

OCTOBER 2018

# DISBURSEMENTS

## Tracker™



TAKING THE STING OUT  
OF TRAVEL DELAYS WITH  
***SAME-DAY  
DISBURSEMENTS***

How Allianz Travel Insurance looks  
to help delayed travelers

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Australian Big Four banks collaborate  
on real-time payments app

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The top players in the  
disbursements ecosystem

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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.

**M**ore than one-third of U.S. workers participated in the [gig economy](#) in Q2 2018, with a growing share using these ad hoc engagements to provide a good portion of their incomes. Over 42 percent of gig workers derive about 40 percent of their annual incomes from the gig economy, with fewer workers taking on assignments as just a side hustle. Freelancing and gig work provides workers with flexibility and control, which they enjoy.

While there are advantages to the gig life, there are plenty of pain points surrounding the way these workers get paid. In this issue of the Disbursements Tracker™, PYMNTS takes a look at the quickly evolving world of gig payments.

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

Many freelance employees report not receiving compensation fast enough, which prevents them from taking on more gigs. The vast majority — 85 percent — of gig workers surveyed by PYMNTS as part of the latest [Gig Economy Index](#) said they would take on more work if they got paid faster. These workers also pine for a wider assortment of payment options.

Thankfully for freelancers, change could soon be on its way. Recently, companies from around the disbursements space have been developing and debuting new solutions to provide gig workers with greater control over their financial lives and quicker access to their wages.

Can a financial institution (FI) designed specifically for gig workers provide relief to this growing portion of the economy? That's the idea behind French startup Shine, an FI that addresses some of the pain points encountered by freelancers, including business registrations, invoices and billing, taxes and administrative tasks. Shine recently [raised](#) roughly €8 million as part of a Series A funding round, led by XAnge and featured existing investor daphni. The funds will be used to expand Shine to a wider group of gig workers.

Some freelance employees are fighting to change how much they're paid by gig platforms. In the U.K., couriers for Uber's Uber Eats food delivery service are currently striking over how much they're paid. Workers are calling for a £5 per order fee, which would be disbursed to couriers delivering the orders, in addition to the £1.50 per mile fee that Uber already offers its couriers.

### **Deep Dive: PayPal vs. Direct Deposit**

Gig workers want to be paid fast, but they don't want to be paid via direct deposit. PayPal has become the preferred payment method for a majority of freelancers, thanks to the lower fees and increased certainty it offers to users.

In the Disbursements Tracker™ Deep Dive, PYMNTS examines why a growing group of gig workers are looking to be paid via PayPal.

### Taking the sting out of travel delays with same-day disbursements

There are few things that can leave travelers more frustrated than a delayed flight or baggage that does not arrive at its expected destination in a timely fashion.

It's often enough to make travelers wonder if it's all worth the trouble, or if there is a way to be compensated without much hassle. The latter idea is being put into practice by companies like [Allianz Travel Insurance](#), which recently introduced a new program aiming to assuage travel delay pain points, known as SmartBenefits.

In a recent interview with PYMNTS for this month's Disbursements Tracker™ feature story, Allianz Travel's James Serato, retail channel manager, and Alec Snetkov, director of new product development, explain how the company has worked to inject some positivity into the negative experience of travel delays.

### October Disbursements Tracker™ updates

Each month, the Tracker's provider directory highlights leading disbursements players from around the space. This edition boasts more than 100 providers, including four new additions: Current, Metal Pay, Neteller and TransferGo.



## EXECUTIVE INSIGHT

### *Which disbursement solutions are best suited to gig economy workers' needs?*

"As seen in this month's stories, gig economy workers love the flexibility of their jobs but expect their pay to be as easy and convenient to manage. Even traditional payment options like direct deposit and ACH do not conform to this modern ideal of work. The laborious requirements to set up ACH payment, and then its payout restrictions to weekday business hours — with delays that can take hours, up to days — make it inconvenient for a workforce conditioned to immediacy.

On the flip side, the rise of push payments is uniquely suited to this workforce. Operating on traditional payment rails but funding in reverse, push payments allow workers to be paid [in] the same trusted, easy way they pay everyone else: using the familiar cards and accounts in their pockets or on their phones. Gig economy workers' preference for PayPal already indicates their desire for faster, more flexible payment options. Push payments take that to the next level.

In the middle of a [rideshare driving] shift, but want to be paid out for the rides you've already completed? Push payments make it possible. Just request payment, pick your preferred account and fully guaranteed funds arrive in real time. This technology has already been proven out in many other sectors, from insurance to lending to merchant settlement. It will rapidly rise to prominence in the gig economy as well."

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



# 5 FAST FACTS



**51%**

Share of full-time gig workers who prefer to be paid via PayPal



**75%**

Portion of college-age consumers who prefer to interact with mobile banking apps



**85%**

Amount of gig workers who would work more often if paid faster



**87%**

Portion of executives who expect real-time payments to have a “positive effect” on liquidity planning, forecasting and cash investment



**100%**

Forecasted growth for the real-time payment solution market through 2022



TAKING THE STING OUT  
OF TRAVEL DELAYS WITH  
***SAME-DAY  
DISBURSEMENTS***







**“ PEOPLE WANT THINGS  
FASTER NOW „**

Alec Snetkov, director of new product development

**T**here are few things that can leave travelers more frustrated than a delayed flight.

Delays can quickly lead to passengers missing their connections or having their baggage misplaced in its journey to the final destination. What's worse, travelers must then deal with airlines if they hope to be reimbursed for their troubles with the airlines, potentially making the situation all the more frustrating.

These and other tribulations can have even the most eager vacationer wondering if it's all worth the trouble, or if there is a way to be compensated without much hassle. The latter is being put into practice by companies like [Allianz Travel Insurance](#), which recently introduced a new program, SmartBenefits, to assuage travel pain points.

SmartBenefits allows customers to take out insurance policies that will compensate them if their flights are delayed or their baggage is missing, according to a recent interview with James Serato, Allianz's retail channel manager, and Alec Snetkov, its director of new product development. Whether for travel or baggage delays, offering instant compensation goes a long way toward appeasing frustrated customers.

### **Easing travelers' pain**

While the Allianz team saw SmartBenefits as a chance to better serve customers, it wasn't one it identified on its own. The program formed from increased demand for a service that would provide customers instantaneous compensation for wasted time and inconvenience caused by delays at the airport, Serato explained.



## WE'RE LOOKING TO IMPLEMENT INSTANT PAYMENT METHODS LIKE ZELLE



Receiving payments for travel issues can assuage customers' frustration, but it doesn't do much good to obtain that money via check days after a delay has been resolved. Consumers want prompt access to funds to pay for a meal or lodging when they're stranded, or to buy new clothes if their baggage is misplaced.

"We monitor interactions with [customers] and look for any sort of insights we can gain [into] the ways we can improve the customer experience for them," he said. "As a result of that extensive surveying and understanding, we saw a potential area to improve the claims process."

Allianz has worked to do that through direct deposit and debit card payments. Customers who purchase SmartBenefits coverage provide the company with flight information. If that flight is delayed, they are sent a notification prompting them to enter their payment information to receive same-day disbursements.

The service is appealing, but roadblocks to wider usage remain. Some travelers don't know the service exists, for example, meaning Allianz must invest in consumer

education and outreach efforts to expand the brand's reach.

