

MARCH 2019

DISBURSEMENTS

Tracker™



How Disbursements Are Moving Movers Toward Professionalism

Phlatbed CEO Alani Kuye explains how faster disbursements are reshaping the on-demand economy

– Page 6 [\(Feature Story\)](#)

Two out of five payments made with Osko over Australia's NPP occurred after banking hours

– Page 10 [\(News and Trends\)](#)

Government agencies are using disbursement tools to help communities recover after natural disasters

– Page 15 [\(Deep Dive\)](#)

powered by



DISBURSEMENTS Tracker™

Table of Contents

03	WHAT'S INSIDE New disbursements tools and faster payments capabilities are changing how consumers and enterprises conduct business
06	FEATURE STORY Phlatbed CEO Alani Kuye explains how disbursement solutions empower gig workers in the on-demand moving business
10	NEWS AND TRENDS The latest global trends surrounding disbursements and real-time payments platforms
15	DEEP DIVE Natural disasters often cause billions of dollars in property damage, but government agencies can use disbursement solutions to help affected residents begin their recovery efforts faster
21	PROVIDER DIRECTORY The top disbursements market companies based on the services they provide, including networks, enabling platforms and point solutions
111	ABOUT Information about PYMNTS.com and Ingo Money

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.

WHAT'S INSIDE

Several companies have launched a slew of payments platforms over the last few weeks to quickly and efficiently deliver disbursements as more consumers and businesses demand immediate access to funds. The availability of such tools is changing consumers' attitudes regarding their finances, as well as when and how they want to receive their payments.

Since the launch of Australia's New Payments Platform (NPP) last year, disbursements solutions have seen more adoption Down Under. One of the earliest solutions available on NPP was Osko, an offering from electronic bill payments solution provider BPAY that enables near real-time payments. Users [make](#) approximately 1.9 million Osko payments weekly, with the total transaction amount valued at over \$66 billion AUD (\$46.8 billion USD), since the service launched. BPAY claims two out of every five Osko payments are made between 5 p.m. and 9 p.m., signaling Australian residents are becoming more comfortable making payments after traditional banking hours.

It's not just payment speeds that are changing, though. These new services are rendering older methods irrelevant, with cash, paper checks and ACH transactions losing their appeal across several industries worldwide.

Around the disbursements world

A new North American platform aims to help content creators tap into the potential of micropayments. Payments platform provider QUID recently [launched](#) a service that can process real-time transactions for amounts as small as 1 cent without charging fees. The solution helps content creators monetize pay-per-use applications and improve their bottom lines by tapping smaller revenue sources.

A recent collaboration between American Express and Bill.com [offers](#) businesses access to a new disbursements platform: American Express Vendor Pay by Bill.com. The service provides AmEx's Express Business and Corporate Card members with a central platform for managing digital business-to-business (B2B) payments via Bill.com.

Deep Dive: Disbursing relief funds following disasters

A series of natural disasters — including hurricanes, wildfires and winter storms — caused approximately \$91 billion in damage across the U.S. last year. When such tragedies strike, hard-hit communities require quick financial assistance and can't afford delayed payments. This month's Tracker includes a Deep Dive (p. 15) outlining the types of losses caused by these events and how government agencies like the Federal Emergency Management Agency (FEMA) can use disbursements tools to deliver funds to affected residents.

Disrupting the on-demand moving market with disbursements

Consumers who are moving into new houses or having furniture delivered often seek out professional services for assistance. Several gig platforms now exist that allow people to use their smartphones to find and hire movers for jobs — fast. Hiring movers quickly is one thing, but delivering them speedy payments is another. For this month's Feature Story (p. 6), [Phlatbed](#) CEO Alani Kuye explains how disbursements tools are empowering workers in the on-demand moving economy.

EXECUTIVE INSIGHT

As push payments become the standard for B2C disbursements, how can we expect them to evolve to meet wider company needs?

"Instant B2C payments have ... become a mainstream payment option used by many of today's most well-known brands for nearly every type of disbursement. We've seen it first hand from companies like OnDeck, Marcus, Kabbage and others. They all want the customer loyalty and bottom line business benefits that push payments offer.

But, as companies have become comfortable with push payment technology, they have also begun to demand more from providers. One of the more interesting applications is the ability to fund loans and collect payments instantly through a single interface.

Consider a lender that might want to disburse loan proceeds, collect loan payments from borrowers and offer third-party bill pay options. ... By enabling all these payment types through a single interface, companies can aggregate their tracking and reconciliation efforts, simplify management and operations and — in the case of Ingo Money — take advantage of volume pricing to lower their overall costs.

The demand for these consolidated services is real and growing. We rolled out instant money as a service back in 2017 and have seen interest steadily increase. It's exciting to look ahead and see what else might be possible with instant money movement."

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

5 FAST FACTS



56

Number of real-time payments systems slated to be live or underway by 2020



\$172B

Value of P2P transfers consumers made via their bank accounts in 2018



67%

Share of Australian citizens expected to use real-time payments by 2023



\$119B

Value of payments made using Zelle during its first full year of operation in 2018



25.9M

Number of faster payments transfers made each day in China last year, up from 12 million in 2017



How Disbursements Are

Moving Movers Toward Professionalism



Approximately 40 million Americans [move](#) each year for a variety of reasons. While the moving industry is [predicted](#) to reach roughly \$18 billion in value by the end of 2019, it still encounters payment frictions when it comes to compensating workers. Some consumers utilize marketplaces like Craigslist to find movers, who typically request payments in cash, which presents opportunities for both parties to disagree on how much is owed once jobs are completed.

Smartphone-based platforms like on-demand moving services firm [Phlatbed](#) aim to address and streamline these frictions, though, by assuring both sides of the transaction that their interests will be protected during and after tasks are finished. The company's CEO, Alani Kuye, told PYMNTS in a recent interview that transparency and accountability are essential for consumers using

platforms to post jobs, negotiate final prices and disburse funds.

The availability of faster, reliable disbursements is putting movers into a more respectable and professional bracket and pushing them away from an underground, cash-dependent one, Kuye said.

