

APRIL 2019

DISBURSEMENTS

Tracker™



Why On-Demand Wages **Could Kill Payday**

– Page 6 (Feature Story)

Australia's DHS delivers \$2.2M AUD in disaster relief using NPP

– Page 10 (News and Trends)

What the rise of P2P solutions means for disbursements speeds

– Page 14 (Deep Dive)

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DISBURSEMENTS Tracker™

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Acknowledgment

The Disbursements Tracker™ is done in collaboration with 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

Digital disbursements have made significant inroads in various industries, changing the speeds at which payments like insurance claims and gig workers' salaries are delivered. Businesses aren't alone in embracing disbursements, either — several governments are now using them to quickly provide financial aid to their citizens.

Australia is among those putting disbursements to use, aiding residents affected by natural disasters. The Department of Human Services' (DHS) Centrelink Master Program recently [issued](#) \$2.2 million AUD (roughly \$1.56 million USD) in disaster relief funds to the city of Townsville, which recently experienced floods. The DHS used the country's New Payments Platform (NPP), enabling the funds to settle within seconds instead of days. Across the globe, Ireland's Department of Social Protection has partnered with financial services giant Visa to help deliver welfare funds to recipients' bank accounts within 30 minutes — much faster than the speeds offered by previously used paper checks.

Faster payments aren't beneficial for just governments — they're also changing how companies compensate their partners, suppliers and employees.

Around the disbursements world

Visa recently [announced](#) a partnership with on-demand payment access solutions provider PayActiv, which can now use Visa Direct's real-time push payment capabilities to make deposits to gig workers' accounts, debit cards or reloadable prepaid cards.

British bank HSBC has formed a disbursements partnership of its own, announcing it will [collaborate](#) with payment solutions provider PayPal. The financial institution (FI) will now be able to use the latter to disburse funds to corporate customers' bank accounts, or even to their own PayPal accounts.

PayPal is keeping busy when it comes to disbursements, having recently [released](#) its own solution, Instant Transfer. The new feature enables the firm's consumer and business users to instantly transfer funds to their bank accounts, putting an end to the usual one-day wait. Instant Transfer is enabled through a partnership with JPMorgan Chase, which provides PayPal with access to The Clearing House's (TCH's) Real-Time Payments (RTP) network. Instant Transfer will become available on Venmo, PayPal's person-to-person (P2P) service, in the near future.

Deep Dive: How P2P services raise the disbursements bar

P2P services like Venmo and Zelle enable users to quickly transfer funds via their smartphones, and the speed and convenience they offer could be creating dissatisfaction among workers paid differently who want faster wage access. The most [recent](#) PYMNTS Disbursement Satisfaction Index™ found that roughly 52 million workers are still being paid by paper check, even though demand for faster salary settlements is likely to increase as faster payments are made available in other areas. This month's Deep Dive (p. 14) outlines how fast-acting P2P services are raising the bar on disbursements.

On-demand wages could make every day payday

Workers are no longer content waiting for payday to get their earnings as faster forms of disbursements hit the market. Some workers can now receive on-demand, instant access to their earned wages via their smartphones. For this Tracker's Feature Story (p. 6), Mark Wes, head of risk, payments and compliance for [Gusto Capital](#), explains how the company's Flexible Pay solution is challenging some long-held perceptions about traditional paydays.

April Tracker updates

Each month, the Tracker's provider directory highlights leading disbursements players. This edition boasts more than 175 providers, including three additions: Glance Pay, Pay-me and RappiPay.

EXECUTIVE INSIGHT

What could instant payouts do for employees and what do they mean for the employers offering them?

"Instant payouts have proven popular and taken root in the gig economy because of that industry's natural affinity for speed, convenience and choice. People that ... work at the push of a button expect to be paid in the same way. This has proven to be a beachhead upon which a broader instant wage movement has begun. Workers in every industry are also consumers and they harbor the same desires for speed, convenience and choice. Further, multiple studies have found that workers across the spectrum are financially insecure and more susceptible than ever to income fluctuations or unexpected expenses. Instant access to their wages is one way they might head off cash shortfalls. ...

