https://www.bill.com)



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

### BillMo

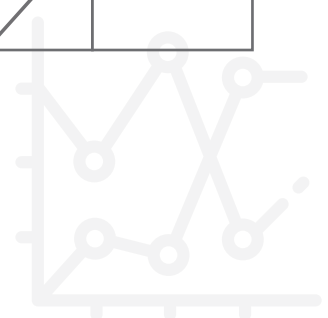
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instant

Services Provided : p2p, corporate

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





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

**Boon.**

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instant

**Services Provided :** P2P payments

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

**brubank**

Brubank is a digital bank that offers P2P transfers between account users, including between account holders at different banks.

**Brubank**

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instant

**Services Provided :** N/A

**Website :** [Brubank](https://brubank.com)

**NEW**



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](https://chillr.com)





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

### Chime

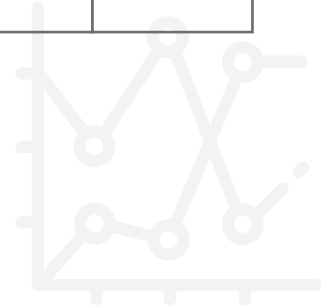
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time :** Instantly

**Services Provided :** Payroll Disbursements

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



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

### ChimpChange

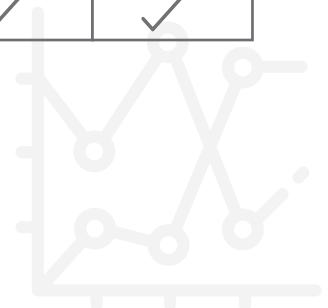
#### VERTICALS

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

**Settlement Time :** Instantly

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

**Website :** [ChimpChange](https://www.chimpchange.com)





CIRCLE

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

### Circle

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** One day to two days

**Services Provided :** P2P payments

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



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

### clearXchange

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Few minutes

**Services Provided :** P2P payments

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



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

#### Current

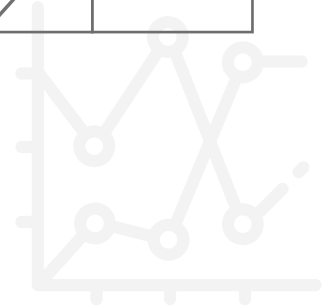
##### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instant

**Services Provided :** P2P payments

**Website :** [Current](#)



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

#### DailyPay

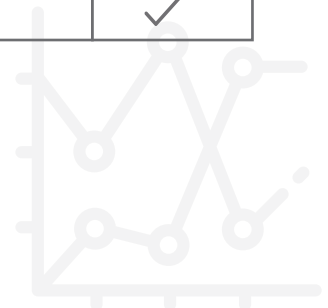
##### VERTICALS

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

**Settlement Time :** One business days

**Services Provided :** Employee disbursements

**Website :** [DailyPay](#)





### Digiliti Money

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.

#### 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](https://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](https://dipocket.limited)



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

### DogHero

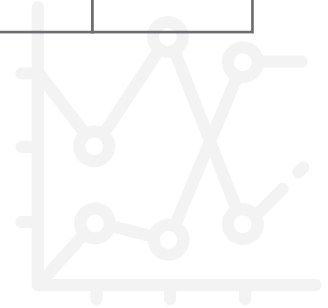
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time :** Instantly

**Services Provided :** Payroll disbursements

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



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

### Ensenta

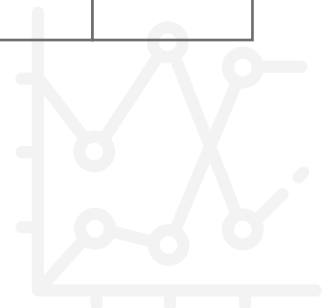
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓	✓					

**Settlement Time :** One day to two days

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

**Website :** [Ensenta](https://ensenta.com)





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

#### enservio

##### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓			✓			

**Settlement Time :** Instant

**Services Provided :** N/A

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



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

#### EQ Bank

##### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** P2P payments, payroll disbursements

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



### Facebook

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.

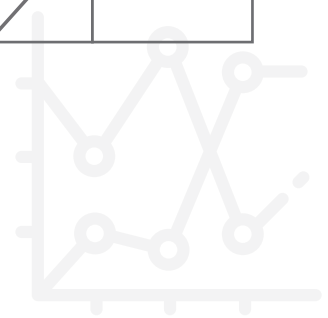
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

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



### Freelancer

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.

