

NOVEMBER 2018

# DISBURSEMENTS Tracker™



## NO SITTER? NO PROBLEM: HOW WYNDY IS USING MOBILE TO CREATE A MODERN HIRING EXPERIENCE

Using mobile devices to make hiring  
babysitters more convenient

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Worldpay expands instant payout offering to  
50 countries

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The top players in the  
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## Acknowledgement

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

**F**aster payments are gaining more ground across the United States. With the space expected to be worth [\\$255 billion](#) by the end of 2018, the value and impact of faster payments is only increasing. There are now 40 [active](#) real-time payment programs globally – more than three times what was available just four years ago.

With the gig economy expanding and the reliance on online services becoming inescapable, increasing the speed of disbursements is of the essence, particularly as gig workers seek out faster payments, forcing businesses to confront new challenges. According the latest [Gig Economy Index](#), PYMNTS researchers found that 85 percent of gig workers want to be paid faster and would take on more work if they were.

To fit these changing needs, Worldpay is bringing its disbursement solutions to new areas – the company [launched](#) its instant payout feature in 50 more countries this year. As with Worldpay, there is a growing group of companies in the space working to build disbursement solutions and payment networks to support both the speed volume of money being exchanged between businesses and consumers.

### **Around the world of disbursements**

Full-time employees also want to receive their money faster, which may explain why payroll has become one of the top areas that companies are focusing on improving. In a recent [survey](#), more than a third of B2B companies told researchers they want to use faster payments in payroll, while 57 percent say they want to use faster payments to improve accounts payable.

To provide companies with those faster payments, the [Clearing House](#) now has 36 institutions linked to its Real-Time Payments (RTP) network, solidifying the importance of RTP for banks, businesses and consumers.

Real-time payment programs are becoming more [popular](#) around the world, with five real-time payments networks currently in development and another 16 set to go live in the next 12 to 18 months. Europe is quickly enabling businesses' access to real-time payments with the help of providers like [ACI Worldwide](#), which is helping banks and financial institutions (FIs) across the continent access these new connected payments schemes.

The rise of real-time payments isn't just a benefit for employees. According to a recent report, 78 percent of merchants believe real-time payments will also improve customer experiences.

Even outside of a faster or real-time payments network, a wide range of solution providers are looking to move money faster. [Mastercard](#), for instance, is bringing real-time bill payment to the mobile banking apps it supports.

To read more on these stories and other headlines from around the space, check out the Tracker's News and Trends section (p. 10).

### **Deep Dive: Visa, Postmates partner for instant payments**

As the gig economy continues to grow, so do gig workers' demands for faster disbursements. Ridesharing services, like Uber and Lyft, are implementing instant payment features, giving drivers faster access to their money. Visa is also getting involved by [partnering](#) with delivery service Postmates to make payments instant for their more than 200,000 gig workers.

In the Disbursements Tracker™ Deep Dive (p. 14), PYMNTS explores these and other recent gig payment developments, as well as why such payment methods are gaining popularity with people who rely on gig and freelance work.

### Using mobile devices to make hiring a babysitter more convenient

Finding enough time in the day for everything on your to-do list is tricky, especially for parents. Finding, hiring and paying a babysitter can be a daunting task, particularly when parents have to rely on word-of-mouth to find a trustworthy candidate. In the smartphone era, however, new options are emerging that allow parents to book, rate and pay sitters, all in one place.

In the Disbursements Tracker feature story (p. 6), [Wyndy](#) founder and CEO Tommy Mayfield discusses the need for such a platform in a world where online interaction has become the norm, and how providing parents with a holistic payments and babysitter experience can eliminate some of their daily stressors.

### November Tracker Updates

Each month, the Tracker's provider directory highlights leading disbursement players from around the space. The latest edition boasts more than 100 providers, including three new additions: MobilePay, Pingit and Swish.



## EXECUTIVE INSIGHT

### *Why are we seeing accelerated adoption and growth in instant payments and what should we expect in the coming months?*

"The rate of adoption for instant payment solutions is rapidly accelerating for two reasons. The first is consumer and small business demand. These segments are conditioned by experiences in retail, travel and entertainment to expect instant, customer centered, customizable interactions in all aspects of their lives – including money. A recent PYMNTS study found that 75.5% of U.S. consumers who received disbursements say speed is important to them. For small businesses that depend on cash flow as a competitive advantage, this number is even greater. 86% expect instant payments and the majority are willing to pay a fee to receive them.

The second reason why the rate of adoption for instant payment solutions is rapidly accelerating is the inherent business benefits. Just as small businesses need access to real-time disbursements to thrive, so too can payors enhance their bottom lines. Those companies that offer instant payments – whether they're insurers, lenders, merchant processes, or others – can delight their customers and earn long-term loyalty. At the same time, they can significantly cut costs compared to paper checks or even ACH disbursements, and, in some cases, add new revenue-earning lines of business.

Over the remainder of 2018 and into 2019, we are going to see this adoption grow even faster and wider. As this Tracker notes, this expansion has now encompassed payroll, an enormous industry with the potential for quick penetration through third-party processors and large providers. We have passed the tipping point and are well on our way to the true instant money economy."

***Drew Edwards, CEO of [Ingo Money](#)***

# 5 FAST FACTS



**57%**

Portion of B2B payment technology companies planning to implement faster payment technologies to their accounts payable departments



**\$225B**

Expected value of faster payments transactions made in the U.S. this year



**40**

Number of real-time payment networks active worldwide



**61%**

Portion of firms that believe implementing real-time payments would improve payroll operations



**78%**

Share of firms that believe implementing real-time payments would improve customer experiences



# No Sitter? No Problem:

HOW WYNDY IS USING MOBILE  
TO CREATE A **MODERN**  
HIRING EXPERIENCE





“ WHY WASN'T THERE AN APP THAT  
COULD MAKE IT JUST AS EASY FOR ME  
TO GET A TRUSTED BABYSITTER? ”

Tommy Mayfield, founder and CEO, Wyndy

**M**odern parents have to juggle multiple things at once, which makes finding the right babysitter more of a challenge. Parents typically rely on family, friends or word of mouth to find sitters, hoping that someone will be available on short notice or at an affordable rate.

Many other consumer services are just a smartphone tap away, so it's easy to see why parents get frustrated with this old-fashioned experience. Tommy Mayfield, founder and CEO of childcare hiring platform [Wyndy](#), is hoping to fill that gap in the market.

Wyndy's mobile platform moves this process into the digital era, allowing parents to find a sitter who matches their criteria, whether that's availability, rating or even

a specific college major. Sitters, after completing the application process and passing a background check, can use the app to search for safe, reliable part-time work.

The goal, Mayfield told PYMNTS in a recent interview, is to modernize the process for hiring a sitter.

“It occurred to us that we were living in this world where we had apps like Lyft ... where we could get a ride or get our groceries delivered [with] the tap of a button. ... [We wondered,] why wasn't there an app that could make it just as easy for me to get a trusted babysitter?” he said.

### Serving parents and sitters alike

Wyndy's website launched in January 2017, and the company officially opened for business in Mayfield's hometown of Birmingham, Alabama, that November.





### WE TAPPED INTO A TRUSTED SEGMENT OF THE POPULATION: FULL-TIME COLLEGE OR GRADUATE STUDENTS



Its app, which serves both parents and caregivers, is available on the App Store and Google Play in seven markets in Southeastern United States.

To join the service, users first build profiles on the app, filling in information about their babysitting experience, or the age of their children and their location. Both parties can then use those profiles to post or search for jobs.

For Wyndy to be successful, parents must feel confident that it can be trusted for childcare needs. Mayfield explained that the company builds that trust in three key ways, including how it chooses its sitters.