Making moving respectable

While the prospect of relocating may seem exciting, the act itself can create headaches. Those who are moving many belongings or bulky furniture often contact family and friends for help, promising pizza and beer as compensation. As Kuye can personally attest, however, this isn't always successful.

When he extended a similar offer 10 years ago and came up short, he decided to solve the problem a different way — he made a Facebook post offering \$150 to the first person who agreed to help him



move. This tactic, he said, yielded much better results than the promise of pizza and beer.

"Suddenly, everyone became available," he said.

Kuye found himself in a similar predicament a few years later when he realized an IKEA purchase would not fit in his car. This was the experience that led him to launch Phlatbed, which allows users to find movers and make offers for their services. It started as a web-only platform with just 120 movers, but by 2016 it had transformed into a smartphone app that currently provides access to 11,000 movers nationwide, Kuye said.

When customers post jobs, Phlatbed holds the agreed-upon funds and disburses them once the tasks are complete. Wages are deposited directly into movers' checking accounts minutes after they finish their tasks, or are made available the

next business day if jobs conclude after regular business hours.

Faster disbursements are legitimizing the profession in several ways, Kuye explained. Movers receive digital transaction records and are guaranteed payment in the agreed-upon amount. Perhaps most importantly, the service allows them to shift away from cash.

"When you're doing it for cash, it really feels like a side hustle," Kuye said.

Improving payments performance

Phlatbed wasn't always able to deliver workers quick payments, though. The company hit some speed bumps early on, Kuye said, when it compensated workers through PayPal. The service froze Phlatbed's account after several transactions because the transfer rate was too frequent, forcing

movers to wait several days for their earnings and prompting Phlatbed to switch to a new payments provider. Disbursements are certainly quicker under the new arrangement, but Kuye said the company is still working to make payouts faster.

"Speed is key for us," he noted. "The biggest challenge is we want to process payments regardless of time of day."

Many same-day payments providers charge fees, though, and passing those charges on to drivers could create frustrations and frictions between the platform and its labor pool. Kuye hopes to leverage Phlatbed's high payments volume to negotiate lower costs for payouts.

"We have to optimize our payment processing time to make sure our labor force continues to be happy," he said.

Offering consumers quick access to movers can go a long way toward taking the hassle out of relocating, and providing these professionals with faster payments and digital transaction records is helping them legitimize their operations.

UNDER THE HOOD

How can consumers tap into the potential of everyday "idle capital" like trucks, vans and homes?

"My hope is that we continue to embrace the gig economy because it is the new economy. Idle capital is very important. If [the consumer] owns a three-bedroom house today, chances are one of those bedrooms is never being used for anything. Well, put it on Airbnb. If you're a two-car household, and you have an extra car, put it on Turo. If you live in New York City and have a parking lot, put it on Parker.

Look around you. There [are] so many wasted assets that just sit idle that we don't use. My hope is more people look around them and understand that idle capital is wasted money. Time is money. That's our most valuable asset. Every waking hour that you're out, it should be doing something for you. My hope is [consumers] continue to embrace the gig economy and that regulators and the government understand that the world isn't changing. The world has changed."

ALANI KUYE, CEO of [Phlatbed](#)

NEWS & TRENDS

New payments platforms

Amex, Bill.com debut Vendor Pay

A recent American Express and Bill.com partnership aims to remove payment frictions from accounts payables operations. The former recently [announced](#) a collaboration that will enable the latter's users to pay American Express Business or Corporate Card members with virtual card solutions. The service, known as American Express Vendor Pay by Bill.com, will eliminate the need for businesses to open card accounts and offer AmEx Business members a central payments management platform. Bill.com will provide companies a unified interface through which they can monitor and obtain real-time payment invoice status updates.

A press release noted that customers can use Bill.com's ACH and check payment capabilities, and that the collaboration could allow businesses to earn rewards from transactions, automate payments and reduce time spent on manual back-end processes.

QUID launches micropayments platform

Another payments solution provider is thinking small with its latest venture. Microbanking and micropayments platform provider QUID recently [launched](#) a service to enable smaller payments at larger volumes. The platform can process real-time transactions of amounts as small as 1 cent without charging fees. The service will initially launch only

in the U.S. and Canada, and its goal is to ease the monetization of pay-per-use applications, systems and contents. QUID CEO Mohit Cheppudira stated that the platform can help content creators expand their digital revenues by letting them turn smaller streams into larger ones.

New MetaBank platform to offer near real-time payments

Financial services firm MetaBank, a wholly owned subsidiary of Meta Financial Group, also recently launched a faster payments platform. It said in a [news release](#) that the new service gives users access to Mastercard Send's push payment capabilities and will enable its partners to disburse near real-time funds. This capability allows users to disburse funds to recipients' U.S. debit or reloadable payment cards for use cases including insurance claim payouts, healthcare claims, government aid, tax refunds, gig economy payments and more. MetaBank said the platform will speed consumers' access to payout funds while easing businesses' cash-flow concerns.

Study: Companies failing to meet consumer payment expectations

As cash-flow concerns grow, a recent study found companies are likely to face increased pressure to adopt faster payment capabilities. The [study](#), Legacy Disbursements Methods Fail to Satisfy Today's

Modern Customers, was commissioned by Ingo Money and surveyed over 100 financial executives and more than 1,000 U.S. consumers, finding that 93 percent of companies do not make B2C distributions in the ways customers expect to be paid. The majority of companies continue to rely on outdated paper checks and ACH for disbursements, despite the fact that more than 72 percent of consumers said they would like to try instant payments.

Modulr, Paxport form travel payments partnership

Travel-related payments platforms also appear to be getting upgrades. Payments-as-a-Service application program interface (API) provider Modulr recently [collaborated](#) with Paxport, a travel technology and services firm, on a new disbursements platform for online travel agencies (OTAs) and tour service providers. The partnership will offer customers 24/7 real-time settlements and provide travel professionals with a wider range of options.