Others may not provide flight information, making it difficult to determine if they've been impacted by a delay. Some consumers may be uncomfortable providing real-time bank account information, too, and thus decide against receiving same-day funds. That's a problem that has prompted Allianz to consider adding other payment methods, like peer-to-peer (P2P) payment apps, which are popular among certain consumer demographics.

"We're looking to implement instant payment methods like Zelle," Snetkov said. "We think that would be a logical next step."

### Accelerating disbursement speeds

P2P services would also allow the company to put claims payouts into consumers' hands faster, making the program even more effective.



That's crucial for insurance providers like Allianz. As a travel insurance provider, its services are not typically required by law, unlike auto or homeowner's insurance. It must look for ways to increase the value offered by its products, then, by appealing to consumers, for instance, with services that give them quicker access to their funds.

"In order to have a mortgage, you usually have to have homeowners insurance," Serato said. "In order to be able to drive, you have to have auto insurance. But, we're looking at a situation where our offerings [require] opt-in. It's optional, so we need to deliver value in order to get people to come back and ... purchase again. [Speed] is a differentiator in the marketplace for us right now."

Consumer expectations surrounding payment speeds have also changed.

"People want things faster now," Snetkov said. "They expect payments to process almost instantly. It's a trend in the marketplace that I think involves all companies, including insurance companies."



Consumers will likely expect faster insurance claim payouts as the speed of commerce continues to increase. Those funds may not make a traveler's airplane leave any sooner, but they can help make the delay a bit more bearable.





### Real-time revolutions

#### Real-time payments push through Hong Kong typhoon

Typhoon Mangkhut recently ripped through Southeast Asia, leaving a path of destruction in its wake — but the plans for Hong Kong's real-time payments system remained unscathed. Financial service providers are currently preparing to facilitate real-time payments for both corporate and non-corporate customers as the market's Faster Payment System (FPS) comes into effect at the end of this month.

According to the South China Morning Post, the Hong Kong Monetary Authority (HKMA) had [considered](#) delaying the launch of the FPS due to the typhoon, however, the real-time payments system, which will enhance peer-to-peer (P2P) payment capabilities and post corporate payments, will launch as scheduled on September 30. The HKMA initially announced its plans to establish real-time payment capabilities for the Hong Kong financial services market one year ago.

#### Australia's Big Four come together for real-time payments app

Real-time payments are also expanding their reach Down Under with Australia's payments network receiving a recent boost. The country's New Payments Platform will experience an increase in users after the country's Big Four banks — Australia and New Zealand Banking Group (ANZ), National Australia Bank (NAB), Commonwealth Bank (CBA) and Westpac (WBC) — [unveiled](#) mobile payment app Osko, which enables P2P payment capabilities, among other features.



Osko, which was originally launched in February, will now be available to the 42 million customers of more than 60 banks and FIs from around Australia. The app enables customers to send and receive payments using phone numbers and email addresses, and payments are completed in under a minute. So far, more than 25 million transactions have been made on the app, processing a total payment volume of roughly \$19 billion.

#### Allianz looks to pay delayed travelers in real time

Groups of people worldwide have recently gained access to real-time payment capabilities, and tourists could soon have the same options for travel insurance payments. Travel insurance provider Allianz Global Assistance recently [debuted](#) SmartBenefits, a travel protection program that will offer customers real-time reimbursement for travel issues.

According to a press release, SmartBenefits allows customers to receive claim payments within minutes of their flight being delayed — provided that they've purchased flight delay coverage. The app will also offer users expedited processing of lost baggage and other travel insurance claims, as well as expanded medical coverage for travelers who are leaving their home country.

### Corporate treasurers turn to real-time payments

Corporations are also hoping to use the benefits of instant and real-time disbursements to improve B2B payments. According to a new [report](#) from Deutsche Bank, the adoption of accelerated payments may remain muted for corporates, but the trend is still affecting enterprises and how they manage money — a fact that corporate treasurers must pay attention to. In its report, Deutsche Bank urges treasurers to prepare for real-time transacting. Treasury banks are also getting in on the act, as evidenced by a recent partnership between Key Bank and Ingo Money that leverages Ingo's instant money services to get the bank's clients up and running with real-time disbursement capabilities.

The shift to real-time payments could have a significant impact on foreign exchange (FX) conversions for faster hedging, real-time investments, faster risk-mitigation capabilities and real-time visibility into more accurate cash positions. According to research from *Euromoney*, more than two-thirds of organizations said they would be interested in adopting an automated tool that provides 24/7 currency conversion solutions based on real-time FX rates. Deutsche Bank noted that this could have multiple positive impacts on corporate treasuries, including faster cross-currency payments, faster FX exposure management and faster actions taken to address FX



volatility. According to Jeff Smeeton, Deutsche Bank's EMEA regional head, one of the biggest challenges of FX management for treasurers is the lack of visibility into what FX rate was used when a transaction was made. Faster payments tools can provide corporates with the data they need in near real time, and allow them to adopt faster hedging tools in a gradual move toward real-time FX management.

## Insurance innovations

### Blue Shield of California rolls out real-time claims payments

Real-time payments aren't just impacting the corporate payment space — they're also making their presence known in the insurance industry. In California, insurance company Blue Shield recently [partnered](#) with San Francisco technology provider OODA Health to build a cloud-based software platform in order to provide real-time payments to customers.

Blue Shield made a \$1.5 million investment in OODA Health as part of a recently completed \$40.5 million Series A funding round. With the agreement in place, Blue Shield and OODA will pilot test the new platform with doctors at Dignity Health and Hill Physicians, a pair of medical practices located in Oakland, California.

In a statement announcing the partnership, Paul Markovich, president and CEO of Blue Shield of California, said the move will simplify what can often be a confusing process. “When it comes to payment, leaving the doctor’s office or hospital should be like checking out [at] the grocery store,” Markovich said. “Everything is settled when you walk out the door.”

### **Dream debuts digital insurance payments**

Digital payment platform provider Dream Payments also has its sights set on the insurance industry. The company recently [rolled out](#) the Dream Claims Payment API, which will allow insurance companies across the U.S. to offer real-time claims payment capabilities to its customers via the Dream Payments Hub and Mastercard Send.

Dream also recently partnered with U.S.-based travel insurance company Travel Insured International, which, thanks to the partnership, will become the first American insurer to offer real-time disbursements via the Dream API. In a press release announcing the collaboration, John Gehris, CEO of Travel Insured, said the move would answer increasing customer demand for real-time payment options.

This shift to real time payments by insurers is gaining steam across many insurance categories. Safelite Solutions, Prelude Software and Key Bank all recently



announced partnerships with instant money company Ingo Money to extend real time payment capabilities to their customer networks and partners.

### **Etherisc eliminates insurance inefficiencies with blockchain tech**

Other companies in the insurance space are looking to leverage blockchain for faster payments. Swiss insurance solution provider Etherisc is hoping that distributed ledger technology can help [eliminate](#) inefficiencies and pain points from the insurance claims process. The company is currently working on moving insurance workflows to a distributed transactions lever, which will allow companies to build insurance policies via its smart contract system.

So far, this technology has been put to use in Puerto Rico, where it provided disaster relief funds after last year’s Hurricane Maria. According to the company’s co-founder, Renat Khasanshyn, Etherisc was able to make faster payouts than other insurers on the island because of distributed ledger technology. Going forward, the company



plans to continue to work in Puerto Rico, with Khasanshyn saying that it would design new insurance policies to prepare for future hurricane seasons in Puerto Rico.