“We tapped into a trusted segment of the population: full-time college or graduate students,” Mayfield said, adding that each sitter goes through a background check and personal review before they’re accepted. “We’ve done the vetting process for parents.”

The app helps parents engineer connections through various features, including a social element that lets parents communicate and discuss sitters they’ve used before. Parents can also see sitters’ ratings and how many times they’ve been booked.

“Before Wyndy, a trusted recommendation from a friend was the most likely scenario where you’d get a new babysitter,” Mayfield said. “We’ve sort of taken that concept and put technology on top of it.”

#### Creating the mobile experience

Moving from a word-of-mouth experience to a mobile one is tricky, but necessary, as more consumers rely on their smartphones for their daily needs – especially millennials, more of whom are starting to have children.

Wyndy’s app covers all facets of booking, from finding a sitter to payment. Sitters set an in-app timer for the duration of each job, and parents set their hourly rates. Stripe handles each transaction, meeting sitters’ desires for easier and faster payments and providing a service that parents will likely recognize from other apps, like Lyft or Shift.

“Through our integration with Stripe, the sitters all set up their own Stripe account, so the money just flows through Stripe,” he said. “The portion that goes to us, goes to us. And the portion that goes to the sitter, goes to the sitter’s account.”





Wyndy takes a small service fee, which varies but is always less than 10 percent, from each transaction. Modern consumers expect payment options from their mobile apps, Mayfield noted, making the Stripe integration necessary.

This combination of speed and convenience is a recurring theme for modern payments experiences from companies like Stripe and instant money company Ingo Money – they aid in product adoption, customer engagement, fees and more.

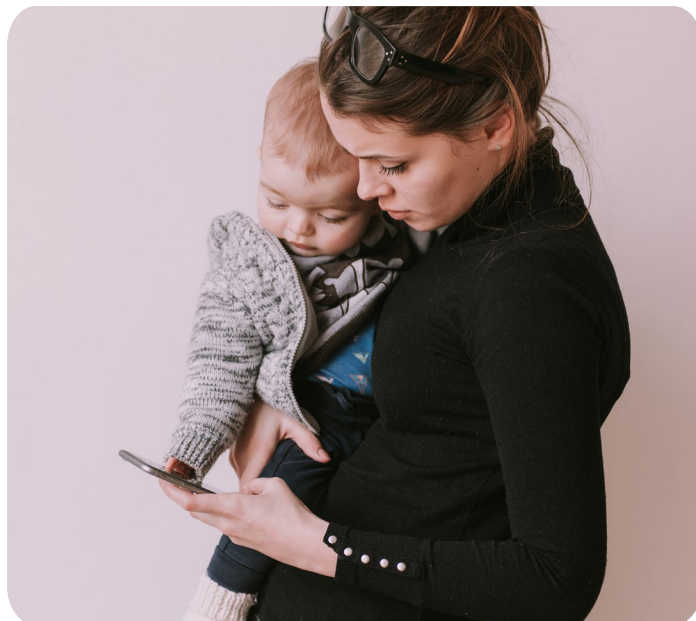
“Today’s 20-year-olds expect that the world works with [mobile] marketplaces,” Mayfield said. “We’re now seeing the benefit of that transition into the smartphone world, even on the parents’ side.”

Mayfield noted the company will continue to monitor mobile trends, especially as newer parents, including some who were raised expecting all of their needs to be met through online and mobile services, come into the market.

### What comes next

In the future, Mayfield said that the company plans to build out its team and expand. It recently closed a million-dollar seed round of funding, which will help it reach new markets and create new features.

“Our long-term goal is to build that machine and hopefully raise a larger round [and] try to replicate this in many more markets,” Mayfield said. “There’s \$15 billion a year spent on babysitting, and about 97 percent of that is still spent on the traditional, old-school, meet-random-people-and-put-them-in-your phone [way].”



Online and mobile services are increasingly becoming the norm, and that \$15 billion-a-year industry is no exception. Mayfield said the word-of-mouth nature of the business would likely soon give way to an online and mobile-driven market, with or without Wyndy.

“In five years, if it’s not Wyndy, it’s going to be something,” he said. “I think this is a trend that’s going to continue, and we’re excited to pursue it.”

As parents, college students and general consumers continue their mobile migration, moving services like babysitting to smartphones will be a key way for companies to keep up with shifting expectations.



### What's new in real-time payments

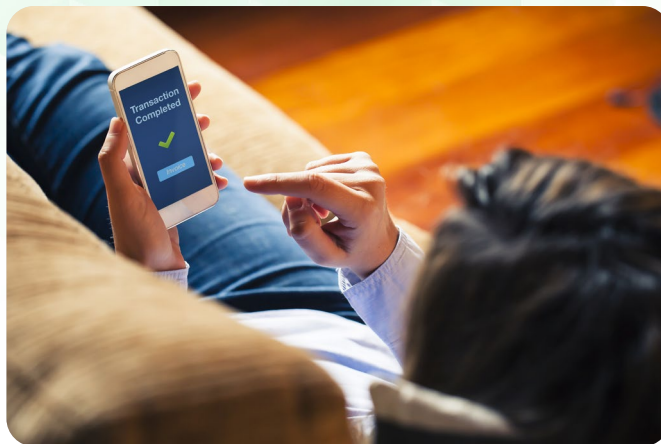
#### Real-time payment systems are multiplying

Consumers are demanding more immediate money movement, and global providers are responding. According to one recent report, the number of active real-time payment systems has tripled since 2014, and that growth rate is increasing. There are now 40 active real-time payment systems around the world, up from 25 in 2017. An additional 16 systems are expected to go live in the next 12 to 18 months, according to research from [FIS](#).

Growth is particularly strong in the U.K., where merchants are already adopting tools that allow customers to use real-time bank transfers to pay for goods and services. This could have a significant impact on the way consumers approach payments in their daily lives, as these systems allow customers and businesses to transact faster. These systems gained rapid acceptance in the United Kingdom, and other regions are receptive to integrating them.

#### TCH aims to connect thousands of banks to its RTP network

The Clearing House (TCH), based in New York City, may have finished the third quarter of 2018 with 36 financial institutions connected to its real-time payments network, RTP, but it's aiming to have more than 1,000 institutions connected by the end of the next quarter. TCH is [projected](#) to have approximately 7,000 institutions connected by the end of next year, meaning that more than half of the demand deposit accounts in the U.S. will be able to receive RTP transactions. It also means that just under



40 percent of these accounts will be able to send real-time payments, according to Tim Mills, vice president of business development and product management for TCH.

As a 165-year-old institution, TCH's original role in the payments ecosystem mostly surrounded check clearing. Now, the company is taking on ACH and expanding real-time payments to make the experience more ubiquitous for all players involved.

#### ACI Worldwide wants to power real-time payments across Europe

Real-time payments capabilities are moving quickly across Europe with the help of electronic payment solution provider ACI Worldwide, which recently opened its real-time payments network to banks and payment service providers across Europe. The solution, known as the pan-European Target Instant Payment Settlement (or TIPS) scheme, is slated to go live at the end of November 2018.

ACI is also [working](#) on a faster payments solution in the Netherlands and Eastern Europe. The company also supported the U.K.'s Faster Payments scheme when

it was launched in 2008. All told, faster payments are becoming more ingrained in the European payment ecosystem.

In a statement on the expansion of the solution, Craig Ramsey, head of real-time payments for ACI Worldwide, said that the goal is to enter the European market without causing a disruption for banks and FIs. “[Our solution] is designed for banks to get up and running fast, at minimal cost and with the ability to scale functionally and handle increasing transaction volumes,” Ramsey said.

### How finance is responding to same-day

#### **Same-day payments already popular with treasurers**

The use of same-day payment capabilities is steadily increasing – particularly among treasurers around the world. The majority of treasury professionals (64 percent) are already using same-day payments or another payment solution that enables the same effect, according to a [study](#) by Bottomline Technologies.