Under the collaboration, Modulr enhances Paxport's Pax2Pay service by enabling customers to use multiple payment rails and currencies. These include virtual cards, the U.K.'s Faster Payments System and the European Union's Single Euro Payments Area (SEPA) scheme, with additional payments options expected to come later. Pax2Pay provides OTAs and tour service professionals a centralized reconciliation service, eliminating the manual movement of payments across multiple service providers.



Google, Amazon urge Fed to take real-time payment role

Two tech giants are urging the U.S. Federal Reserve to take an active role in implementing its own real-time payments system. The agency recently sought comment on whether it should provide an alternative to the scheme offered by The Clearing House (TCH), and both Google and Amazon argued the Fed should be strongly involved in such a service.

Google urged the agency to maintain and oversee a faster payments infrastructure, claiming the Fed can ensure low settlement risks, provide a neutral space for industry participants and ensure network efficiency. Amazon also implored the Fed to get involved, stating it could develop APIs and other tools to provide enhanced payments infrastructure for financial services and develop more efficient products and services for businesses and consumers. Traditional financial institutions (FIs) including banks, financial associations and state regulators argued a real-time payments

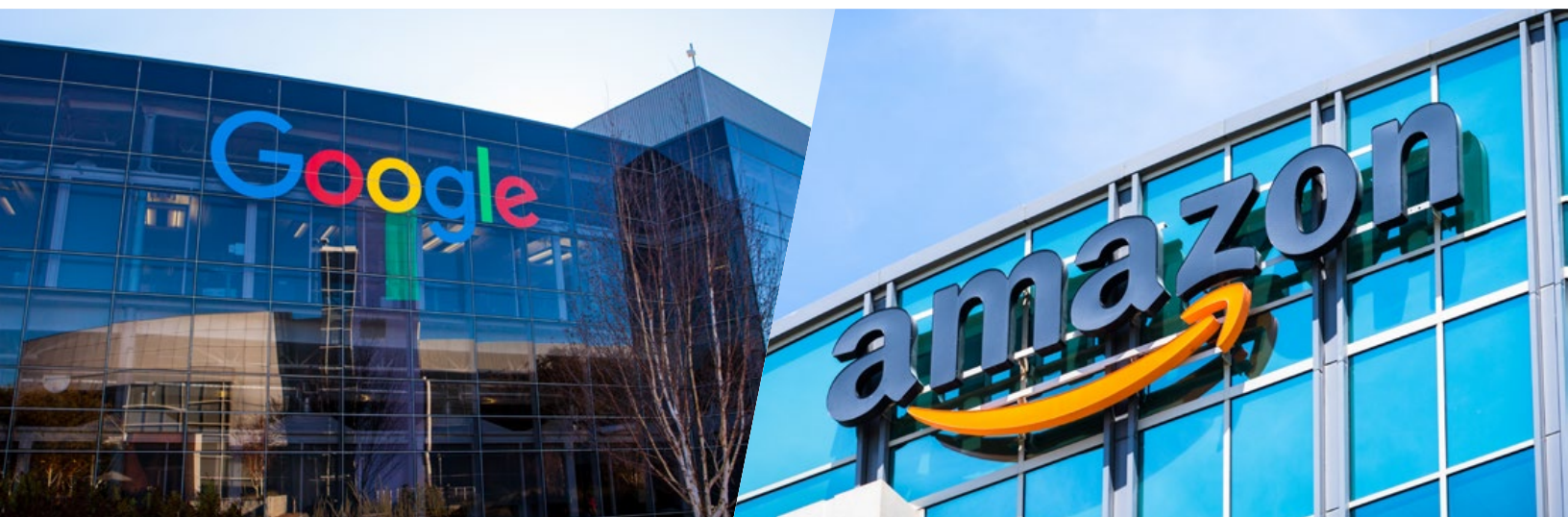
service should be limited to banks and credit unions, however.

Disbursements data

P2P payments on the rise in the US

While a Fed-backed scheme's future remains uncertain, a recent study found U.S. consumers are growing more comfortable using real-time person-to-person (P2P) payments. It noted that mobile P2P settlements are seeing increased use and that banks see these options as opportunities to boost loyalty and revenues.

The report studied 2,538 adults during 2017 and found that approximately 144 million U.S. consumers made at least one P2P payment over the course of the year, while 67.7 million made at least one mobile P2P payment. In addition, 57 percent had at least one P2P digital account, and 27 percent had two or more such accounts.



Approximately 70 percent of U.S. consumers across all ages used PayPal accounts to make these payments. Among those aged 18 to 24, Facebook Messenger and Venmo were the most popular P2P payments options, while more than 20 percent of those aged 20 to 40 had Google Wallet, Venmo or Zelle accounts.

P2P delivery time needs improvement

P2P payments are gaining popularity among U.S. consumers, but a [report](#) indicates these options still have room to improve. The study surveyed 693 consumers who received money through P2P accounts during the previous year, finding that 53 percent could not access funds within 30 minutes of their receipt, and that 25 percent could not access them until at least 24 hours after transactions were completed.

Both payments' delivery speeds and associated fees could be hindering the use of some P2P platforms. While Zelle and Facebook Messenger do not charge fees for their services, PayPal and its subsidiary, Venmo, do. According to the report, 68 percent of U.S. consumers using Facebook Messenger and 79 percent of those using Zelle received payments within 30 minutes, while just 41 percent of PayPal users and 49 percent of Venmo users indicated the same.

ACH Alert links FIs to deeper ACH transaction data

ACH and wire risk management solutions provider ACH Alert recently launched a new data management feature for its fraud prevention platform. The firm [announced](#) its Payment Data Xchange (PDX) will integrate with its Fraud

Prevention HQ platform, allowing FIs to more easily access and manage ACH payment files' stored data.

PDX helps FIs further automate their management of electronic data interchange (EDI) information embedded in incoming ACH files, notifications of change (NOC) and ACH return information. The tool will automatically monitor ACH transactions for companies enrolled in the service when they contain EDI information, ACH returns or change notifications. ACH Alert says the feature aims to boost FIs' abilities to access transaction data, thus supporting reconciliation processes and enabling users to view information online.