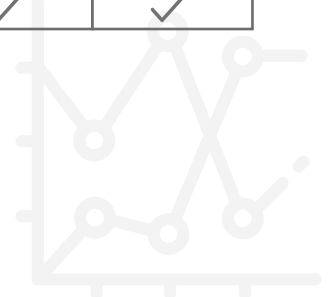
#### VERTICALS

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

### Green Dot

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓			✓				

**Settlement Time :** Instant

**Services Provided :** Payroll Disbursements, Corporate Disbursements

**Website :** [Green Dot](https://greendot.com)



### 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](https://guru.com)



Huawei Pay offers a digital wallet solution that enables payments through Huawei or Honor phones. Payments can be made offline and the service is available in many stores throughout China. It's expected that Huawei Pay will soon be released in other countries.

### Huawei Pay

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
							✓

**Settlement Time :** Instantly

**Services Provided :** N/A

**Website :** [Huawei Pay](https://huaweipay.com)

**NEW**



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

### InstaMed

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

**Settlement Time :** Instantly

**Services Provided :** Insurance Disbursements

**Website :** [InstaMed](#)



### Jiffy

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

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P Payments

**Website :** [Jiffy](#)



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

### Kakao Pay

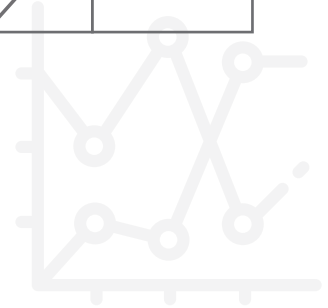
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time :** Instantly

**Services Provided :** Payroll Disbursements

**Website :** [Kakao Pay](https://www.kakaopay.com)



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

### Kalo

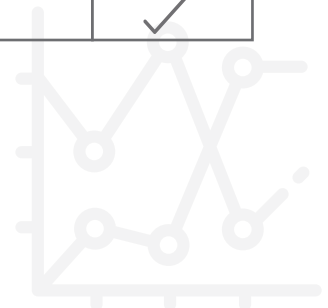
#### VERTICALS

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

**Settlement Time :** Less than 5 days

**Services Provided :** Freelancer disbursements

**Website :** [Kalo](https://www.kalo.co)





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.ca)



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.

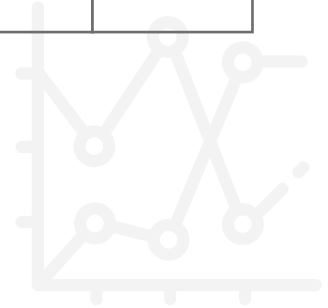
### LendingClub

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** Varied

**Services Provided :** Loans

**Website :** [LendingClub](https://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.

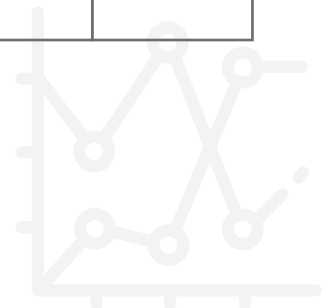
### LendingPoint

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** One business day

**Services Provided :** Loan disbursements

**Website :** [LendingPoint](https://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](#)



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

### Lunar Way

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time :** Instant

**Services Provided :** Payroll disbursements, P2P payments

**Website :** [Lunar Way](#)





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

### Mashreq Neo

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time :** Instant

**Services Provided :** Payroll disbursements

**Website :** [Mashreq Neo](https://mashreqneo.com)



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)



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

### Metal Pay

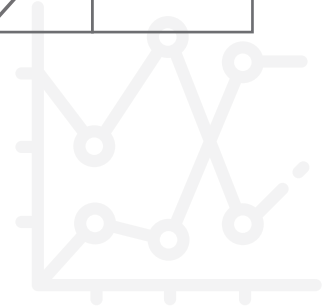
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instant

**Services Provided :** P2P Payments

**Website :** [Metal Pay](#)



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

### MobilePay

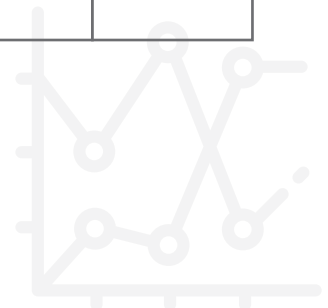
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					