There are challenges presented by this capability as well. Workers will need help understanding when and how best to tap their available funds. The traditional two-week pay cycle enforces budgeting. But platforms like Gusto, Zenefits and Paylocity can help deliver this functionality with context to help workers make better financial decisions. ... This is an easy step [for these platforms] as the mature push payment infrastructure that enables instant wages already exists. The capability to instantly send safe-to-spend funds to any consumer account has been widely embraced by lenders, insurers and others that seek to lower operational costs while meeting customer demands. Ingo Money alone has disbursed more than \$18 billion in funds through its instant money services.

Ultimately, this type of service will also help employers boost loyalty and stem attrition to save on expensive hiring and training costs. Those on the front end of the trend can also use it to attract talent from competitors. Instant wages can become a key component in the whole-person benefits trend that recognizes the value of time off, flexible working hours, remote staff and more, driving satisfaction, productivity and revenue."

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



95%

Portion of New Payments Platform transactions that require responses within 15 seconds



72%

Share of consumers who say speed is important when receiving disbursements



50%

Portion of first-time P2P payment users aged 45 or older



67%

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



72.9%

Portion of consumers who believe being able to choose how they receive disbursements is “very” or “extremely” important



Why On-Demand Wages
Could Kill Payday



The weekly or biweekly pay cycle can seem like an awfully long time for the roughly two-thirds of U.S. workers who [live](#) paycheck to paycheck — especially if they are hit by unexpected, costly events. According to the most recent PYMNTS [Disbursement Satisfaction Index™](#), this wait is becoming unacceptable: 72.9 percent of surveyed consumers said having a choice in how they received their disbursements was “very” or “extremely” important, and only 50.3 percent were offered a choice at all.

The Index also discovered that the gig economy is among one of the first areas to disrupt the normal pay cycle. Faster payments are starting to become a mainstream concept for gig workers, with 53.5 percent of disbursements being made instantly. Access to these types of payments isn’t limited to just the gig economy, though.

Digital payroll solutions provider [Gusto](#), for one, launched an instant payments solution — dubbed Flexible Pay — for small to mid-sized businesses (SMBs) last year, granting employees on-demand wage access. In a recent interview with PYMNTS, Mark Wes, head of risk, payments and compliance for the company's subsidiary, Gusto Capital, spoke about Flexible Pay and how on-demand wages are challenging long-held perceptions of payday.

Helping workers avoid financial pitfalls

Flexible Pay, which is currently in use at Texas SMBs, utilizes direct deposit to disburse workers’ earnings as consumer loans. Gusto claims millions of dollars’ worth of loans have been issued to workers over the past nine months. On-demand wages allow them to be less beholden to scheduled pay periods, Wes



said, adding that the service has seen increased adoption from SMBs in food services, including bakeries, restaurants and cafes, where many workers are on hourly shifts.

"The biweekly pay cycle is kind of a relic of old times," he said. "[This] schedule delays people from getting the cash they've earned."

On-demand earnings offer workers a financial lifeline should they be blindsided by unexpected expenses. Flexible Pay quickly disburses funds to employees' bank accounts, preventing them from having to take out costly payday loans or incur hefty credit card debt in those instances. Additionally, the solution is available directly to employees, meaning workers do

not have to explain to their managers or bosses why they seek their wages early.

"The employee controls when they want to cash out on wages they have already earned," Wes said. "That means the employee doesn't have to have that awkward conversation with [her] employer and ask for a payday advance."

Wes believes that this discretion and convenience could contribute to overall worker happiness.

"We think that helps create a better workplace because people aren't carrying around that financial stress," he said.

Aligning payroll with expectations

Workers' payday-related frustrations harken back to many of their first forays into earning money: allowances. Parents often task their children with household chores — whether they're mowing the lawn or washing the family car. Then, when the work is completed, children are instantly paid from their parents' wallets. Flexible Pay gives SMB employees the same fast wage access they enjoyed as children.

"We believe that's the way payroll should work," Wes said. "When you've earned those wages, you should have access to them when you want, on your schedule."

Given its speed, direct deposit has been the most efficient payout method for Gusto — it provides workers with greater flexibility to spend the money as needed.

"It helps with the speed and ease of payments and [gives workers peace] of mind to get paid directly into their bank accounts," he noted.

Tools like Flexible Pay, with their quick and instant access to earnings, may help workers avoid financial pitfalls. On-demand access to wages could make payday a more frequent occasion.