### **FWD launches travel insurance app**

Digital insurance provider FWD is hoping that smartphones will make the insurance claims process easier. The company recently [rolled out](#) a new mobile app, FWD Flyer, designed to provide users with real-time payments for travel-related claims, like lost baggage or flight delays, as well as cashless payments for medical treatment and procedures.

The iOS and Android app is currently available for FWD customers in Singapore and enables users to claim reimbursements for expenses incurred while traveling without having to file a traditional claim. It also contains an electronic version of the user's insurance card, which allows users to seek medical treatment in foreign countries.

## Making worker payments more efficient

### **Faster payments for digital marketplace gigs**

The gig workforce, comprised of those who freelance or work ad hoc or temporary positions, is a growing sector of the U.S. economy. For many of these workers, digital marketplaces such as TaskRabbit have become essential to find work. A recent PYMNTS report noted that nearly [60 percent](#) of gig workers found their jobs via one of these platforms.

These marketplaces are crucial for gig workers, but many still struggle to pay workers effectively and efficiently. In the Data Drivers Podcast, PYMNTS' Karen Webster noted that, even as these marketplaces have evolved and improved, payments remain clunky and full of pain points. She pointed to the most recent [Gig Economy Index](#), which said that 85 percent of gig workers would work more jobs if they did not have to wait so long to get paid.

Webster and Michael Ting, senior vice president of digital markets for Hyperwallet, agreed that, while marketplaces are working to improve the payment process, they are still a ways off from truly flexible payments, which are what most gig workers are after.

### **Shine wants to give gig workers their own bank**

French startup Shine could be making some progress in easing gig workers' payment pains, helping them access a bank uniquely tailored to their needs. Shine wants to improve the payment process for gig workers, and recently [raised](#) about €8 million as part of a Series A funding round, led by XAnge and featured existing investor daphni. The latter had previously invested €2.8 million in Shine in tandem with other investors.



In a recent interview with PYMNTS' Karen Webster, Shine's CEO and co-founder, Nicolas Reboud, explained that the company is working to handle the "migraine-makers" freelancers and gig workers face, including business registrations, invoices and billing, taxes and administrative tasks. Reboud also noted that the new funds "will be used to keep growing the team and keep developing the product and hopefully launch Shine to other countries next year."

### Why gig workers prefer PayPal

Though Shine wants to provide a bank to gig workers, some feel that they don't need a bank of their own at all. Research from the PYMNTS [Gig Economy Index](#) reveals that most gig workers have a simple request when they were asked what could improve the payments process: PayPal. More than half of gig employees surveyed (51 percent) identified PayPal as their preferred payment method, followed by direct deposit.

Increased speed also remains a constant request. The vast majority of respondents (85 percent) said they would do more gig work if they were paid faster. The amount of gig workers flocking to freelance work as their main source of income means that slow payments are a pain

point. Fewer freelancers took on gig work as a hobby, and 42.7 percent derived more than 40 percent of their income from gig work in Q2 2018.

### U.K. gig workers take to the picket lines

Some gig workers are taking action in hopes of receiving higher wages and more efficient disbursements. In the U.K., couriers for Uber's Uber Eats food delivery service are currently [striking](#) over how much they're paid. Workers are calling for a £5 per order fee, which would be disbursed amongst the couriers, in addition to the £1.50 per mile fee Uber already offers.

The protests follow changes in how Uber Eats' employees are paid, which decreased the minimum amounts couriers are paid for their work. The company claims these changes were made to help subsidize the company's "Boost" offering, which promises couriers higher payouts and faster disbursements during high-demand periods.





# WHY GIG WORKERS PREFER PAYPAL OVER DIRECT DEPOSIT

**A** growing group of Americans are eschewing traditional, full-time employment, but that doesn't mean they're leaving the workforce entirely. As a result, their payment preferences are also changing.

According to the latest [Gig Economy Index](#), more than one-third of the U.S. workforce relies on gig work for income — that is, opting for short-term, ad hoc or



freelance jobs, rather than full-time employment. For many gig workers, the decision to undertake this lifestyle stems from a desire to enjoy greater flexibility and control over their schedules, including the amount of work they take on and which assignments they are willing to accept.

These workers, many of whom derive more than 40 percent of their annual income from this type of work, don't just want control over when, where and for whom they work. They also want control over their payments. PYMNTS researchers found that 85 percent of gig workers want to be paid faster, and would take on more gig work if they received their funds quickly.

Workers also want a say in how they receive those funds. PYMNTS research found that [51 percent](#) of full-time gig workers say they prefer to be paid via PayPal, which outranked all other forms of payment, including direct deposit.

### The ubiquity (and certainty) of PayPal

As PYMNTS' Karen Webster noted in a [recent column](#), the major reasons gig workers opt to be paid via PayPal is due to its ease-of-use and widespread access. Some gig workers may not understand how P2P payment services like Zelle and Venmo work — particularly those who don't have an account at a large bank or a bank account at all. The same can't be said of PayPal.

At least 250 million people worldwide have PayPal accounts, meaning that many are familiar with how it operates. The service also works the same way for all users, no matter what banks or FIs they do business with, making it less likely that a gig worker will struggle to accept payment.

This widespread access and ease of use provides certainty to gig workers, Webster pointed out. They often don't have time to track whether a payment made via a P2P service will reach their accounts as intended — they want their payment to be guaranteed when they accept a gig and deliver their work as expected.

Though many may think of apps like Zelle as ubiquitous, that really isn't the case, according to Webster. There are still 13,198 U.S. banks that have yet to [connect](#) to the Zelle network, meaning that many businesses, especially those that do business with small, local and regional banks, do not have access to it. Until that changes, it's likely that the preference for PayPal will remain.

### A matter of cost

PayPal doesn't just offer gig workers increased certainty over when and how payments will reach their accounts — it's also [cheaper](#).



Take, for example, a gig worker owed \$800 for a completed assignment.

If this worker is paid via wire transfer, he will encounter a long list of fees for the transaction. FIs often charge flat fees (typically around \$20) for sending money in this manner, plus processing fees, meaning it could cost more than \$30 to send an \$800 payment via wire transfer — roughly 4 percent of the total payment.

PayPal, on the other hand, charges senders nothing if they have a bank account linked to their PayPal account or send funds directly from their existing PayPal balance. Recipients are charged a 2.9 percent fee and a base charge of 30 cents for each transaction, meaning the \$800 payment would incur a total charge of \$8.50.

While that may not be a huge difference, it represents a transaction cost greater than 1 percent, which can be a significant amount for a gig worker.

### Direct deposit's rebuttal

It's important to note that there are cases where gig workers may be better off paid via direct deposit. For example, if the sender and recipient do business with the same bank, transfers are typically free, meaning direct deposit may be more cost effective. The monetary amount of the payment also makes a sizable impact on which payment method would be most effective.

While standard bank fees mean that smaller payments (such as the aforementioned \$800) are cheaper to make via PayPal, the same cannot be said for large transfers. With flat fees of \$20 and \$12 for senders and receivers, respectively, it becomes cheaper to send any amount over \$1,093.10 via wire transfer, as PayPal's fees would then exceed the \$32 charged by banks.