**Settlement Time :** Instant

**Services Provided :** P2P

**Website :** [MobilePay](#)





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

### Mogo

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** Same-Day

**Services Provided :** Loans

**Website :** [Mogo](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](https://moneysend.com)



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

### Monzo

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P

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



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

### Moonrise

#### VERTICALS

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

**Settlement Time :** 24 Hours

**Services Provided :** Payroll Disbursements

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



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

### NCR

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓	✓				

**Settlement Time :** One day to two days

**Services Provided :** Check imaging, remote deposit capture

**Website :** [NCR](https://ncr.com)



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

### Neat

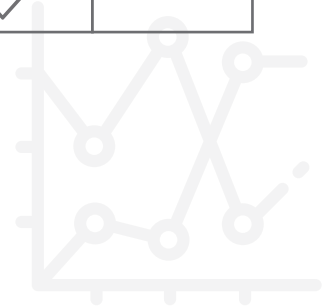
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time :** Instantly

**Services Provided :** Payroll Disbursements

**Website :** [Neat](#)



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

### Neteller

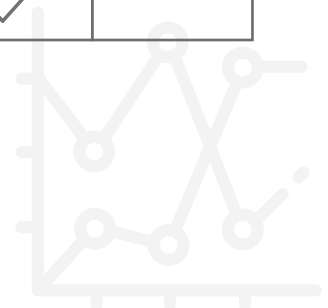
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓				✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

**Website :** [Neteller](#)





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

### Nooch

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time :** 3 Business days

**Services Provided :** P2P payments

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



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

### Paym

#### VERTICALS

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

**Settlement Time :** Instant

**Services Provided :** P2P Payments

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





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

### Paym

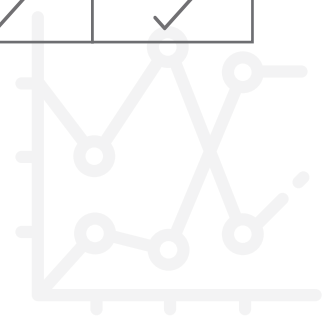
#### VERTICALS

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

**Settlement Time :** Instant

**Services Provided :** Food Wallet, QR Code

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



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

### Payza

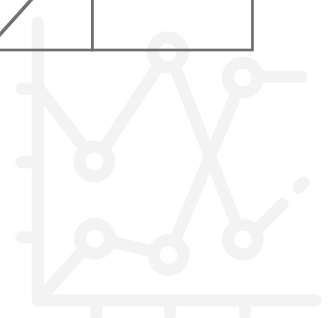
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

**Website :** [Payza](https://payza.com)





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

### Pepper

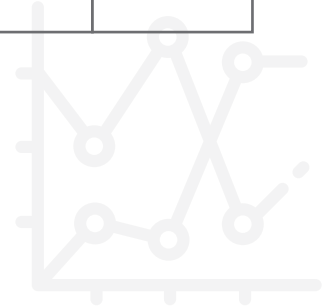
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** 1 Business day

**Services Provided :** Lending disbursements

**Website :** [Pepper](#)



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

### Pingit

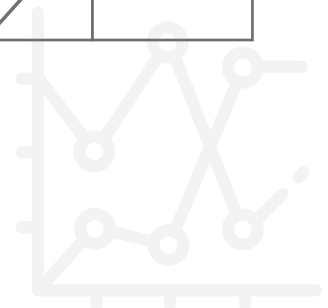
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓				✓	

**Settlement Time :** Instant

**Services Provided :** P2P

**Website :** [Pingit](#)





# Pockit

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

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](https://prospermarketplace.com)



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

### Qkr!

#### VERTICALS

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

**Settlement Time :** Instant

**Services Provided :** P2P Payments, Services Provided

**Website :** [Qkr!](https://qkr.com)



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

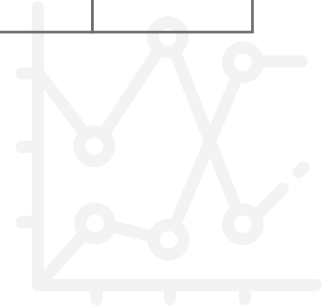
### RateSetter

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** One business day

**Services Provided :** Loans

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



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

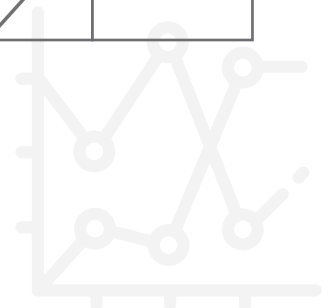
### Revolut

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

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





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

### Rover

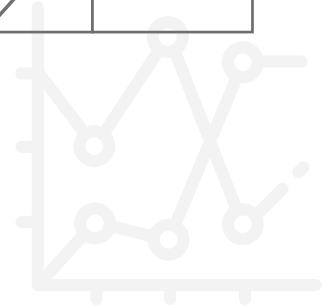
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** 1-4 days