In the U.S., Same Day ACH (which has recently updated both credit and debit payments to process same-day) is becoming one of the more popular payment rails for the country’s businesses. One-third of U.S. businesses said they’re either planning to, or already use Same Day ACH, which suggests that the need for a system that can handle more transactions at a faster rate is increasing not just in the U.S., but globally. According to researchers, it also shows that businesses, institutions and consumers are expecting to be able to send and receive payments within the same day, if not the same hour, which explains why many are exploring technologies like blockchain and faster payment initiatives.



Treasury banks are on the front end of this curve. In a recent interview with PYMNTS.com, Ingo Money CEO Drew Edwards and KeyBank Head of Product & Innovation of Enterprise Commercial Payments Matt Miller both commented on the importance of the bank’s recent deployment of real time disbursement solutions for treasury customers. Miller went so far as to say that giving business clients the ability to pay anyone in an instant and into any account they choose will go a long way towards determining the winners in the disbursement space.

#### **The Fed wants you to tell it how to make payments faster**

While faster payments for businesses and consumers spread around the world, the U.S. Federal Reserve is seeking suggestions on how it can keep up. Payments need to be as immediate as everything else in the smartphone age, according to Fed governor [Lael Brainard](#). Because U.S. payment systems are a bit “patchwork,” the Fed is opening a comment period for those who may have ideas on any potential steps it can take to fix its system and support the vision of faster payments. Ingo Money’s Bill Zielke is one person that jumped into the fray with the suggestion that in



addition to speed, any Fed-led changes must also deliver on convenience, choice and confidence. The Fed is currently exploring several options for real-time and faster payments.

Most banks rely on solutions that allow them to process international payments as fast as possible, which makes cutting through the snarls left behind by a complicated legacy infrastructure, like the networks in the U.S., all the more important. Fixing these problems will become especially crucial as the global economy becomes further interconnected.

### Changing how gig workers get paid

#### Visa partners with Postmates to bring instant payments to freelance workers

The gig economy may move fast, but payments to gig workers are often slow, even though the majority of gig workers — 84 percent, according to the PYMNTS [Gig Economy Index](#) — say they would work more if they got paid faster. In an effort to correct this, payment network Visa recently partnered with delivery service Postmates to speed up the payment process for the more than 200,000 freelancers who work for the service.

The [partnership](#) is powered by the Stripe gateway and provides instant payments, allowing Postmate workers to receive funds directly into their bank accounts via a Visa or Mastercard debit card. Previously, workers were forced to wait as long as a week to complete the billing and payment cycle.

#### OODA Health wants to provide a ‘retail’ payment experience

Healthtech startup [OODA Health](#) is looking to make the bill payment process at the end of a checkup more like a retail experience. Together with Blue Shield of California,



the startup is building out a payment pilot that will provide customers with the same type of speedy payments they're used to making in a retail store. The pilot is also designed as a way for the startup to potentially cut administrative billing expenses — a cost that can eat up to 25.2 percent of professional revenue for an emergency visit.

Healthcare payments aren't known for being effortless, but providing a retail-like experience will change that reputation and make the process all the more attractive for customers. As consumers begin to think of the retail experience as more of an online or mobile experience, offering this speed and convenience will only become more crucial.

#### Worldpay expands real-time payouts to 50 countries

One company recently announced the wider, global reach of its disbursement solutions, giving multinational eCommerce businesses more choice. Worldpay has [expanded](#) its Worldpay FastAccess service, which is powered by Visa Direct, to 50 more countries in Europe and Asia, following its 2017 launch in the U.S.



The solution allows businesses and customers to send and receive payments via card in real-time using a mobile wallet or bank account, without having to wait for the money to become available. FastAccess allows businesses to make card-based payouts that clear in a maximum of 30 minutes, and can be used in multiple industries, including marketplaces, gaming and travel.

### Retail payments get an upgrade

#### **Mastercard opens real-time bill exchange for the direct-biller experience**

Another area where consumers want their money to move faster is in billing, especially as it moves online. Almost three quarters of online bill payments were made on billers' sites in 2016, suggesting consumers aren't too thrilled with using an intermediary online or mobile bill pay service. Now, payments giant Mastercard is [launching](#)

a bill payment exchange that lets customers pay their bills more easily.

The Bill Pay Exchange will utilize Vocalink, the Clearing House and the 135,000 billers currently on Mastercard's network to offer immediate payments between customers and billers. Customers will receive an instant confirmation when their payment has posted – one of the factors customers are most positively attached to when it comes to online billing.

Mastercard's solution taps into the vanishing distance between a customer and a merchant in a transaction. The need, or want, for a payment intermediary is becoming rarer and rarer as eCommerce becomes the norm.

#### **Visa to bring biometric payments to the Olympics**

Visa is looking to add biometric payments to the Olympics, adding some flash and dazzle to the payment experiences at the event. The card network is currently [piloting](#) biometric authentication for Olympic stadium attendees, and the experience will support biometric card payments in addition to chip and contactless payments.

The network is also experimenting with what it calls "couch commerce" – an at-home experience that relies on augmented reality to provide an all-encompassing experience to viewers who can't make it to Tokyo in 2020. Visa's payments innovations for the Olympic games are set to continue for quite some time, as the network just renewed its Olympic partnership deal through 2032.



Gig Worker Employers Partner With Card Networks for

# PAYPAL OVER DIRECT DEPOSIT

**A**s the world becomes more connected, businesses are becoming more willing to hire remote freelancers. The gig workers that are hired to keep these businesses up to speed want a payment experience to match.

According to recent reports, more than a third of the American workforce is made up of freelancers — a figure that's expected to keep growing — and gig work has

become a thriving part of the modern economy. Therefore, retaining freelance employees has become a crucial task for companies in a wide variety of industries.

While not all freelancers live paycheck to paycheck, 84 percent say they would do more freelance work if they were paid faster, according to data from the most recent [PYMNTS Gig Economy Index](#). This means businesses must figure out how to deliver payments to freelancers as fast as they deliver consumer goods.

The approximately 200,000 delivery drivers employed by Postmates are seeking a payment solution that works as quickly as they do, and thanks to a new partnership, they're going to get it. Under a recently announced integration between the Postmates and Visa, workers will be able to access their wages instantly for a nominal fee, as opposed to waiting for payments on a weekly basis.





The [partnership](#) will bring instant payments to Postmates, which could eventually become a necessity for any company looking to employ freelancers — with most of them relying on online payments, the participation of card networks, such as Mastercard and Visa, is key.

These partnerships could deliver on the promise of a modern payments experience. According to a recent PYMNTS.com study commissioned by instant payments leader Ingo Money, customers say happiness with a payment hinges on three factors: choice, convenience and certainty. Forty seven percent want choice in terms of where funds arrive, 75 percent desire a fast and easy experience, and 85 percent expect that their financial data will remain safe and secure.

### Pushing payments to keep up with the gig world

As the gig economy continues to become larger and more competitive, freelance-heavy businesses are starting to realize that faster payments may be vital to luring in workers from their competitors. These types of services will likely become the norm, or “table stakes,” for the gig economy, Cecilia Frew, senior vice president and head of North American push payments for Visa, told PYMNTS in a recent [interview](#).

Not all of the services that rely on gig workers are implementing faster payment systems — in fact, a large number of these workers are actually seeing a delay in payments. In the fourth quarter of 2017, 51

percent of gig workers were paid for their work within a week, according to our Gig Economy Index. That number is down from a reported 63 percent in Q3 2017.

Businesses that want to hold on to their freelance employees could be well-served by looking to the transportation industry’s example. Like Visa’s partnership with Postmates, rideshare operators Uber and Lyft both have features in place that allow their drivers to circumvent the weekly payment cycle. For a small fee, drivers can use the platforms’ instant payment features to push their earnings into a connected bank account or mobile wallet.