It's likely more **cost-effective** for workers outside the U.S. to be paid via bank transfers as well. Foreign workers must often pay fees in order to convert their funds from U.S. dollars to their local currency. What's more, they usually have to wait longer for the funds to become available, which is a frustration for gig workers in any country.



As workers leave the world of nine-to-five employment in search of increased control over their professional lives, they would be well-served to exercise that same control over how they're paid, ensuring income is received as quickly and efficiently as possible.

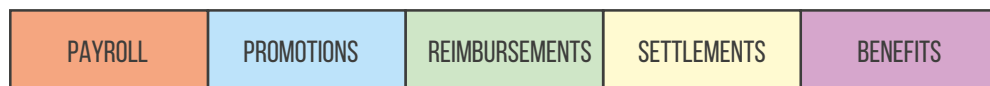




## USE CASES



## POINT SOLUTIONS



## SETTLEMENT



INSTANT  
SAME-DAY  
NEXT-DAY  
LATER

## PAYMENT METHOD



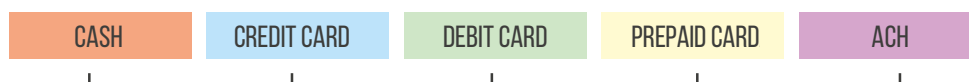
CASH  
DEBIT CARD  
CREDIT CARD  
PREPAID CARD  
BANK-TO-BANK  
DIGITAL WALLET  
PRIVATE LABEL