UNDER THE HOOD

How does the on-demand wage access offered by Gusto Capital's Flexible Pay service disrupt existing workforce patterns for SMB employees?

"My hope is that it ... brings flexibility to [SMB] employees, reduces financial stress, and that it helps employees [reach] a more prosperous financial footing. Not needing to rely on a payday loan or expensive credit card debt is a really important mission we're on. [We want] to break that cycle."

MARK WES, head of risk, payments and compliance for [Gusto Capital](#)

NEWS & TRENDS

Government-backed disbursements

Centrelink taps NPP for disaster relief

Australia's Centrelink Master Program, which is part of the DHS, recently [paid out](#) \$2.2 million AUD (\$1.56 million USD) in relief funds via the NPP. The Australian Government Disaster Recovery Payments (AGDRP) were made to residents of the flood-hit city of Townsville, and without the NPP disbursement, the community would have waited at least two days for its funds.

The platform enables the Australian government to immediately disburse funds as soon as they are approved by Centrelink, which delivers \$170 million AUD (roughly \$120.6 million USD) in disaster relief each year. NPP can help the agency sidestep legacy batch file processing delays to make emergency payments available more quickly, enabling businesses and residents to start rebuilding.

Visa to eliminate paper checks for welfare recipients

Ireland is also looking at disbursements solutions to deliver government-backed resources, and has [partnered](#) with financial services giant Visa to help citizens gain access to welfare funds within 30 minutes — a pace considerably faster than that offered by traditional checks. Visa representatives reportedly met with the country's Department of Social Protection and asserted the firm could issue "real-time digital payments" by reversing the process used to charge debit cards.

Visa's solution will reduce the paper mountain created by checks mailed to welfare recipients, and the

company hopes the partnership will "contribute to" the tendering process for a state contract that would enable social welfare transfers at post offices. The service is expected to go live in the country within the next few months.

Progressive payroll solutions

Visa, PayActiv launch real-time payroll

Visa is also at work in the U.S., where it has launched a new payments solution aimed at gig workers. The company recently [collaborated](#) with platform provider PayActiv on an offering that will grant workers instant earnings access, freeing them from the traditional two-week pay cycle. Under the partnership, PayActiv's partners can use Visa Direct's push payment capabilities to provide real-time deposits to employees' accounts via debit or reloadable prepaid cards.

In an interview with PYMNTS, Cecilia Frew, senior vice president and head of North American push payments at Visa Direct, explained that the expanding gig economy is changing payment expectations. Approximately 50 million Americans struggle to pay their bills, and nearly 78 percent live paycheck to paycheck. Instant payments access could make it easier for gig workers to address these common challenges.

HSBC turns to PayPal for B2B disbursements

Payment solutions provider PayPal is working on a partnership of its own, [collaborating](#) with British bank HSBC to enable faster disbursements for the latter's corporate customers. The FI currently allows its business clients to deliver and track payments to recipients in 136 currencies using both domestic and

international payment schemes, and the partnership will allow it to enable business customers to make payments to suppliers who use PayPal accounts. This is PayPal's latest effort to work with larger banks, and it already is working with Bank of America, Citi and JPMorgan Chase, among others.

P2P payments developments

HSBC puts new P2P banking app into beta testing

In addition to its PayPal partnership, HSBC has released its new P2P banking app, PayMe, and has begun piloting it with 15 businesses in Hong Kong. According to a [news release](#), the app allows consumers to make real-time payments to merchants' accounts at the point of sale (POS). PayMe enables payments by generating dynamic PayCodes, which then can be used to instantly pay for goods and services with stored PayMe wallet funds. Pilot participants come from various industry and services segments, including food and beverage, fashion and beauty, arts and crafts and living and design.

In addition to the aforementioned features, PayMe also offers instant fund transfers to HSBC business accounts, instant refunds and real-time transaction records. HSBC hopes the app will make banking in Hong Kong more convenient, and improve on social payment services.