BPAY users in Australia utilize after-hours transfers

Data from Down Under has provided interesting insights into the use of real-time payment technologies. The NPP [launched](#) in Australia last year, allowing new payments technologies to roll out via the platform. One of the first services available on the platform was Osko, an offering from electronic bill payments solution provider BPAY that enables users to make near real-time payments between different FIs. Users have made roughly 1.9 million Osko payments weekly since the service launched a year ago, and 70 million payments have been sent between institutions at a value of more than \$66 billion AUD (\$46.8 billion USD).

BPAY claims the value of the typical Osko P2P payment is \$25 AUD and that two out of every five transactions are made outside traditional banking hours — most payments are sent between 5 p.m. and 9 p.m. These after-hours settlements indicate Australians are becoming increasingly

comfortable performing transactions outside usual business hours.

New payment tools

Amazon debuts real-time payments service in India

A major player in India recently debuted a new payments option. Amazon [launched](#) Amazon Pay UPI for Android devices, which allows customers to link their bank accounts directly to its app. This connection enables direct payments for customers' shopping on Amazon and paying with the United Payments Interface (UPI), which was developed by the nation's National Payments Corp.

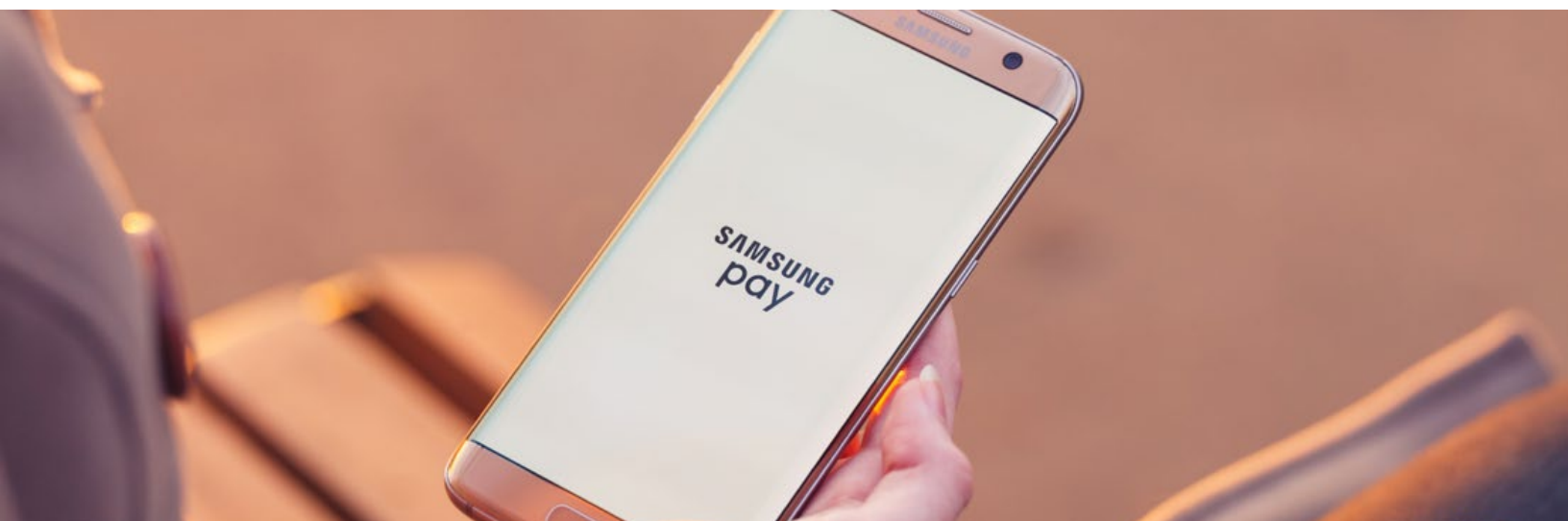
UPI allows funds to be directly transferred between bank accounts without using credit or debit cards, and it can also enable users to link several different accounts through a single smartphone app. The service can also provide recharge transactions or allow bill payments via customers' Amazon Pay UPI IDs. Amazon has partnered with Axis Bank to issue UPI IDs to its India-based customers, and the

latter has developed APIs to enable partners and startups to access UPI functionalities through their mobile apps.

Samsung Pay brings cross-border remittances to 17 countries

Amazon is not the only major tech company to launch a new payments service. Electronics giant Samsung recently launched a beta version of a service allowing users to make overseas remittances via Samsung Pay. The [solution](#) is available in 17 countries including the U.S., China and Japan, and will later be available in additional markets. Users can make transfers through their existing Samsung Pay bank accounts without setting up new ones, and remittances can be either directly transferred to specific ones or sent as cash pick-ups from agents.

Samsung said it reduced remittance services' costs by using pre-funding and pooling methods, bypassing traditional overseas networks and intermediary institutions to achieve lower overseas fees.



DEEP DIVE

Digitally disbursing relief funds when disasters strike

Devastating natural disasters have become all-too-common in the U.S. Hurricanes, tornadoes and wildfires have ravaged communities nationwide, claiming lives and destroying property.

The 14 weather- and climate-related disasters that hit the nation last year included eight major storms, two tropical cyclones, two winter storms, one wildfire and a drought — events that cost 247 lives and resulted in approximately \$91 billion in losses, according to National Oceanic and Atmospheric Administration (NOAA) [data](#).

Highly destructive natural disasters require significant government responses from FEMA, as well as state and local officials. These organizations spend heavily on recovery efforts, disaster relief and reconstruction to help affected communities, often turning to disbursement solutions that can quickly deliver funds, allowing recipients to begin rebuilding their lives.

Spending in chaotic situations also requires careful monitoring. The costs and extent of damage from disasters can vary between incidents, necessitating the permanent closure of some properties and the rebuilding of others. The following Deep Dive examines the different types of destruction caused

by these events and how disbursement tools can help affected communities recover.

Breaking down disaster costs

No two natural disasters are alike and each presents unique dangers and challenges for communities. These events' tolls can be categorized as direct or indirect losses, with the former defined as immediate damage resulting from events.