## ENABLING

## PLATFORMS



## PAYMENT NETWORKS











## Disbursements Ecosystem Framework

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

### TYPES OF DISBURSEMENTS

#### ENTITIES THAT MAKE DISBURSEMENTS

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

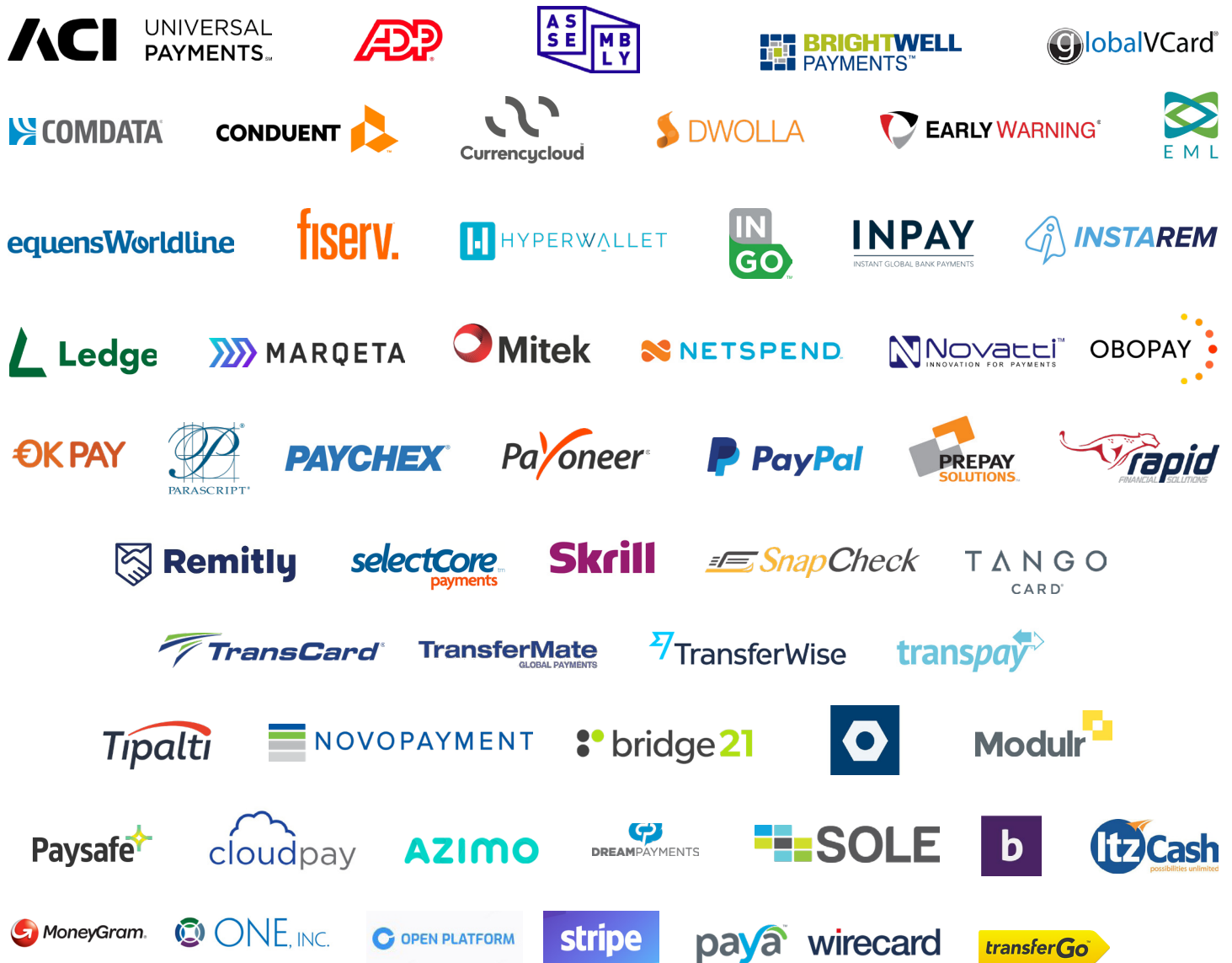


## Disbursements Ecosystem Framework

### NETWORKS

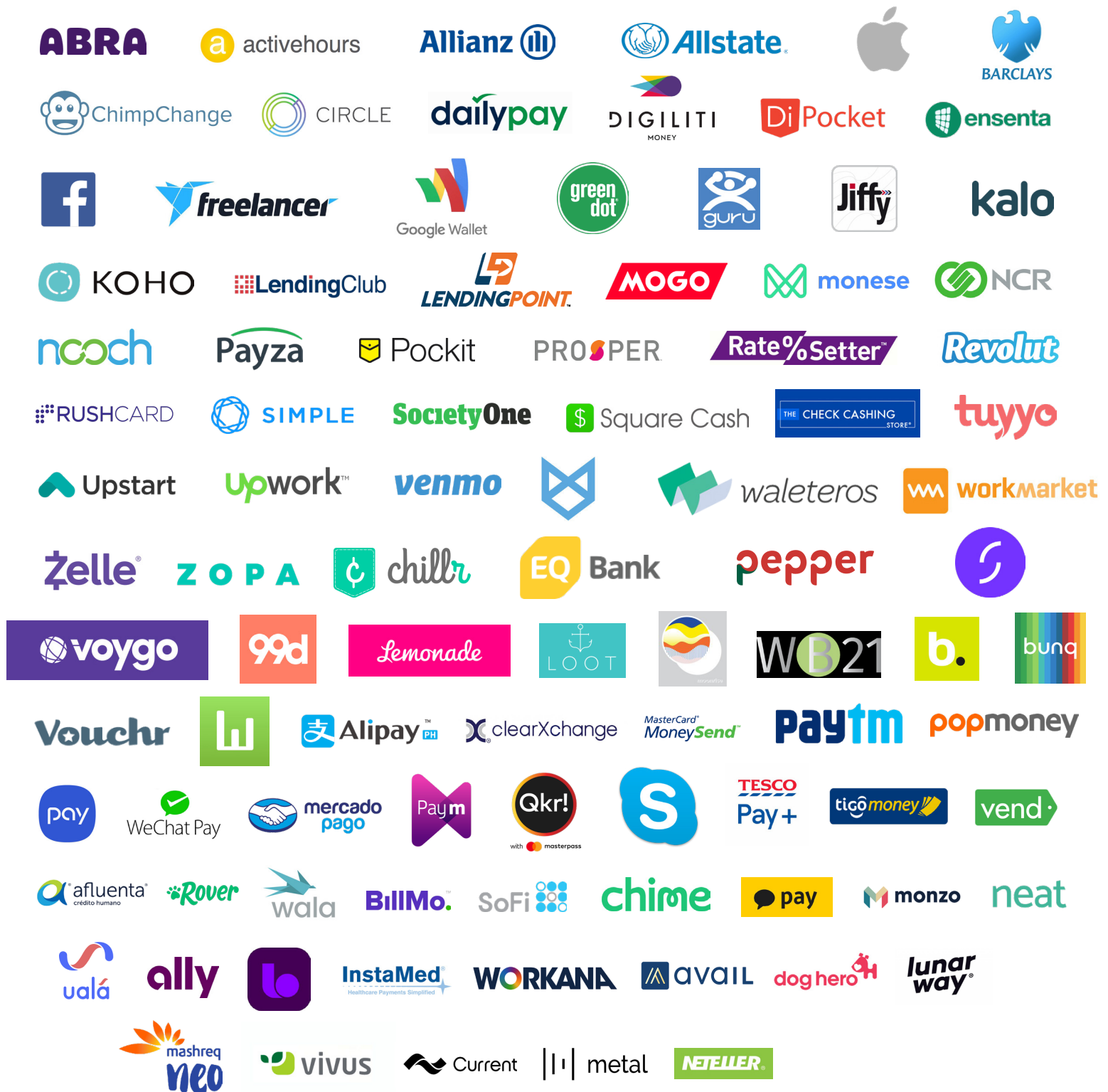


### ENABLING PLATFORMS



# Disbursements Ecosystem Framework

## POINT SOLUTIONS





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

### American Express Serve

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

**Settlement Time :** Instantly

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

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



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

### China Union Pay

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

**Settlement Time :** Instantly

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

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



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

### Discover Network

#### VERTICALS

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

**Settlement Time :** Instantly

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

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



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**

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.

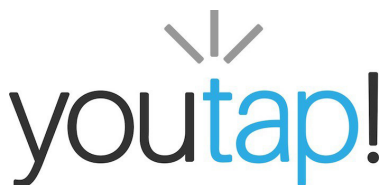
#### VERTICALS

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.com/direct)



### Youtap

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

#### VERTICALS

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

**Settlement Time :** seconds

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

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



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



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

### Assembly Payments

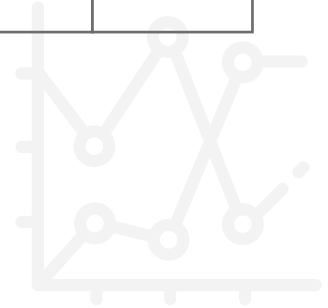
#### VERTICALS

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

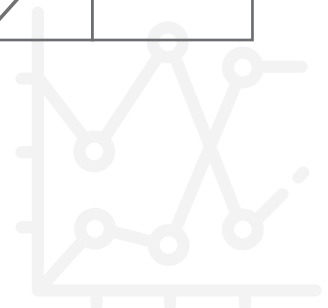
#### VERTICALS

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.

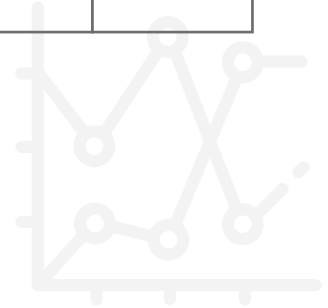
### Corporate Spending Innovations

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.

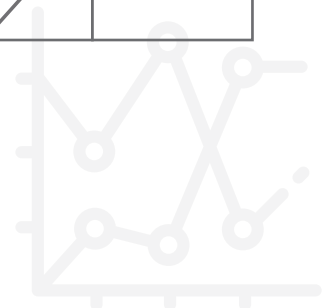
### Currencycloud

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

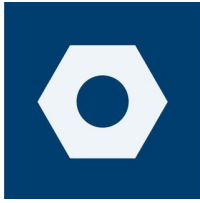
#### VERTICALS

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

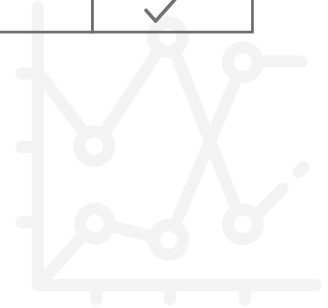
#### VERTICALS

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

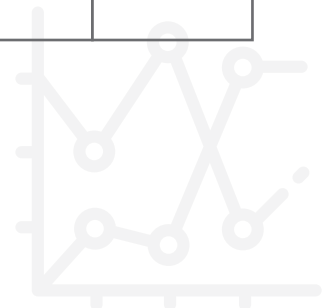
#### VERTICALS

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.

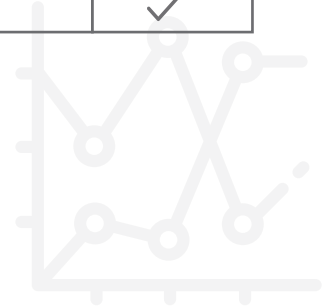
### Modulr Finance

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.

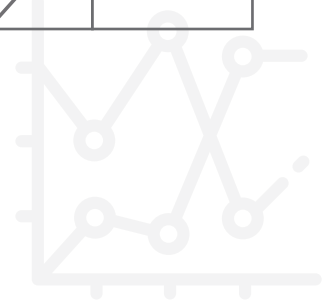
### MoneyGram

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](#)