PayPal enables instant bank account transfers

PayPal also recently [launched](#) a disbursements service — Instant Transfer — that enables users to instantly move funds to their bank accounts instead of being forced to wait at least one business day. JPMorgan Chase provides PayPal access to the TCH's RTP



network, thus supporting the solution and helping execute the payments. The feature is available to both businesses and consumers, and PayPal believes it will be particularly useful for SMBs that do not have debit cards linked to their accounts. An international roll-out of Instant Transfer is expected, and it will soon be available through the company's P2P service, Venmo.

Venmo, Chipotle pair on loyalty program

Though instant transfers are not yet available on Venmo, the P2P solution still sees wide use in the disbursements market and even has a new partner. Chipotle Mexican Grill is now [collaborating](#) with the service on a new loyalty program. During Chipotle Rewards' launch week, the quick-service restaurant (QSR) used Venmo to deposit between \$1 and \$500 into customers' bank accounts. In addition, Venmo has provided a Chipotle-branded emoji for the program's users.

Consumers can sign up for the program on Chipotle's website, earn 10 points for every \$1 spent and receive a free menu item at 1,250 points. Chipotle CEO Brian Niccol said customers had been requesting a rewards

program, and that partnering with Venmo gives it an advantage. The app is already integrated with the solutions used by kitchen staff and delivery drivers, ensuring that orders will be completed quickly.

Gen X, baby boomers fuel P2P adoption

Early Warning Services — the parent company of Venmo's market rival, Zelle — recently released a [study](#) revealing that older users are making the most of P2P offerings. The study found that adoption is growing among consumers aged 45 and older, indicating increased confidence and trust in digital and P2P payments. It surveyed more than 1,500 U.S. consumers in Q4 2018 and measured users' trials and usage of payment solutions.

According to the study, 52 percent of Generation X respondents and 46 percent of baby boomers "trust" P2P payment solutions, and 67 percent of the former and 74 percent of the latter indicated that using Zelle through their FIs' mobile apps was key in helping them try such payments.



Global disbursements news

EC mulls regulatory push to spur TIPS adoption

The European Commission (EC) is considering a new approach to increase adoption for the TARGET instant payments settlement (TIPS) service. TIPS launched last year and is available to businesses and consumers in the eurozone, offering near real-time payments via smartphones, PCs and in-store payment points. A [news release](#) noted that adoption of the service is slow, despite the fact that it was designed to address the growing popularity of digital and contactless payments solutions available from firms like Alibaba, Amazon, Apple and Google.

The EC is reportedly considering a “regulatory push” to boost adoption rates and establish TIPS as a pan-European, bank-to-bank payments network that “could have the capacity to disrupt existing payment solutions — including cards — at least for euro-denominated payments.”

RT1 expands in Germany

The RT1 instant payments system, a pan-European infrastructure operated by EBA CLEARING, recently expanded its German coverage, allowing it to cater to a significant share of the country’s payment service providers (PSPs). German banks can use RT1 to launch Europe-focused, real-time payments products and services for their customers. According to a [news release](#), even more firms are expected to connect in the coming months.

RT1 is owned by a majority of European banks, three of which — Commerzbank, Deutsche Bank and DZ Bank —

joined the system late last year and pushed the number of connected PSPs to more than 1,700. Further connection efforts are underway in Austria, the Baltics, Italy and Spain.

OakNorth to use ClearBank for real-time payments

U.K.-based bank OakNorth provides debt financing for businesses and property developers in amounts ranging from £500,000 to £45 million (\$651,200 and \$58.6 million USD, respectively), and is turning to instant payments to address borrowers’ needs. The bank has [announced](#) it will work with ClearBank to gain access to the U.K.’s Faster Payments Service.

According to a news release, the partnership enables OakNorth to make instant payments to borrowers. The bank has loaned more than £2.7 billion (roughly \$3.5 billion USD) to U.K. businesses since its launch, and recently announced it had secured \$440 million in funding from the SoftBank Vision Fund and Clermont Group.

Glance releases ‘Real-Time Bill’ feature

Glance Pay, a new app from British Columbia-based technology firm Glance that was released in select locations, is enabling Canadian users to view and pay their restaurant bills in real time. According to a [news release](#), the app identifies QR codes or near-field communication (NFC) tags at users’ tables, then immediately accesses and settles their bills from merchants’ POS systems. The app provides many benefits to restaurants, which could use it to clear tables faster, improve revenue, reduce staffing costs and boost customers’ satisfaction.