On top of that, Uber has also recently [updated](#) its payment infrastructure. It now provides its drivers with a bank-like service that allows drivers to push their paychecks directly onto an Uber-branded debit card, making Uber a part of every step of the payment process. [Visa](#) is also a part of this endeavor, suggesting that major card networks are becoming gig friendly as more workers take the freelance route.

This, combined with the fact that rideshare companies tend to pay their drivers via [direct deposit](#), enables businesses to pay freelancers in real time — even multiple times a day, if that worker so chooses. For an industry that prides itself on its flexibility, this is an essential factor to consider.

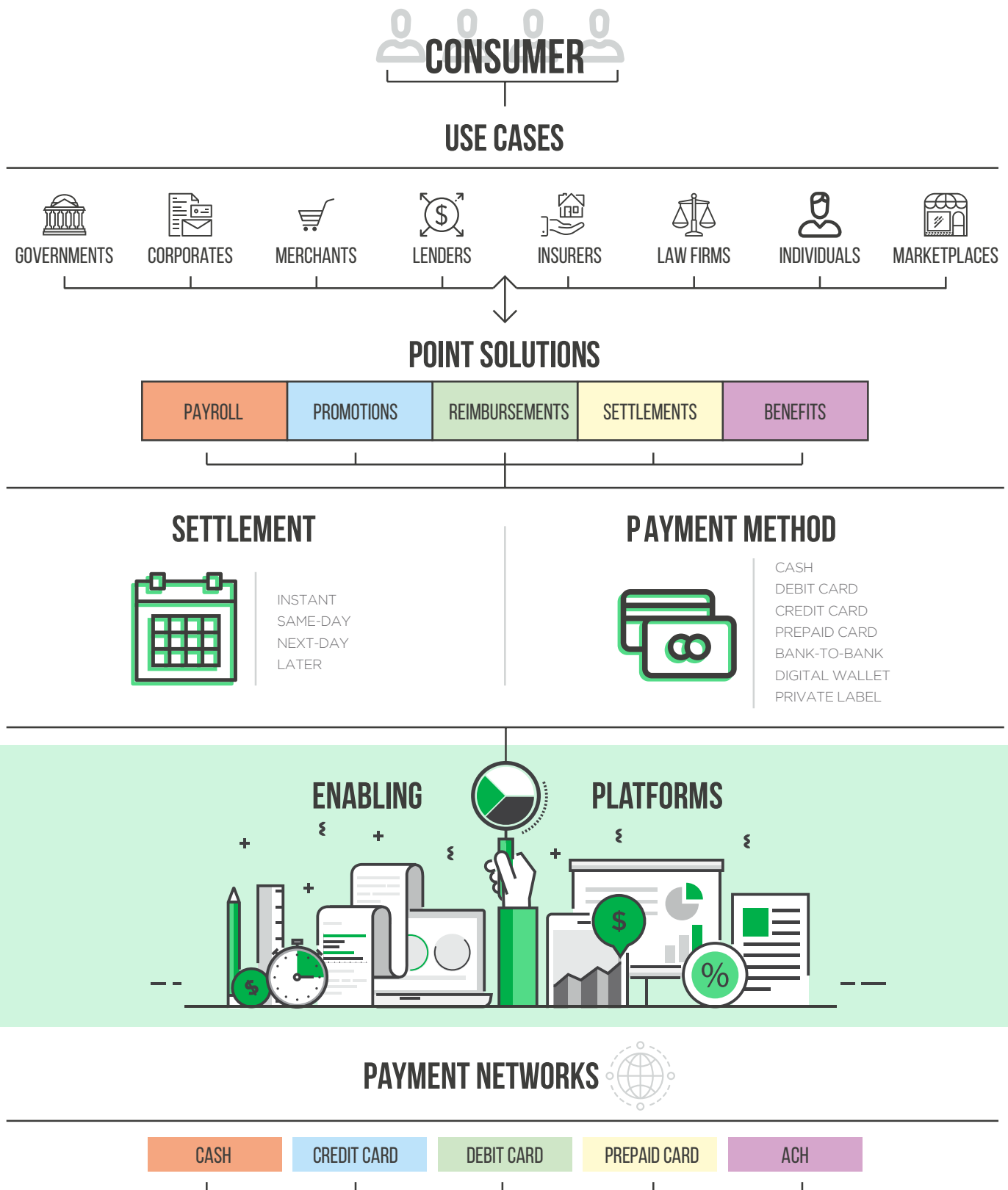
Mastercard is also joining Visa in working on these capabilities by [supporting](#) younger gig workers with its Inclusive Futures Project, a series of tools that provide users with prepaid accounts, mobile access and debit cards, as well as ways to make P2P payments or hit savings goals.

The recent rise of the gig economy goes hand in hand with the coming of age of a younger, more tech-savvy workforce that's used to relying on technology for many aspects of their daily routines.



These users are likely unaware of the strain that consistent online access to funds puts on businesses or other payment providers — challenges that remain a work in progress for the payment industry. Future growth in the gig world just may depend on how companies respond to that challenge.















## 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

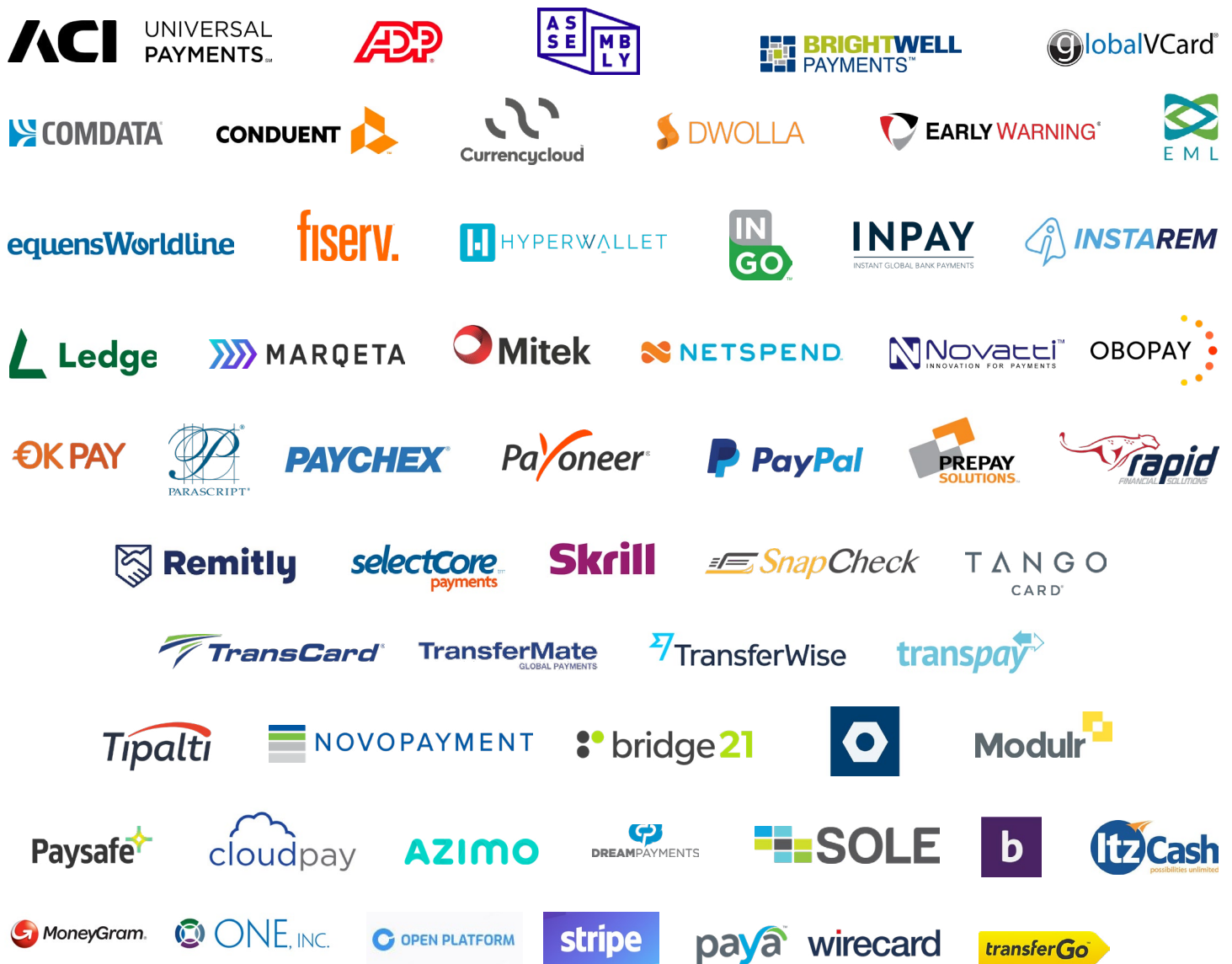
	PAYROLL	PROMOTIONS	REIMBURSEMENTS	SETTLEMENTS	BENEFITS
 CORPORATES	FREELANCER PAYMENTS	EMPLOYEE	TRAVEL EXPENSES		PENSION
 MERCHANTS	TEMP LABOR	EMPLOYEE, CUSTOMER PROMOTION	RETURNED MERCHANDISE		
 INSURERS	FREELANCER PAYMENTS	EMPLOYEE	REFUND POLICY	CLAIMS	
 LENDERS	FREELANCER PAYMENTS	EMPLOYEE		LOANS	
 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