Direct losses can be broken down further into market and non-market losses. The former type includes damaged assets and properties, such as houses or vehicles, while the latter includes affected structures and properties for which prices are difficult to determine, such as affected historical buildings.

Then there are indirect losses, which include those who suffered as a result of damaged infrastructure and property, such as workers' whose salaries are left uncollected because their workplaces have been damaged or destroyed.

Natural disasters can also result in opportunity costs. When properties are damaged, construction resources will be used on repairs and reconstruction instead of new projects, for example.

Disbursing disaster relief

Disaster-hit communities often desperately need supplies such as food, fresh water and medical care, meaning they also require immediate access to emergency funds disbursed to their bank accounts. Addressing their losses takes time and resources and requires significant collaboration among different governmental levels.

Responses often involve coordination between local government officials who develop and execute emergency preparedness plans. State and federal agencies get involved, too, with the former often acting as intermediaries between local and national authorities.

FEMA issues disaster relief funds as grants that do not require repayment. Such money can be used to address medical and dental needs, funeral expenses, temporary

housing and emergency home repairs, as well as uninsured and underinsured personal property losses.

The damage wreaked by disasters presents logistical payment challenges, however. Delivering relief funds via paper check can be challenging if a resident's home was destroyed or if a roadway was compromised, for example. PYMNTS' Karen Webster and Ingo Money's CEO, Drew Edwards, recently [discussed](#) this, stating that the severity of modern natural disasters has forced companies to rewrite the rules on disbursements.

Last year, FEMA's external affairs director told PYMNTS that electronic disbursement methods [hold](#) several advantages over paper checks when it comes to distributing disaster relief funds. The agency uses electronic fund transfers that can directly deliver approved aid to recipients' checking or debit card accounts, meaning funds are available immediately. It also uses a thorough verification system to review government identifications, Social Security numbers and public records through databases like LexisNexis.

Though disasters are unpredictable, having the right preparations in place is helpful. Recipients who have access to digital bank accounts, in addition to emergency supplies, can more efficiently receive relief funds from emergency response agencies. FEMA pointed to a Federal Reserve study stating that 40 percent of Americans do not have \$400 available to cover unexpected expenses. Such a financial cushion would be wise to maintain in the event of an unforeseen incident.

Disasters have become both increasingly frequent and costly in recent years. As new ones occur, disbursements could become some of the most important tools to help affected communities recover.

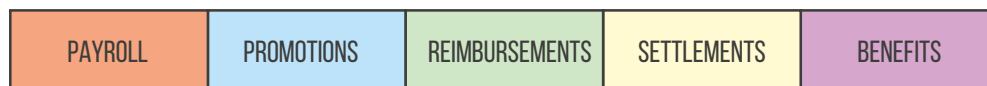




USE CASES



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

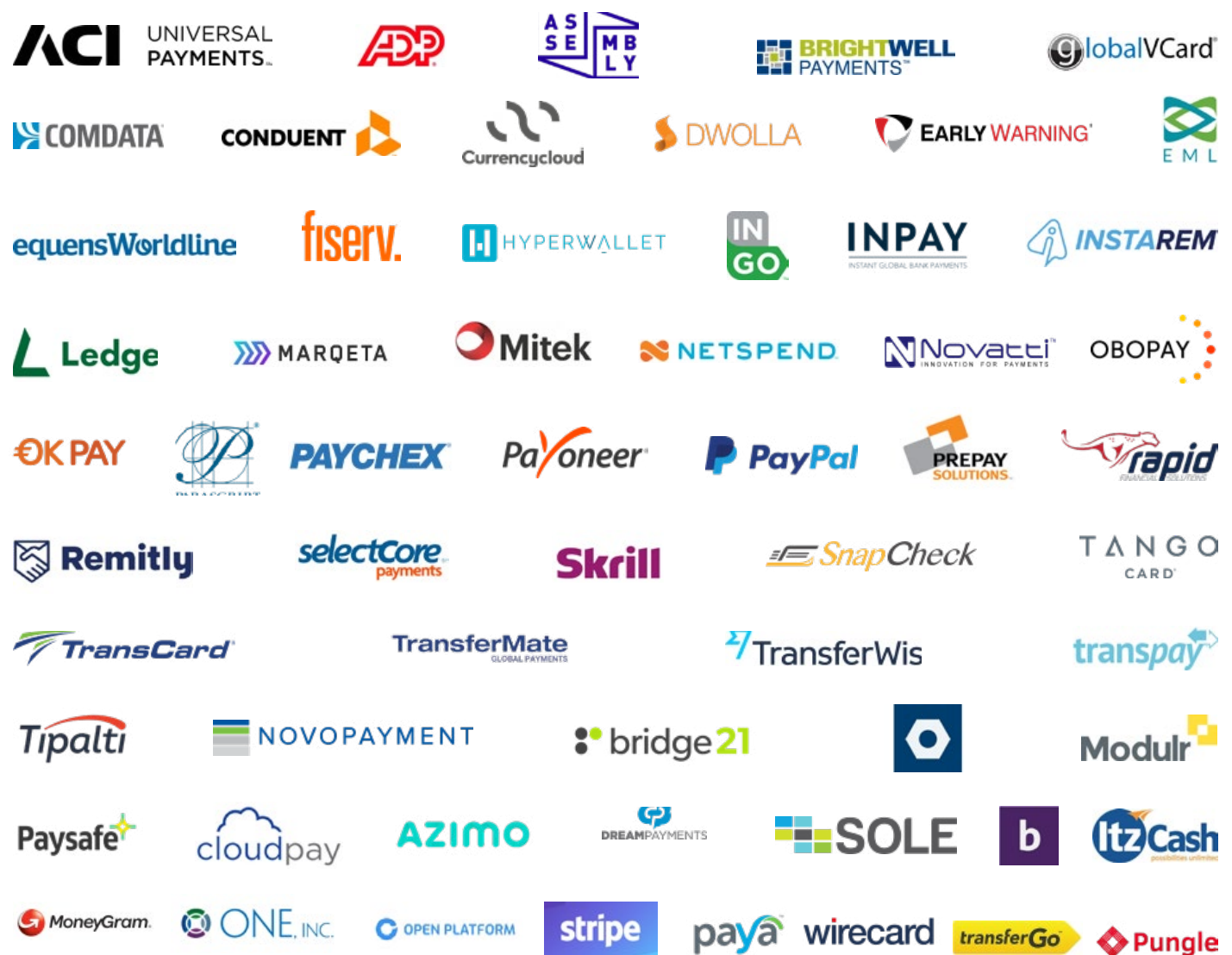
	PAYROLL	PROMOTIONS	REIMBURSEMENTS	SETTLEMENTS	BENEFITS
 CORPORATES	FREELANCER PAYMENTS	EMPLOYEE	TRAVEL EXPENSES		PENSION
 MERCHANTS	TEMP LABOR	EMPLOYEE, CUSTOMER PROMOTION	RETURNED MERCHANDISE		
 INSURERS	FREELANCER PAYMENTS	EMPLOYEE	REFUND POLICY	CLAIMS	
 LENDERS	FREELANCER PAYMENTS	EMPLOYEE		LOANS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