DEEP DIVE

Where disbursements fall short

Consumers often turn to P2P services like PayPal, Venmo and Zelle to quickly settle shared expenses between friends, and they know the money will arrive in their bank accounts within a few minutes — or even seconds. Fast-acting P2P payments services are having a ripple effect on disbursements. Businesses can enjoy access to real-time settlements and revenue, while consumers can instantly receive funds from insurance claims or gig work instead of waiting for paper checks in the mail.

Both consumers and businesses expect immediate access to their funds, but disbursements aren't hitting the mark. In the June 2018 [Disbursement Satisfaction Index™](#), PYMNTS asked 2,300 consumers to rank their satisfaction with their disbursement solutions on a 100-point scale. This resulted in an average score of 56.5, which is not necessarily bad but may indicate that businesses issuing disbursements to consumers — such as those that distribute insurance claims, store refunds or cash-back rewards — have room for improvement. The most recent [Disbursement Satisfaction Index™](#), published in March, noted that a significant pain point for consumers was their lack of choice in how they receive disbursements.

The following Deep Dive highlights how current payout practices are falling short for consumers, how

P2P services are changing disbursement expectations and how all of this directly affects gig workers.

The state of disbursements

Consumers can receive disbursements in many ways — via direct deposit, debit card, prepaid card and P2P services — but many are not given options. Despite consumers' preferences for other, more modern methods, some companies still use outdated forms of payment. The latest Disbursement Satisfaction Index™ found that 52 million consumers received disbursements in the form of paper checks. Approximately 28.5 percent — 14.8 million people — would have picked different payment methods were they given options, though.

Were they allowed to choose, 46.7 percent said they would like to receive payments via direct deposit, while 24.0 percent would prefer their disbursements to be delivered directly to their debit cards. Consumers clearly want their payments to move at a faster pace than that delivered by paper checks.

If businesses continue to deny consumers access to different payment methods, the satisfaction gap could linger or worsen, which means offering multiple delivery options is key to improving overall satisfaction.

Enhancing disbursements speed

As P2P solutions continue to proliferate, they're causing a significant shift in consumers' attitudes toward payments. Services like Venmo and Zelle process billions of dollars in payments each year. Approximately \$19 billion in payments were [processed](#) using Venmo in Q4 2018, while Zelle [processed](#) \$119 billion total for last year. Funds sent using these P2P services are available in just a few seconds, indicating that consumers have a need for payments speed. In fact, according to the latest Disbursement Satisfaction Index™, nearly 72 percent of consumers believe that speed is important when it comes to receiving disbursements.

Consumers' frustrations will grow the longer disbursements fail to match the speed of P2P services. With some businesses still delivering funds via paper check, disbursements have a long road to travel before they can improve speed and, as a result, customer satisfaction.

Paying gig workers faster

Improving the speed of disbursements is also essential for freelancers who make their livings taking on work in the gig economy. In a recent [interview](#) with PYMNTS' Karen Webster, Drew Edwards, CEO of push payments solution provider Ingo Money, said that increased disbursements speed could be vital for some workers when it comes to maintaining their livelihoods. If an Uber driver is involved in an accident and owed money for an insurance claim, for example, it could take a week to reach him, putting additional burdens on him and hurting his financial stability by forcing him to either halt work or rent a vehicle.

Two-thirds of adults surveyed for the June 2018 Disbursement Satisfaction Index™ said they lived paycheck to paycheck, meaning slow disbursements could be detrimental. Even workers who earn more are forced to stretch their dollars between pay cycles — 15 percent of those who lived paycheck to paycheck earned \$100,000 annually, and 38 percent earned \$150,000.

With such a significant share of the U.S. workforce living paycheck to paycheck, the demand for faster disbursements solutions is likely to increase. This means businesses will face considerable pressure to deliver on payments capabilities that will enable recipients to have fast — if not instant — access to their funds. P2P services have raised the stakes, and businesses will need to do whatever they can to keep up and satisfy their customers.