**serve®**

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

### American Express Serve

#### VERTICALS

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

**Settlement Time :** Instantly

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

**Website :** [AMEX Serve](#)



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

### China Union Pay

#### VERTICALS

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

**Settlement Time :** Instantly

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

**Website :** [Transact24](#)



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

### Discover Network

#### VERTICALS

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

**Settlement Time :** Instantly

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

**Website :** [Discover Network](#)



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

### Interac

#### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** Digital payments, debit payments, fund transfers

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



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

### Mastercard Send

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

**Settlement Time :** Instantly

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

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



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

### NACHA/ACH

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

**Settlement Time :** Instantly

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

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



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

## NYCE

### VERTICALS

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

**Settlement Time :** Instantly

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

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



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

## SHAZAM

### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** ACH, P2P payments

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





### Visa Direct

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

#### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** Funds disbursements, P2P payments, credit cards

**Website :** [Visa Direct](https://www.visa-direct.com)



### Youtap

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

#### VERTICALS

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

**Settlement Time :** seconds

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

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

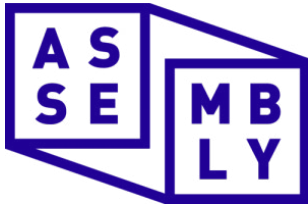
#### ADP

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

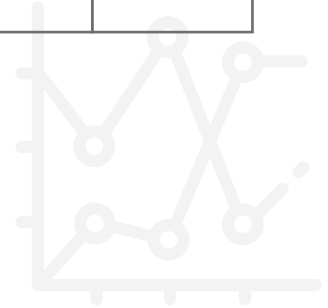
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓			✓			

**Settlement Time :** Instantly

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

**Website :** [Assembly Payments](https://assemblypayments.com)



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

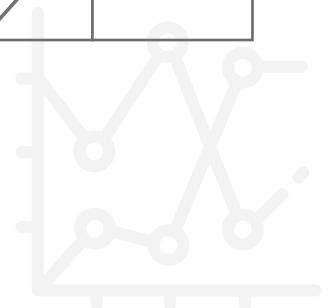
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P Payments

**Website :** [Azimo](https://azimo.com)





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.

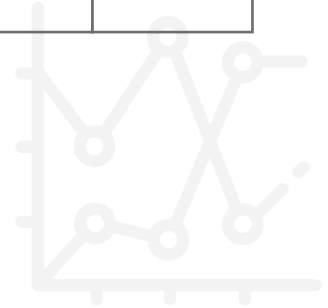
### Corporate Spending Innovations

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.

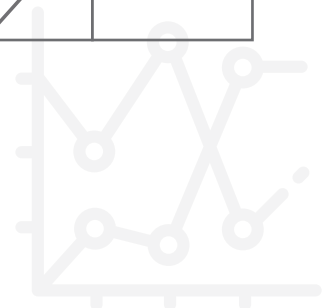
### Currencycloud

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

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.

#### 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

INSTANT GLOBAL BANK PAYMENTS

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

**Inpay**

**VERTICALS**

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

**Settlement Time :** Instantly

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

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



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

### InstaRem

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

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

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

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



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

### ItzCash

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

**Settlement Time :** N/A

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

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





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

### Justworks

#### VERTICALS

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

**Settlement Time :** 4 business days

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

**Website :** [Justworks](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.

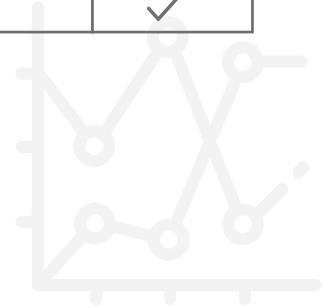
### Modulr Finance

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.

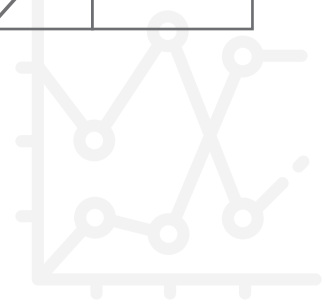
### MoneyGram

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://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://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](https://openplatform.io)



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](https://parascript.com)



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

### Paya

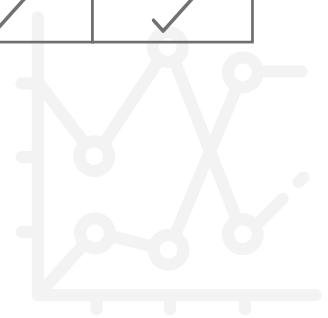
#### VERTICALS

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

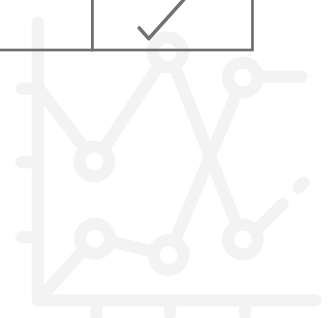
#### VERTICALS

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)



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

### PrePay Solutions

#### VERTICALS

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

**Settlement Time :** Instantly

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

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



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

### Rapid Financial Solutions

#### VERTICALS

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

**Settlement Time :** Instantly

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

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



# Remitly

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

## Remitly

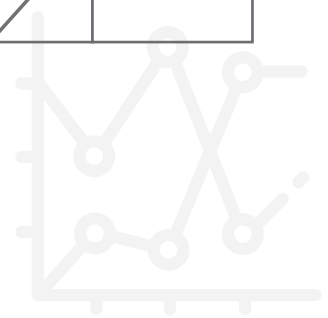
### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

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



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

## SelectCore

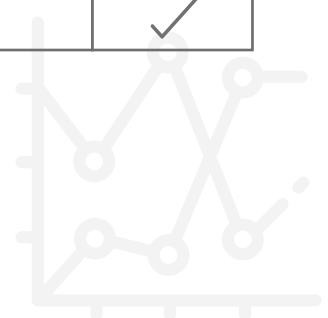
### VERTICALS

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

**Settlement Time :** Instantly

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

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





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

### Skrill

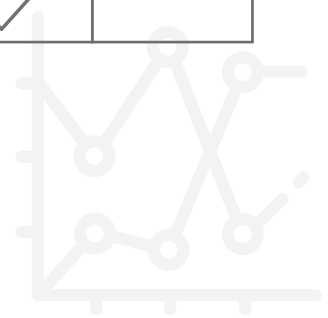
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