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: Instant

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: Instant

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: Instant

Services Provided: Digital payments, debit payments, fund transfers

Website: [Interac](#)



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

Mastercard Send

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

Settlement Time: Instant

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: Instant

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: Instant

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: Instant

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: Instant

Services Provided: Funds disbursements, P2P payments, credit cards

Website: [Visa 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](#)



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: Instant

Services Provided: Insurance, merchant disbursements

Website: [ACI Worldwide](#)



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

ADP

VERTICALS

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

Settlement Time: Instant

Services Provided: Payroll disbursements

Website: [ADP](#)



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

Assembly Payments

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓			✓			

Settlement Time: Instant

Services Provided: Accept, disburse and manage payments

Website: [Assembly Payments](#)



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

Azimo

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Azimo](#)



Berkeley Payments allows companies to pay customers, clients and employees. Its solutions include prepaid cards, virtual cards and application program interfaces, 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: Four to five 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: Instant

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 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: Instant

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: Varies

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: Instant

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: Instant

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: Instant

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: Instant

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: Instant

Services Provided: P2P payments

Website: [equensWorldline](#)



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

Fiserv

VERTICALS

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

Settlement Time: Instant

Services Provided: Digital disbursements to clients across different industries

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



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

Hyperwallet

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time: Instant

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: Instant

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

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



Inpay

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.

VERTICALS

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

Settlement Time: Instant

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 to two days

Services Provided: P2P payments, payroll disbursements

Website: [InstaRem](https://www.instarembank.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: Four 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: Instant

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: Instant

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 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 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: One 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: N/A

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: N/A

Services Provided: Government disbursements, P2P

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



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

NovoPayment

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

Settlement Time: Instant

Services Provided: Corporate disbursements, gig economy disbursements, government disbursements

Website: [NovoPayment](#)



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

Obopay

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

Settlement Time: Instant

Services Provided: Payroll, corporate disbursements, P2P payments

Website: [Obopay](#)



OKPAY offers both person-to-person and business-to-consumer 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: Instant

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: Instant

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: Instant

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 to two days

Services Provided: Check processing, check recognition and verification

Website: [Parascript](#)



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

Paya

VERTICALS

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

Settlement Time: Instant

Services Provided: Payroll disbursements, corporate disbursements

Website: [Paya](#)



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

Paychex

VERTICALS

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

Settlement Time: Same day

Services Provided: Employees disbursements

Website: [Paychex](#)



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

Payoneer

VERTICALS

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

Settlement Time: Minutes

Services Provided: Payroll, international payments

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



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

PayPal

VERTICALS

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

Settlement Time: Instant

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: Instant

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: Instant

Services Provided: Corporate disbursements

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



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

Pungle

VERTICALS

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

Settlement Time: Instant

Services Provided: Payroll, corporate disbursements, P2P payments

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



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

PrePay Solutions

VERTICALS

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

Settlement Time: Instant

Services Provided: Payroll, corporate disbursements, P2P payments

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



Rapid Financial Solutions offers businesses B2B 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: Instant

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

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



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

Remitly

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Remitly](https://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: Instant

Services Provided: Government disbursements, payroll disbursements

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



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

Skrill

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

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: N/A

Services Provided: N/A

Website: [SnapCheck](#)



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

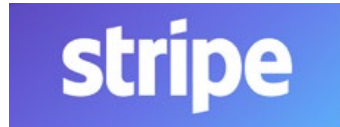
SOLE

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

Settlement Time: One business day

Services Provided: Payroll disbursements

Website: [SOLE](#)



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

Stripe Connect

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

Settlement Time: Instant

Services Provided: Payments, third 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: Instant

Services Provided: Merchant disbursements, corporate disbursements

Website: [Tango Card](#)



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

Tipalti

VERTICALS

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

Settlement Time: Instant

Services Provided: Payroll disbursements

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



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

TransCard

VERTICALS

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

Settlement Time: Varies

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

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



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

TransferGo

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P

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



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

TransferMate Global Payments

VERTICALS

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

Settlement Time: N/A

Services Provided: Payroll disbursements

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



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

TransferWise, Ltd

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

Settlement Time: Days

Services Provided: International payments

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



Transpay offers a B2B/B2PC 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)



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

Airtasker Pay

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
							✓

Settlement Time: Instant

Services Provided: N/A

Website: [Airtasker Pay](#)



Alipay's solutions include person-to-person 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 fares

Website: [Alipay](#)



Allianz is an insurance and financial services provider. The company's subsidiary, travel insurance provider Allianz Global Assistance, enables clients to file claims using mobile devices and receive money to their bank accounts through direct deposit. Funds are disbursed within one to two days of a claim's approval.