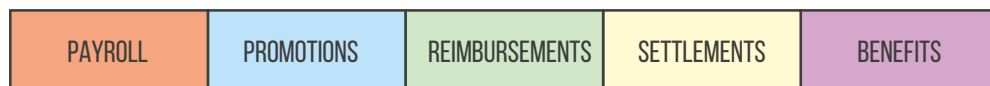




USE CASES



POINT SOLUTIONS



SETTLEMENT



INSTANT
SAME-DAY
NEXT-DAY
LATER

PAYMENT METHOD



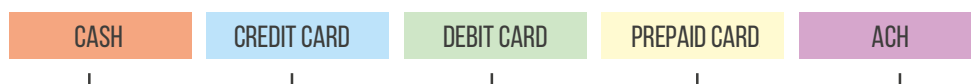
CASH
DEBIT CARD
CREDIT CARD
PREPAID CARD
BANK-TO-BANK
DIGITAL WALLET
PRIVATE LABEL

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

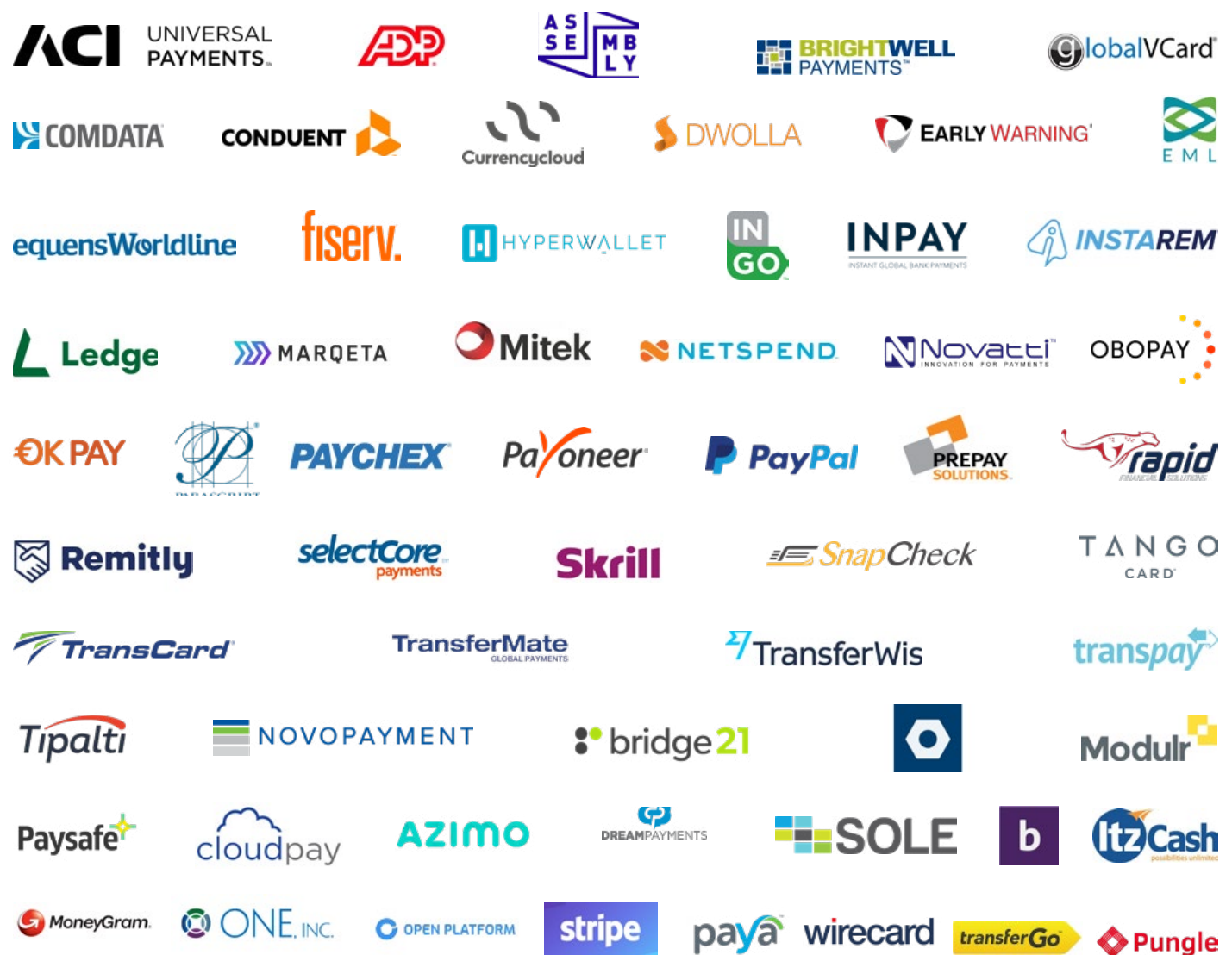
	PAYROLL	PROMOTIONS	REIMBURSEMENTS	SETTLEMENTS	BENEFITS
 CORPORATES	FREELANCER PAYMENTS	EMPLOYEE	TRAVEL EXPENSES		PENSION
 MERCHANTS	TEMP LABOR	EMPLOYEE, CUSTOMER PROMOTION	RETURNED MERCHANDISE		
 INSURERS	FREELANCER PAYMENTS	EMPLOYEE	REFUND POLICY	CLAIMS	
 LENDERS	FREELANCER PAYMENTS	EMPLOYEE		LOANS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