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

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

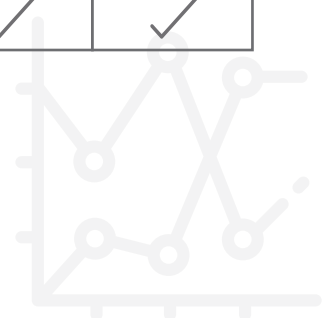
#### VERTICALS

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

**Settlement Time :** Not Available

**Services Provided :**

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





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

## SOLE

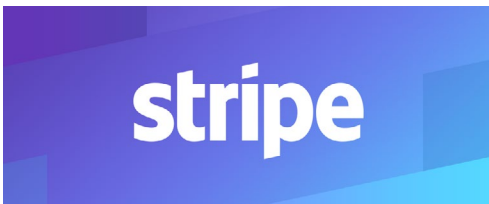
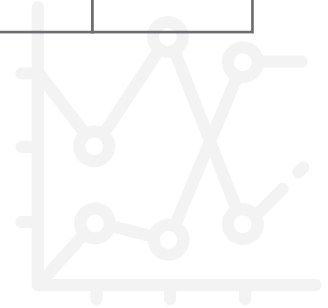
### VERTICALS

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

**Settlement Time :** One business day

**Services Provided :** Payroll Disbursements

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



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

## Stripe Connect

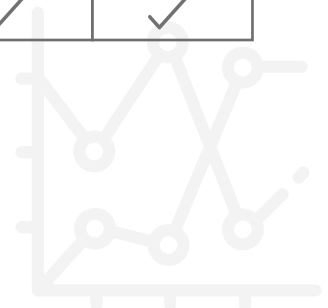
### VERTICALS

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

**Settlement Time :** Instantly

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

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







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

### Tango Card

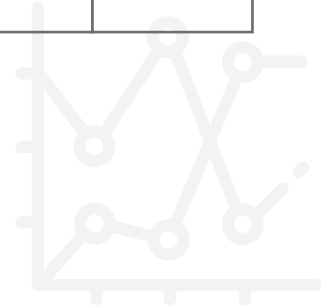
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓	✓					

**Settlement Time :** Instantly

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

**Website :** [Tango Card](https://tango.com)



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

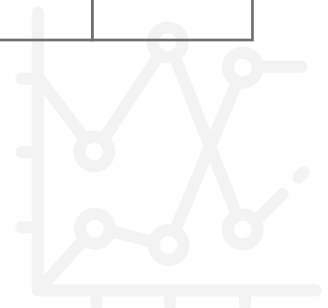
#### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** Payroll Disbursements

**Website :** [Tipalti](https://tipalti.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

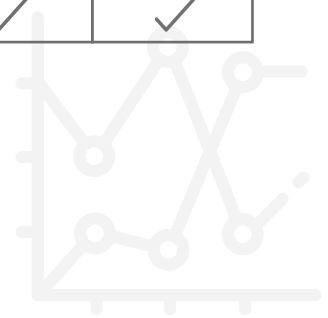
### VERTICALS

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

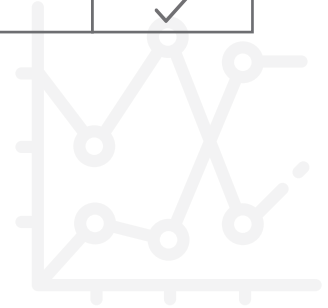
#### VERTICALS

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

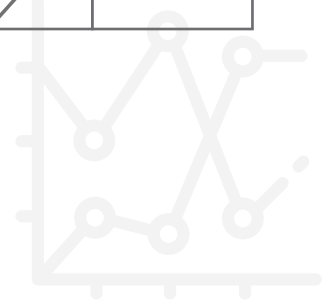
#### VERTICALS

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.

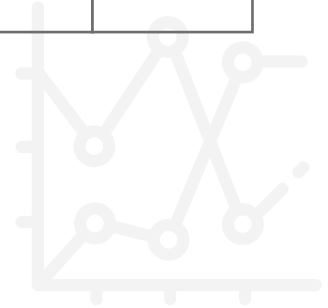
#### Activehours

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time :** Same Day

**Services Provided :** Receive payments from employer

**Website :** [Activehours](https://activehours.com)



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.

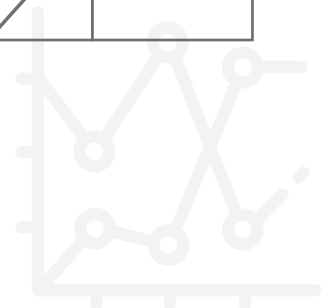
#### Afluenta

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

**Settlement Time :** Instant

**Services Provided :** Lenders market

**Website :** [Afluenta](https://afluenta.com)







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



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



## Apple

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

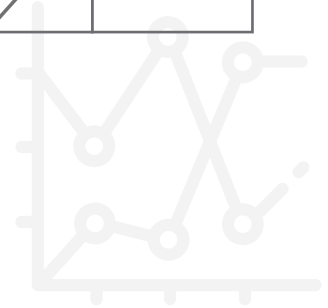
### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

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



## 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.

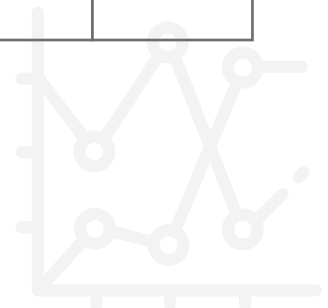
### VERTICALS

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](#)



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://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)



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

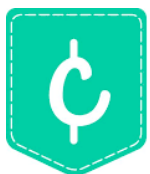
#### VERTICALS

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

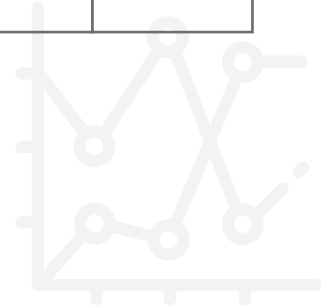
#### VERTICALS

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

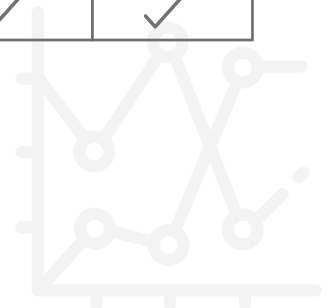
#### VERTICALS

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

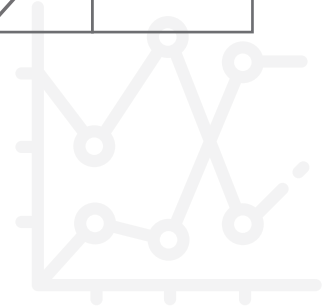
#### VERTICALS

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

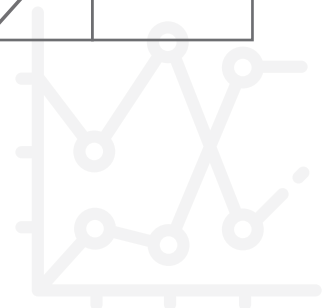
#### VERTICALS

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

### Digiliti Money

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓	✓				

**Settlement Time :** N/A

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

**Website :** [Digiliti Money](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

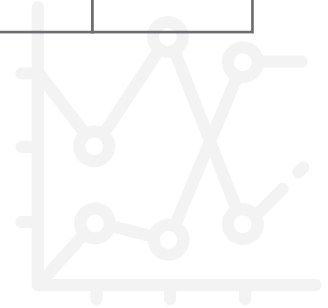
#### VERTICALS

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

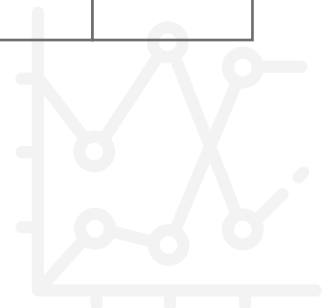
#### VERTICALS

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)