Allianz

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time: Varies

Services Provided: Insurance disbursements

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



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

Allstate

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time: Same day to two days

Services Provided: Insurance disbursements

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



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

Allstate

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P

Website: [Ally](#)



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

Amazon Flex

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Amazon Flex](#)



Apple

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

VERTICALS

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

Settlement Time: Instant

Services Provided: P2P payments

Website: [Apple](#)



Avail

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

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE

Settlement Time: Instant

Services Provided: Payroll disbursements

Website: [Avail](#)



Barclays Pingit

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

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: One to two days

Services Provided: P2P payments

Website: [Barclays Pingit](#)



Better

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

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time: Instant

Services Provided: Insurance disbursements

Website: [Better](#)



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

Allstate

VERTICALS

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

Settlement Time: Instant

Services Provided: P2P

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



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

BillMo

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P, corporates

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 transactions and contactless payments.

Boon.

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

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



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

Brubank

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: N/A

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



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: Instant

Services Provided: P2P payments

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



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

Chillr

VERTICALS

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

Settlement Time: Instant

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: Instant

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: Instant

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 to two days

Services Provided: P2P payments

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



clearXchange is a person-to-person 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: Minutes

Services Provided: P2P payments

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



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

Current

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Current](#)



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

DailyPay

VERTICALS

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

Settlement Time: One business day

Services Provided: Employee disbursements

Website: [DailyPay](#)



Digiliti Money

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

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓	✓				

Settlement Time: N/A

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

Website: [Digiliti Money](#)



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: Instant

Services Provided: P2P payments, payroll disbursements

Website: [DiPocket Limited](#)



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

DogHero

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time: Instant

Services Provided: Payroll disbursements

Website: [DogHero](#)



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 to two days

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

Website: [Ensenta](#)



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

enservio

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓			✓			

Settlement Time: Instant

Services Provided: N/A

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



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

EQ Bank

VERTICALS

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

Settlement Time: Instant

Services Provided: P2P payments, payroll disbursements

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



Facebook

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

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Facebook](#)



Freelancer

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

VERTICALS

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

Settlement Time: Two to three business days

Services Provided: Freelancer disbursements

Website: [Freelancer](#)



Gene Wallet provides blockchain-based payments solutions to enable P2P transactions and escrow services.

Gene Wallet

NEW

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: N/A

Website: [Gene Wallet](#)



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: Instant

Services Provided: P2P payments

Website: [Google Wallet](#)



Green Dot

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

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓			✓				

Settlement Time: Instant

Services Provided: Payroll disbursements, Corporate disbursements

Website: [Green Dot](#)



Guru

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

VERTICALS

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

Settlement Time: Instant

Services Provided: Employee and contractor disbursements

Website: [Guru](#)



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

Huawei Pay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
							✓

Settlement Time: Instant

Services Provided: N/A

Website: [Huawei Pay](#)



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: Instant

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: Instant

Services Provided: P2P payments

Website: [Jiffy](#)



Kakao Pay

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

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time: Instant

Services Provided: Payroll disbursements

Website: [Kakao Pay](#)



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

Kalo

VERTICALS

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

Settlement Time: Fewer than five days

Services Provided: Freelancer disbursements

Website: [Kalo](#)



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](#)



Lemonade is a property and casualty insurance company. It works to provide its services through its iOS/Android apps and website. Claims are filed via the app and, following approval, are deposited directly into users' bank accounts.

Lemonade

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time: Almost instant

Services Provided: Insurance disbursements

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



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

LendingClub

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time: Varies

Services Provided: Loans

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



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

LendingPoint

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time: One business day

Services Provided: Loan disbursements

Website: [LendingPoint](#)



LINE Pay is a payment platform controlled by LINE Corp. and is connected to a social networking app. It provides secure transactions with many credit card registration options.

LINE Pay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
							✓

Settlement Time: Instant

Services Provided: N/A

Website: [LINE Pay](#)

NEW



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

Loot

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓	✓				

Settlement Time: One hour

Services Provided: Payroll disbursements, Loan disbursements, P2P payments

Website: [Loot](#)



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

Lunar Way

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time: Instant

Services Provided: Payroll disbursements, P2P payments

Website: [Lunar Way](#)



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

Mashreq Neo

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time: Instant

Services Provided: Payroll disbursements

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



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

Mercadopago

VERTICALS

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

Settlement Time: Instant

Services Provided: P2P payments

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



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

Metal Pay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Metal Pay](#)



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

MobilePay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					

Settlement Time: Instant

Services Provided: P2P

Website: [MobilePay](#)



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

Mogo

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time: Same day

Services Provided: Loans

Website: [Mogo](#)



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: Instant

Services Provided: P2P payments, payroll disbursements

Website: [Monese](#)



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: Instant

Services Provided: P2P payments, government disbursements, corporate disbursements

Website: [MoneySend](#)



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: Instant

Services Provided: P2P

Website: [Monzo](#)



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 to two days

Check imaging, remote deposit capture

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



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

Neat

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time: Instant

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: Instant

Services Provided: P2P payments

Website: [Neteller](#)



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

Nooch

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time: Three business days

Services Provided: P2P payments

Website: [Nooch](#)



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

Paym

VERTICALS

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

Settlement Time: Instant

Services Provided: P2P payments

Website: [Paym](#)



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

Paym

VERTICALS

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

Settlement Time: Instant

Services Provided: Food wallet, QR code

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



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

Payza

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time: Instant

Services Provided: P2P payments

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



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

Pepper

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time: One business day

Services Provided: Lending disbursements

Website: [Pepper](#)



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

Pingit

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓				✓	

Settlement Time: Instant

Services Provided: P2P

Website: [Pingit](#)



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

Pockit

VERTICALS

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

Settlement Time: Varies

Services Provided: Government, payroll, P2P disbursements

Website: [Pockit](#)



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

Popmoney

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Popmoney](#)



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

Prosper Marketplace

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time: One to three 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

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



RateSetter offers a peer-to-peer 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](#)



Rakuten Pay is Japanese eCommerce solution site Rakuten's main digital wallet. It allows the site's members to pay for goods and services with their Rakuten IDs. Users can also make payments through their PCs or smartphones.