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

### Parascript

#### VERTICALS

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

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

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

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



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

### Paya

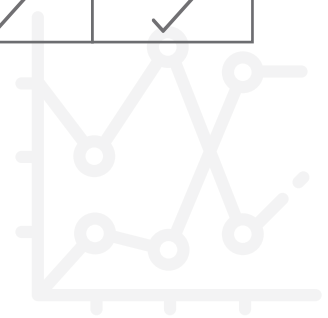
#### VERTICALS

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

**Settlement Time :** Instant

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

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



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

### Paychex

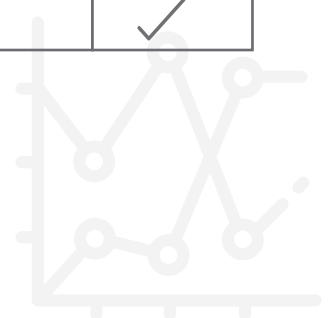
#### VERTICALS

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

**Settlement Time :** Same-day

**Services Provided :** Employees disbursements

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





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

### Payoneer

#### VERTICALS

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

**Settlement Time :** Minutes

**Services Provided :** Payroll, international payments

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



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

### PayPal

#### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** P2P payments

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



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

## Paysafe

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓	✓					

**Settlement Time :** Instantly

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

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



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

## Pleo

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time :** Instantly

**Services Provided :** Corporate Disbursements

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





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

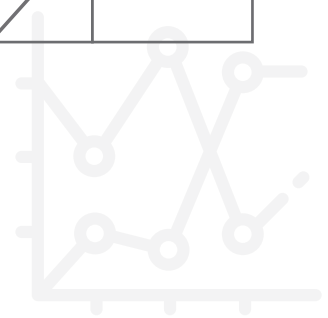
### VERTICALS

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

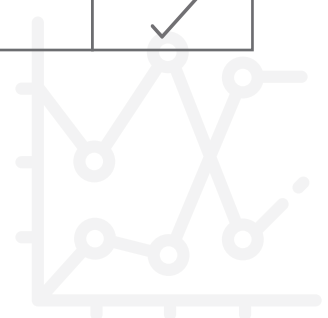
### VERTICALS

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

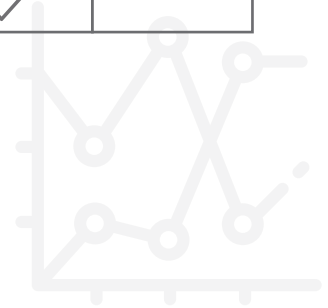
#### VERTICALS

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

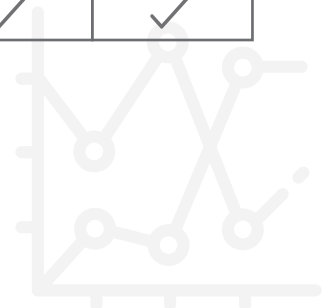
#### VERTICALS

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

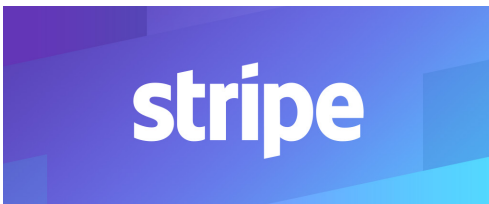
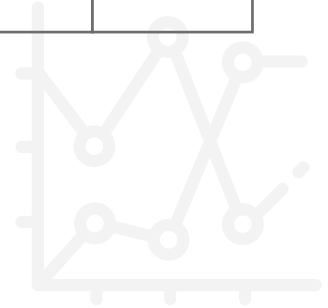
### VERTICALS

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

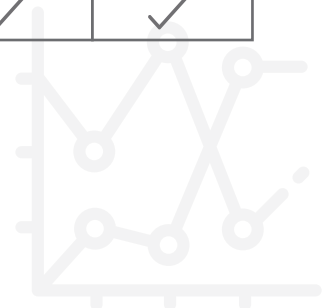
### VERTICALS

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

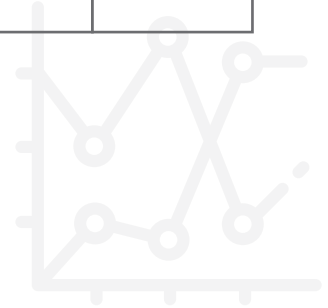
#### VERTICALS

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

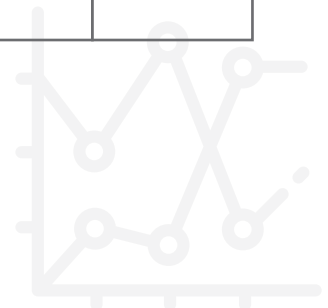
#### VERTICALS

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)

NEW



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

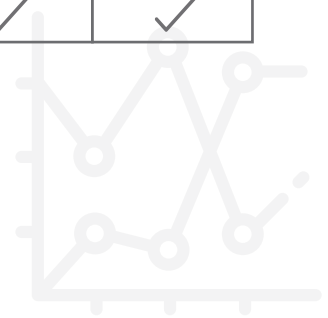
### VERTICALS

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

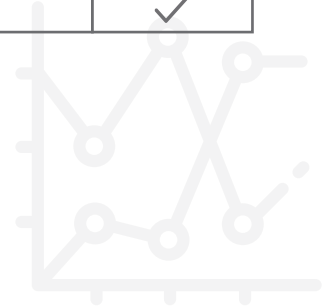
#### VERTICALS

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

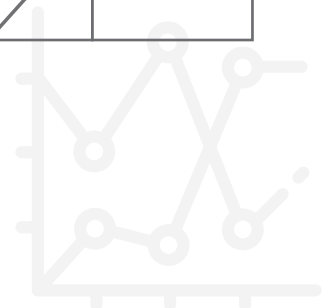
#### VERTICALS

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.

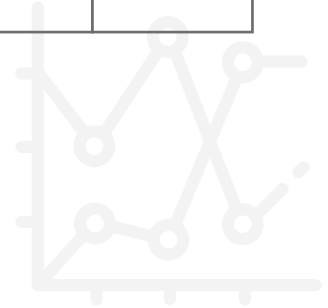
#### Activehours

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.

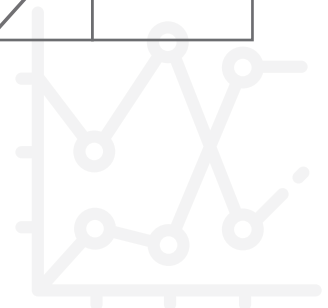
#### Afluenta

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.

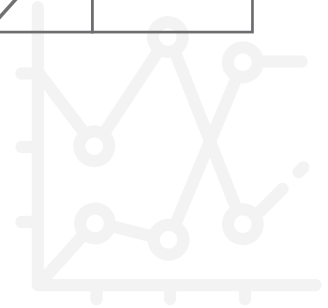
### VERTICALS

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.

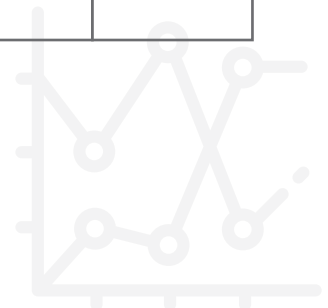
### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time :** Instant

**Services Provided :** Payroll disbursements

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







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

### Barclays Pingit

#### VERTICALS

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

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

**Services Provided :** P2P payments

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



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

### Better

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

**Settlement Time :** Instant

**Services Provided :** Insurance Disbursements

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



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

### BillMo

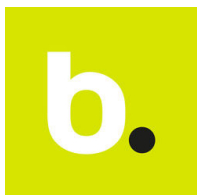
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instant

**Services Provided :** p2p, corporate

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



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

### Boon.

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instant

**Services Provided :** P2P payments

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



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

### Bunq

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

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

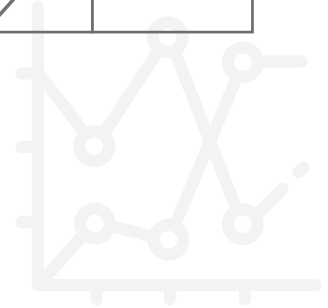
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

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

**Services Provided :** P2P payments

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



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

### clearXchange

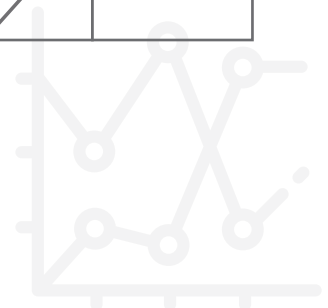
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Few minutes

**Services Provided :** P2P payments

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





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](#)