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

### EQ Bank

#### VERTICALS

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

**Settlement Time :** Instantly

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

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



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

### Facebook

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

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



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

### Freelancer

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

**Settlement Time :** 2-3 business days

**Services Provided :** Freelancer disbursements

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



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

### Google Wallet

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

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





**Green Dot**

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

**VERTICALS**

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓			✓				

**Settlement Time :** Instant

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

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



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://kalo.co)



# KOHO

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

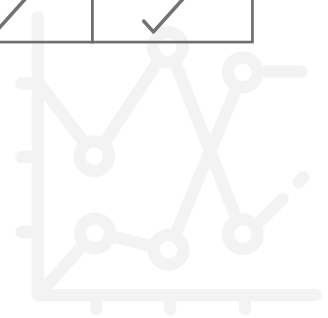
### VERTICALS

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

## Lemonade

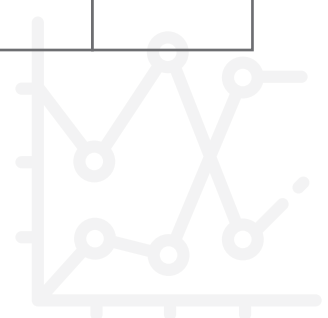
### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

**Settlement Time :** Almost instant

**Services Provided :** Insurance Disbursements

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





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

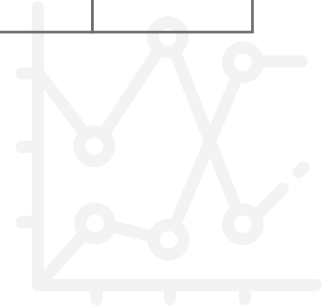
### LendingClub

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** Varied

**Services Provided :** Loans

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



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

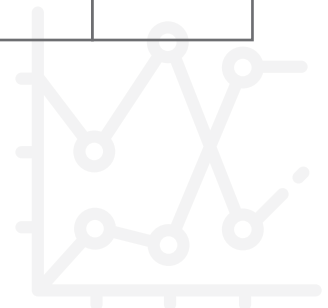
### LendingPoint

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** One business day

**Services Provided :** Loan disbursements

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





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

### Loot

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓	✓				

**Settlement Time :** 1 Hour

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

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



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

### Lunar Way

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time :** Instant

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

**Website :** [Lunar Way](https://lunarway.com)



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)



**mercado  
pago**

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

### Mercadopago

#### VERTICALS

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

**Settlement Time :** Instant

**Services Provided :** P2P Payments

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





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

### Metal Pay

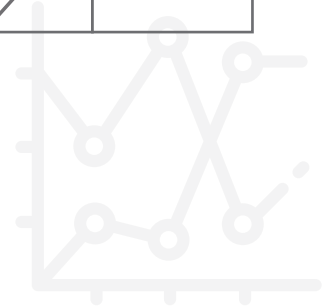
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instant

**Services Provided :** P2P Payments

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



**NEW**



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

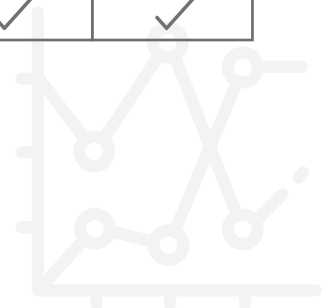
#### VERTICALS

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

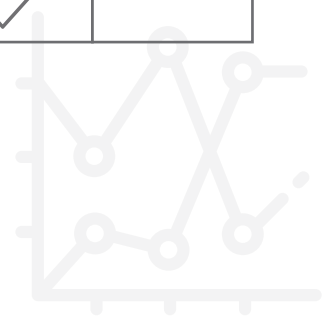
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time :** Instantly

**Services Provided :** Payroll Disbursements

**Website :** [Neat](https://neat.asia)



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

### Neteller

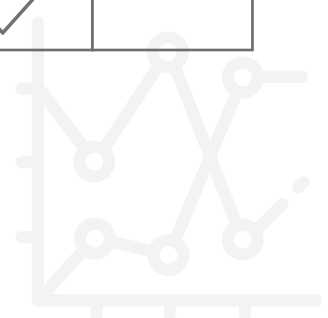
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓				✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

**Website :** [Neteller](https://neteller.com)





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

### Nooch

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time :** 3 Business days

**Services Provided :** P2P payments

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

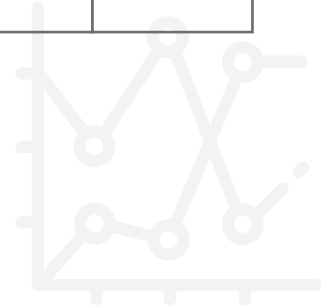
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** 1 Business day

**Services Provided :** Lending disbursements

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



NEW



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

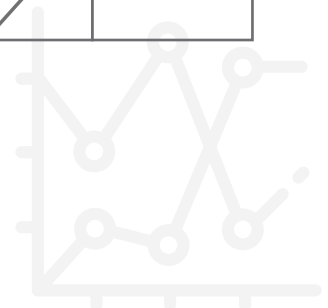
#### VERTICALS

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](https://pockit.com)

# 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](https://popmoney.com)



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

### Prosper Marketplace

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** 1-3 days

**Services Provided :** Loans

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



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

### Qkr!

#### VERTICALS

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

**Settlement Time :** Instant

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

**Website :** [Qkr!](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.

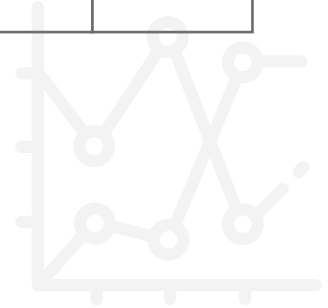
### RateSetter

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.

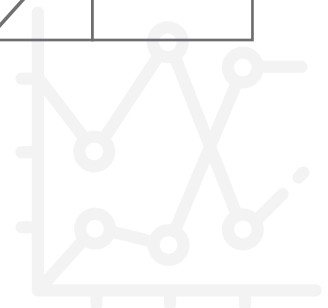
### Revolut

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

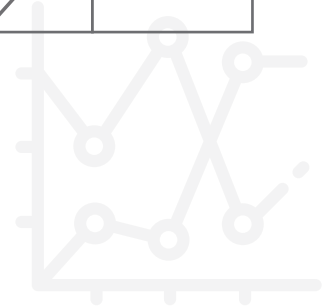
#### VERTICALS

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

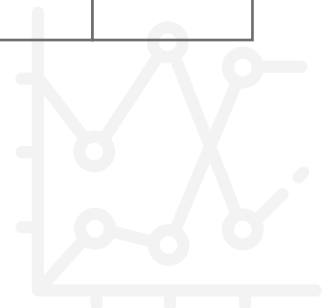
#### VERTICALS

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://www.samsungpay.com)



## SIMPLE

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

### Simple

#### VERTICALS

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

**Settlement Time :** Instantly

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

**Website :** [Simple](https://www.simple.com)



### Skype

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

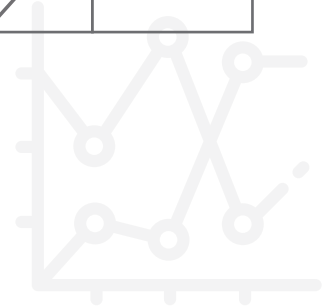
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instant