Rakuten Pay

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
							✓

Settlement Time: Instant

Services Provided: N/A

Website: [Rakuten Pay](#)

NEW



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: Instant

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: One to four 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: Instant

Services Provided: Cash checks, mobile app

Website: [RushCard](#)



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

Samsung Pay

VERTICALS

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

Settlement Time: Instant

Services Provided: Payroll disbursements, corporate disbursements, government disbursements

Website: [SamsungPay](#)



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

Simple

VERTICALS

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

Settlement Time: Instant

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

Website: [Simple](#)



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

Skype

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Skype](#)



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

SocietyOne

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time: Approximately 72 hours

Services Provided: Loan disbursements

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



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

SoFi

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓			✓	

Settlement Time: Instant

Services Provided: Student payments

Website: [SoFi](https://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: Instant

Services Provided: P2P payments

Website: [Square Cash](#)



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

Starling Bank

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

Settlement Time: Instant

Services Provided: Payroll disbursements, P2P disbursements

Website: [Starling Bank](#)



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

Swish

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time: Instant

Services Provided: P2P

Website: [Swish](#)



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 payment service that can be used as a wallet to pay for services, bills and purchases on most eCommerce platforms.

TigoMoney

VERTICALS

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

Settlement Time: Instant

Services Provided: P2P payments

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



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

The Check Cashing Store

VERTICALS

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

Settlement Time: Two days or more

Services Provided: Check cashing

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



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

Tuyyo

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Minutes

Services Provided: P2P payments

Website: [Tuyyo](#)



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 transactions.

Ualá

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P

Website: [Ualá](#)



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

Upstart

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time: One to five 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: Varies

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](#)



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: Instant

Services Provided: P2P payments

Website: [Venmo](#)



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: Instant

Services Provided: P2P payments

Website: [Verse](#)



Vivus

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

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time: Instant

Services Provided: Lending disbursements

Website: [Vivus](#)



Vouchr is a financial technology company providing financial institutions with mobile gift giving solutions for their customers. Its products allow users to personalize their person-to-person 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: Instant

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 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: Instant

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: 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: Instant

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: Minutes

Services Provided: P2P payments, corporate disbursements

Website: [WeChat Pay](#)



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

Wonolo

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: Payroll Disbursements

Website: [Wonolo](#)



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

Workana

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time: Instant

Services Provided: Payroll Disbursements

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



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

WorkMarket

VERTICALS

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

Settlement Time: Instant

Services Provided: Employee payments

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



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

Wyndy

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: One to three days

Services Provided: Employee payments

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



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

Zelle

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: 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: One to three days

Services Provided: Loans

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

Feedback

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



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

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

Learn more at www.ingomoney.com.

PYMNTS.com

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

Disclaimer

The Disbursements Tracker™ may be updated periodically. While reasonable efforts are made to keep the content accurate and up-to-date, PYMNTS.COM: MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, REGARDING THE CORRECTNESS, ACCURACY, COMPLETENESS, ADEQUACY, OR RELIABILITY OF OR THE USE OF OR RESULTS THAT MAY BE GENERATED FROM THE USE OF THE INFORMATION OR THAT THE CONTENT WILL SATISFY YOUR REQUIREMENTS OR EXPECTATIONS. THE CONTENT IS PROVIDED "AS IS" AND ON AN "AS AVAILABLE" BASIS. YOU EXPRESSLY AGREE THAT YOUR USE OF THE CONTENT IS AT YOUR SOLE RISK. PYMNTS.COM SHALL HAVE NO LIABILITY FOR ANY INTERRUPTIONS IN THE CONTENT THAT IS PROVIDED AND DISCLAIMS ALL WARRANTIES WITH REGARD TO THE CONTENT, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT AND TITLE. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES, AND, IN SUCH CASES, THE STATED EXCLUSIONS DO NOT APPLY. PYMNTS.COM RESERVES THE RIGHT AND SHOULD NOT BE LIABLE SHOULD IT EXERCISE ITS RIGHT TO MODIFY, INTERRUPT, OR DISCONTINUE THE AVAILABILITY OF THE CONTENT OR ANY COMPONENT OF IT WITH OR WITHOUT NOTICE.

PYMNTS.COM SHALL NOT BE LIABLE FOR ANY DAMAGES WHATSOEVER, AND, IN PARTICULAR, SHALL NOT BE LIABLE FOR ANY SPECIAL, INDIRECT, CONSEQUENTIAL, OR INCIDENTAL DAMAGES, OR DAMAGES FOR LOST PROFITS, LOSS OF REVENUE, OR LOSS OF USE, ARISING OUT OF OR RELATED TO THE CONTENT, WHETHER SUCH DAMAGES ARISE IN CONTRACT, NEGLIGENCE, TORT, UNDER STATUTE, IN EQUITY, AT LAW, OR OTHERWISE, EVEN IF PYMNTS.COM HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

SOME JURISDICTIONS DO NOT ALLOW FOR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, AND IN SUCH CASES SOME OF THE ABOVE LIMITATIONS DO NOT APPLY. THE ABOVE DISCLAIMERS AND LIMITATIONS ARE PROVIDED BY PYMNTS.COM AND ITS PARENTS, AFFILIATED AND RELATED COMPANIES, CONTRACTORS, AND SPONSORS, AND EACH OF ITS RESPECTIVE DIRECTORS, OFFICERS, MEMBERS, EMPLOYEES, AGENTS, CONTENT COMPONENT PROVIDERS, LICENSORS, AND ADVISERS.

Components of the content original to and the compilation produced by PYMNTS.COM is the property of PYMNTS.COM and cannot be reproduced without its prior written permission.

You agree to indemnify and hold harmless, PYMNTS.COM, its parents, affiliated and related companies, contractors and sponsors, and each of its respective directors, officers, members, employees, agents, content component providers, licensors, and advisers, from and against any and all claims, actions, demands, liabilities, costs, and expenses, including, without limitation, reasonable attorneys' fees, resulting from your breach of any provision of this Agreement, your access to or use of the content provided to you, the PYMNTS.COM services, or any third party's rights, including, but not limited to, copyright, patent, other proprietary rights, and defamation law. You agree to cooperate fully with PYMNTS.COM in developing and asserting any available defenses in connection with a claim subject to indemnification by you under this Agreement.