NEW



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

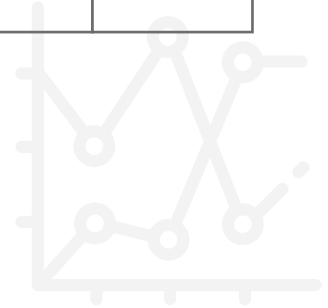
#### VERTICALS

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

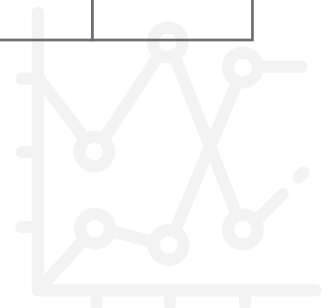
#### VERTICALS

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

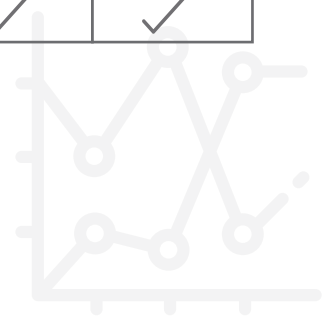
## VERTICALS

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

Lemonade

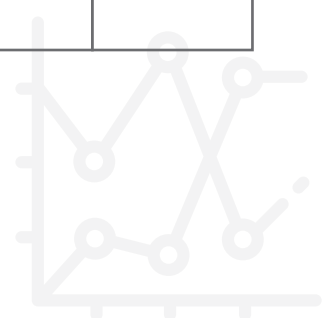
## VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

**Settlement Time :** Almost instant

**Services Provided :** Insurance Disbursements

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





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

### LendingClub

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** Varied

**Services Provided :** Loans

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



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

### LendingPoint

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** One business day

**Services Provided :** Loan disbursements

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



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

### Loot

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓	✓				

**Settlement Time :** 1 Hour

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

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



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.ae)



**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



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

### Mogo

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** Same-Day

**Services Provided :** Loans

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



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

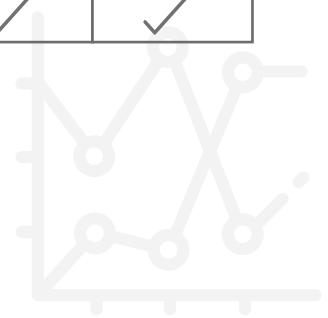
### Monese

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

**Settlement Time :** Instantly

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

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



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

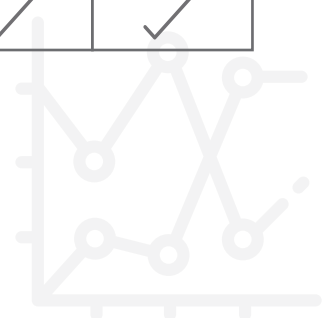
### MoneySend

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

**Settlement Time :** Instantly

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

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





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

### Monzo

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P

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



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

### Moonrise

#### VERTICALS

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

**Settlement Time :** 24 Hours

**Services Provided :** Payroll Disbursements

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





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

## NCR

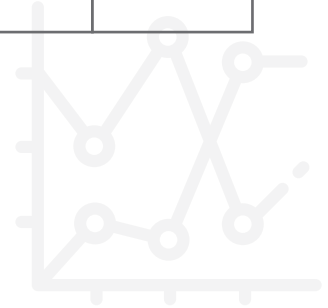
### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓	✓				

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

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

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



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

## Neat

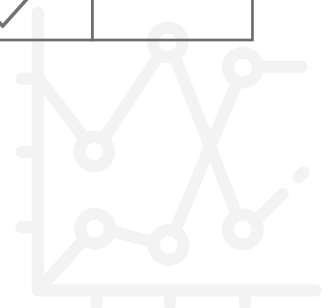
### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time :** Instantly

**Services Provided :** Payroll Disbursements

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





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

### Neteller

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓				✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

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

NEW



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

### Nooch

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time :** 3 Business days

**Services Provided :** P2P payments

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



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

### Paym

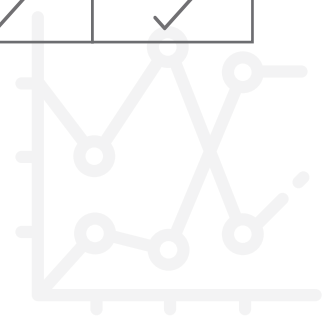
#### VERTICALS

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

**Settlement Time :** Instant

**Services Provided :** P2P Payments

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



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

### Paym

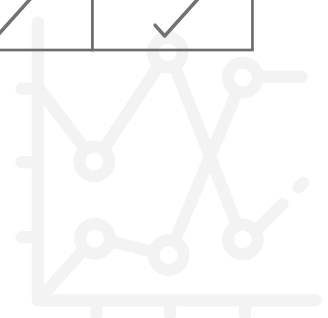
#### VERTICALS

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

**Settlement Time :** Instant

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

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





## Payza

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

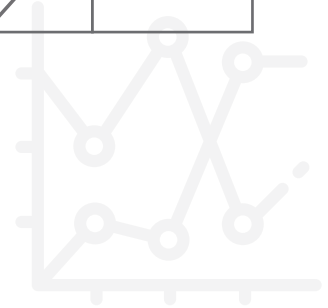
### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

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



## Pepper

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.

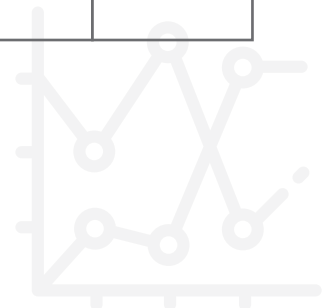
### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** 1 Business day

**Services Provided :** Lending disbursements

**Website :** [Pepper](https://pepper.com.au)





# 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'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.

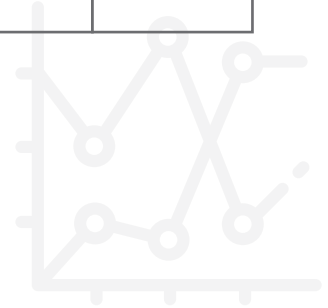
#### RateSetter

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.

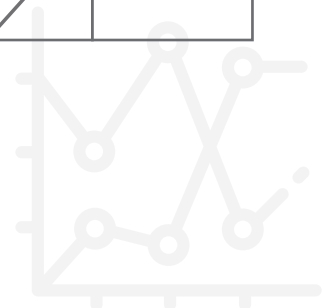
#### Revolut

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

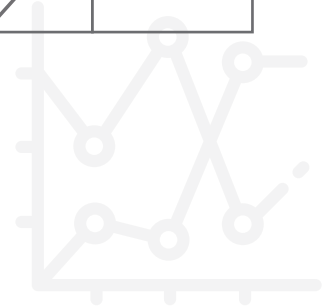
#### VERTICALS

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

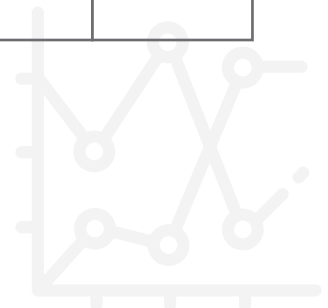
#### VERTICALS

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.

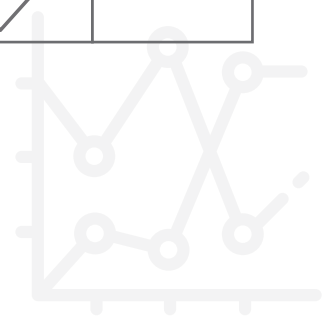
### VERTICALS

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.