**Services Provided :** P2P Payments

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



### 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.

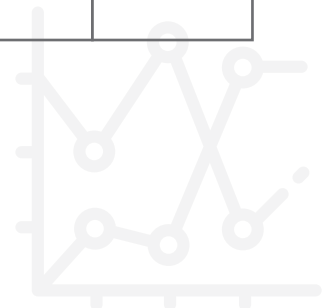
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** Approximately 72 hours

**Services Provided :** Loan disbursements

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







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

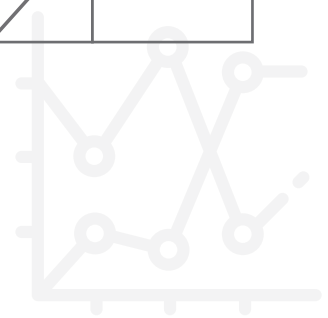
#### VERTICALS

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

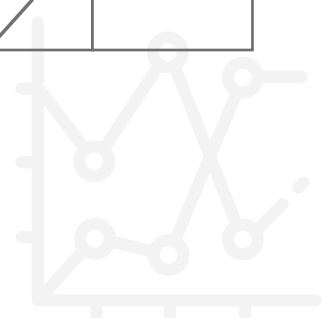
#### VERTICALS

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

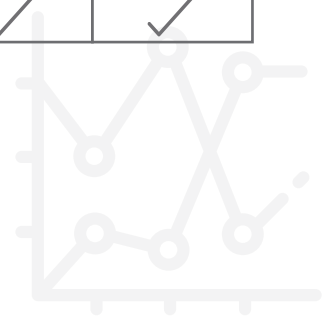
#### VERTICALS

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

**Settlement Time :** Instant

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

**Website :** [Starling Bank](https://www.starlingbank.com)



**NEW**



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

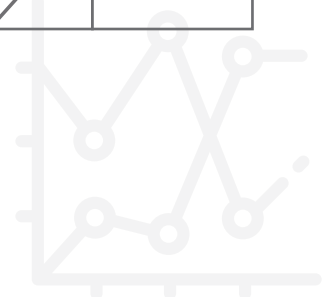
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time :** Instant

**Services Provided :** P2P

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





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

### Tesco Pay

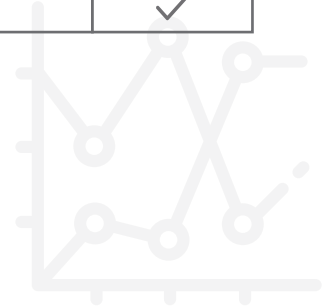
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					✓

**Settlement Time :** Instant

**Services Provided :** P2P Payments

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



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

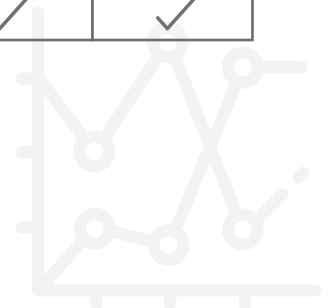
#### VERTICALS

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

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.

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Minutes

**Services Provided :** P2P Payments

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



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

### Ualá

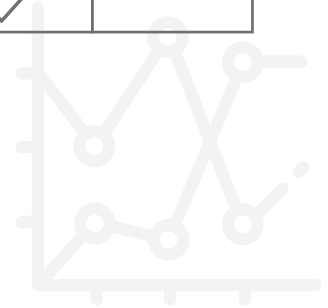
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instant

**Services Provided :** P2P

**Website :** [Ualá](https://uala.com)



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

### Upstart

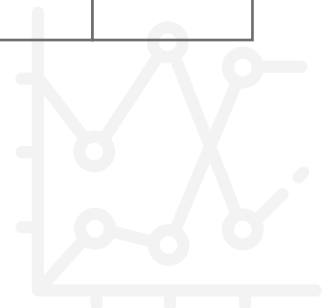
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

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

**Services Provided :** Loan disbursements

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





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

### Upwork

#### VERTICALS

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

**Settlement Time :** Variable

**Services Provided :** Employee payments

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



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

### Vend

#### VERTICALS

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

**Settlement Time :** Instant

**Services Provided :** P2P Payments

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

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

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

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

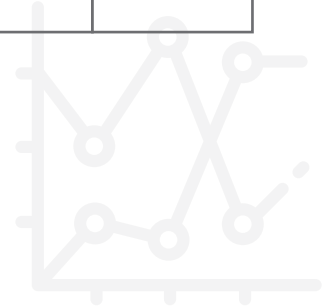
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** Instantly

**Services Provided :** Lending disbursements

**Website :** [Vivus](https://vivus.com.ar)



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

### Vouchr

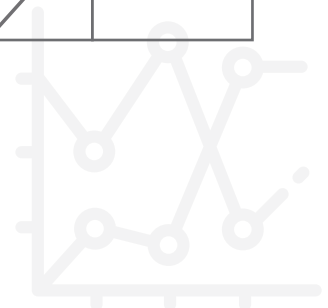
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** N/A

**Services Provided :** P2P payments

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







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

### Voygo

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time :** Instantly

**Services Provided :** Corporate Disbursements

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



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

### Wala

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					

**Settlement Time :** Instant

**Services Provided :** P2P

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



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

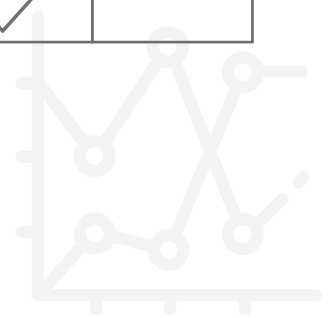
##### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

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

**Website :** [WB21](#)



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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

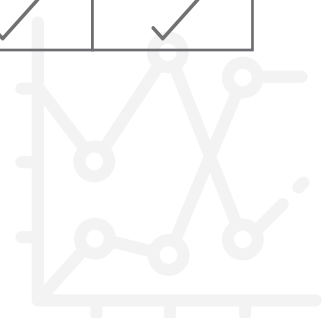
##### VERTICALS

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

**Settlement Time :** Few Minutes

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

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





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

### Workana

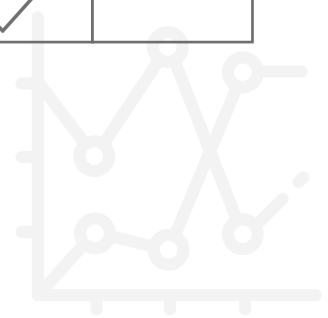
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time :** Instantly

**Services Provided :** Payroll Disbursements

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

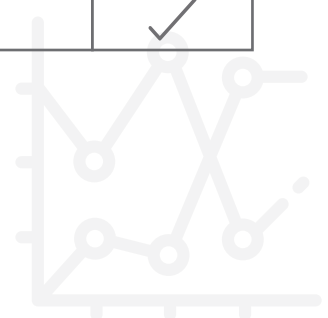
#### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** Employee payments

**Website :** [WorkMarket](https://workmarket.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

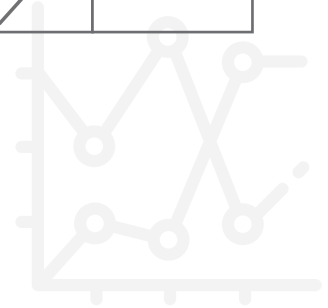
### VERTICALS

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

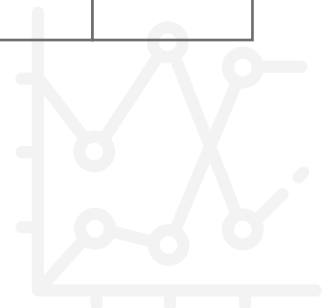
### VERTICALS

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

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