**Services Provided :** Payroll, Disbursements

**Website :** [Rover](https://www.rover.com)



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

### RushCard

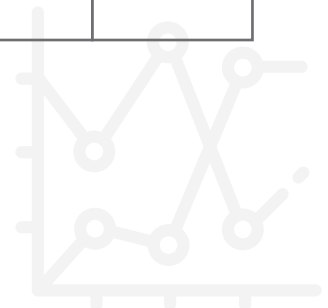
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time :** Instantly

**Services Provided :** Cash checks, mobile app

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





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

### Samsung Pay

#### VERTICALS

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

**Settlement Time :** Instant

**Services Provided :** Payroll disbursement, corporate disbursements, government disbursements

**Website :** [SamsungPay](https://samsungpay.com)



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](https://simple.com)



### Skype

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

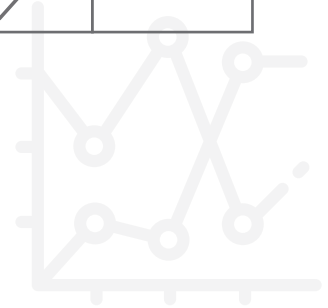
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instant

**Services Provided :** P2P Payments

**Website :** [Skype](https://www.skype.com)



### 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.

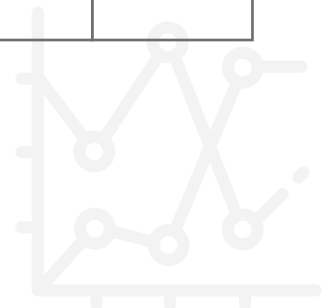
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** Approximately 72 hours

**Services Provided :** Loan disbursements

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







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

### SoFi

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

**Settlement Time :** Instant

**Services Provided :** Student payments

**Website :** [SoFi](#)



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

### Square Cash

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

**Website :** [Square Cash](#)



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

### Starling Bank

#### VERTICALS

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

**Settlement Time :** Instant

**Services Provided :** Payroll disbursements, P2P disbursements

**Website :** [Starling Bank](#)



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

### Swish

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time :** Instant

**Services Provided :** P2P

**Website :** [Swish](#)



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

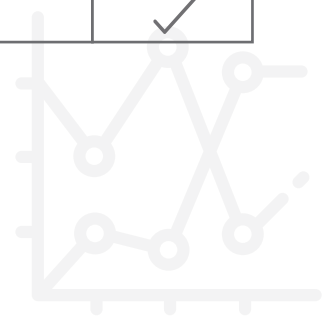
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					✓

**Settlement Time :** Instant

**Services Provided :** P2P Payments

**Website :** [Tesco Pay](#)



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

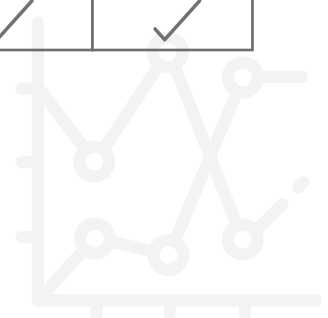
#### VERTICALS

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

**Settlement Time :** Instant

**Services Provided :** P2P Payments

**Website :** [Tigo Money](#)





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

### The Check Cashing Store

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

**Settlement Time :** Two days or more

**Services Provided :** Check cashing

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



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

### Tuyyo

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Minutes

**Services Provided :** P2P Payments

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



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

### Ualá

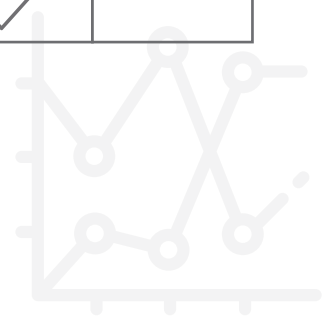
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instant

**Services Provided :** P2P

**Website :** [Ualá](#)



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

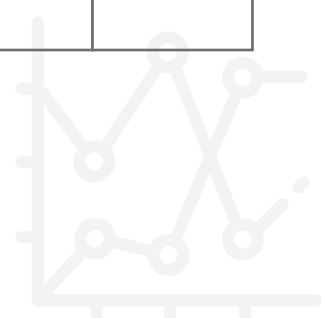
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** 1-5 business days

**Services Provided :** Loan disbursements

**Website :** [Upstart](#)





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

### Upwork

#### VERTICALS

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

**Settlement Time :** Variable

**Services Provided :** Employee payments

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



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

### Vend

#### VERTICALS

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

**Settlement Time :** Instant

**Services Provided :** P2P Payments

**Website :** [Vend](https://www.vend.com)



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

### Venmo

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P Payments

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



Verse 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.