## SocietyOne

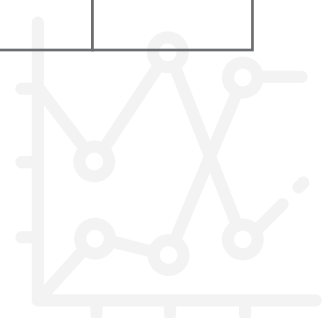
### VERTICALS

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

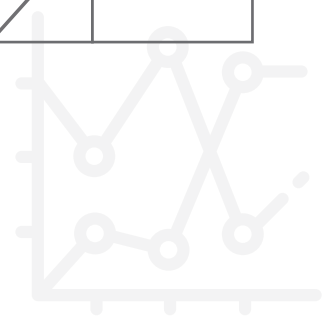
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓			✓	

**Settlement Time :** Instant

**Services Provided :** Student payments

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



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

### Square Cash

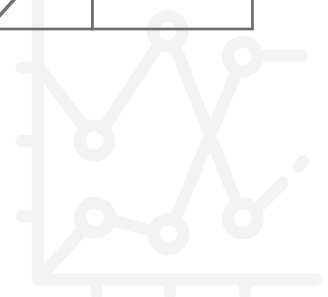
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

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





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

### Starling Bank

#### VERTICALS

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

**Settlement Time :** Instant

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

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



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

### Tesco Pay

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					✓

**Settlement Time :** Instant

**Services Provided :** P2P Payments

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



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

### TigoMoney

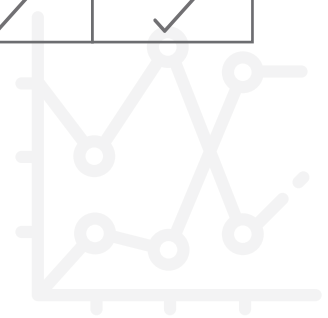
#### VERTICALS

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

**Settlement Time :** Instant

**Services Provided :** P2P Payments

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



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

### The Check Cashing Store

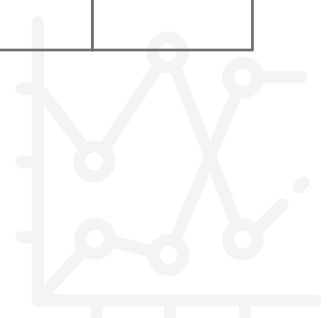
#### VERTICALS

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

**Settlement Time :** Two days or more

**Services Provided :** Check cashing

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





### Tuyyo

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

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.

#### 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.

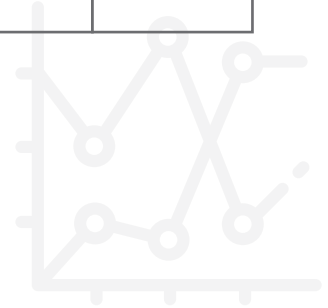
### Upstart

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.

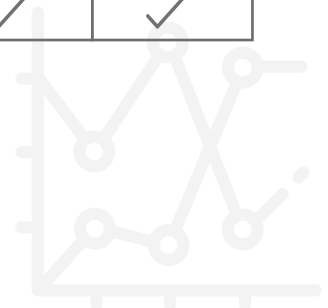
### Upwork

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://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.

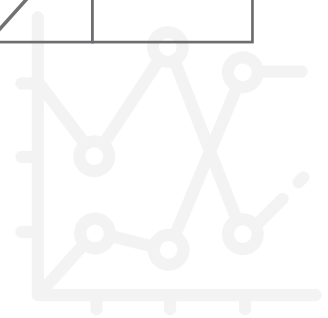
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

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



### Vivus

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

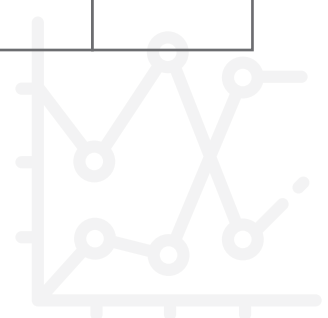
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** Instantly

**Services Provided :** Lending disbursements

**Website :** [Vivus](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

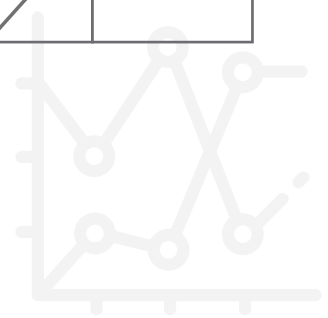
#### VERTICALS

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

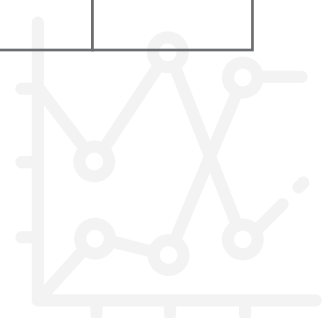
#### VERTICALS

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

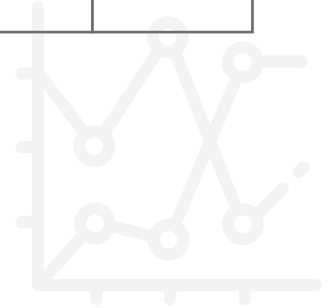
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					

**Settlement Time :** Instant

**Services Provided :** P2P

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



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

### Waleteros

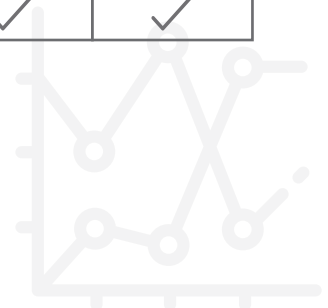
#### VERTICALS

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

**Settlement Time :** Instantly

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

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





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

### Walnut

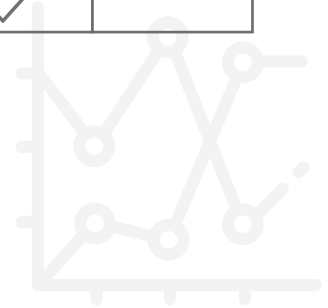
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Few Minutes

**Services Provided :** P2P payments

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



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

### WB21

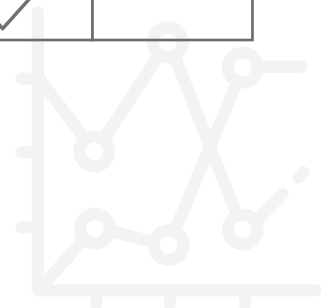
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

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

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





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](#)



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

### WorkMarket

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

**Settlement Time :** Instantly

**Services Provided :** Employee payments

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



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

### Zelle

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Few minutes

**Services Provided :** P2P payments

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



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

## Zopa

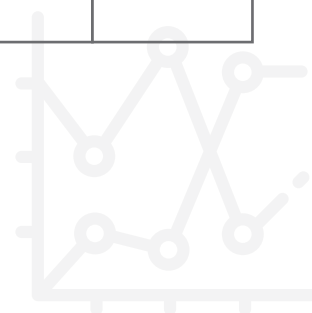
### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** 1 – 3 Days

**Services Provided :** Loans

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



### Feedback

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



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

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

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

## PYMNTS.com

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



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