### Verse

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

**Website :** [Verse](https://verseapp.com)



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

### Vivus

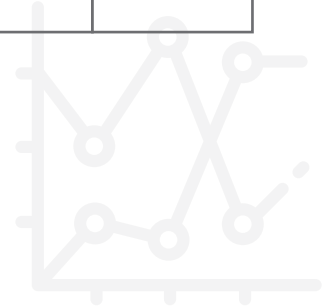
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** Instantly

**Services Provided :** Lending disbursements

**Website :** [Vivus](#)



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

### Vouchr

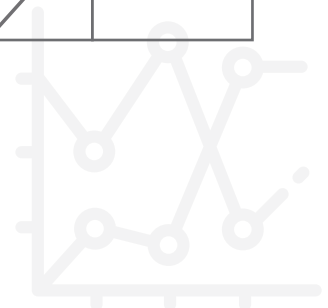
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** N/A

**Services Provided :** P2P payments

**Website :** [Vouchr](#)







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

### Voygo

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time :** Instantly

**Services Provided :** Corporate Disbursements

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



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

### Wala

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					

**Settlement Time :** Instant

**Services Provided :** P2P

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



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

### Waleteros

#### VERTICALS

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

**Settlement Time :** Instantly

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

**Website :** [Waleteros](https://waleteros.com)



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

### Walnut

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Few Minutes

**Services Provided :** P2P payments

**Website :** [Walnut](https://walnutapp.com)



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

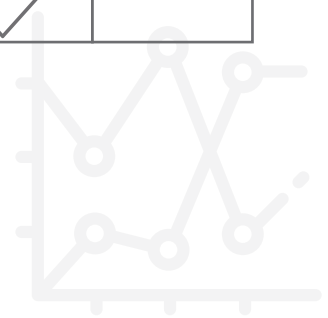
##### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** Payroll disbursements, P2P disbursements

**Website :** [WB21](https://wb21.com)



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

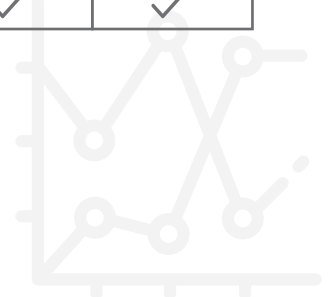
##### VERTICALS

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

**Settlement Time :** Few Minutes

**Services Provided :** P2P payments, corporate disbursements

**Website :** [WeChat Pay](https://wechatpay.com)





### Wonolo

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

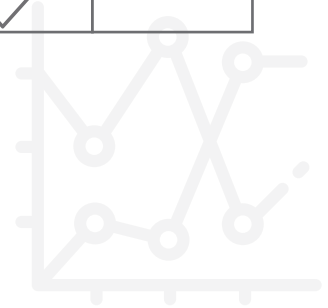
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** Payroll Disbursements

**Website :** [Wonolo](https://wonolo.com)



### Workana

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

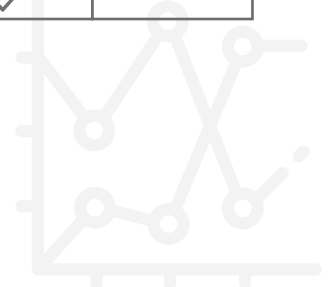
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time :** Instantly

**Services Provided :** Payroll Disbursements

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





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

### WorkMarket

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

**Settlement Time :** Instantly

**Services Provided :** Employee payments

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



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

### Wyndy

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** 1 – 3 Days

**Services Provided :** Employee payments

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



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

## Zelle

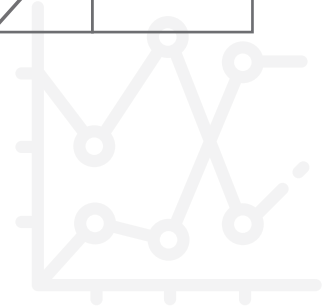
### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Few minutes

**Services Provided :** P2P payments

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



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

## Zopa

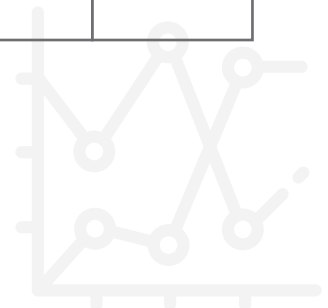
### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** 1 – 3 Days

**Services Provided :** Loans

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



### Feedback

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



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

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

Learn more at [www.ingomoney.com](http://www.ingomoney.com).

## PYMNTS.com

[PYMNTS.com](http://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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