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](#)



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



Freelancer

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

VERTICALS

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

Settlement Time: Two to three business days

Services Provided: Freelancer disbursements

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



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

Gene Wallet

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: N/A

Website: [Gene Wallet](#)



The Glance Pay app allows restaurant customers to pay for their purchases in real time by using photos of bills or QR codes instead of payment machines or servers' assistance. Users can also earn rewards for frequent app use.

Glance Pay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
							✓

Settlement Time: Instant

Services Provided: N/A

Website: [Glance Pay](#)

NEW



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

Green Dot

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓			✓				

Settlement Time: Instant

Services Provided: Payroll disbursements, Corporate disbursements

Website: [Green Dot](#)



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



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

Huawei Pay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
							✓

Settlement Time: Instant

Services Provided: N/A

Website: [Huawei Pay](https://pay.huawei.com)



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

InstaMed

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time: 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 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.

Kakao Pay

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

Lemonade

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time: Almost instant

Services Provided: Insurance disbursements

Website: [Lemonade](#)



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://www.lendingclub.com)



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

LendingPoint

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time: One business day

Services Provided: Loan disbursements

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



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

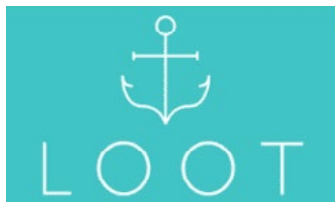
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
							✓

Settlement Time: Instant

Services Provided: N/A

Website: [LINE Pay](#)



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](#)



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



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](https://monese.com)



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

MoneySend

VERTICALS

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

Settlement Time: Instant

Services Provided: P2P payments, government disbursements, corporate disbursements

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



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

Monzo

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P

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



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

Moonrise

VERTICALS

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

Settlement Time: 24 Hours

Services Provided: Payroll disbursements

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



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

NCR

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓	✓				

Settlement Time: One to two days

Check imaging, remote deposit capture

Website: [NCR](#)



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



Pay-me allows merchants to receive payments from various sources, including Visa, Mastercard, Diners Club and SafetyPay. The app also works as a digital wallet for online purchases and service payments.

Pay-me

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					✓

Settlement Time: Instant

Services Provided: N/A

Website: [Pay-me](#)

NEW



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.

Paytm

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](#)



RappiPay is a digital wallet solution and marketplace app from tech startup Rappi. It connects users with drivers or delivery workers for various services, including food, groceries, clothes and more.

RappiPay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
							✓

Settlement Time: Instant

Services Provided: N/A

Website: [RappiPay](#)

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](#)



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](#)



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



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

Simple

VERTICALS

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

Settlement Time: Instant

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

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



Skype

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

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Skype](#)



SocietyOne

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

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time: Approximately 72 hours

Services Provided: Loan disbursements

Website: [SocietyOne](#)



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

SoFi

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓			✓	

Settlement Time: Instant

Services Provided: Student payments

Website: [SoFi](#)



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

Square Cash

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: 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](https://www.starlingbank.com)



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

Swish

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time: Instant

Services Provided: P2P

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



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

Tesco Pay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					✓

Settlement Time: Instant

Services Provided: P2P payments

Website: [Tesco Pay](#)



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

TigoMoney

VERTICALS

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

Settlement Time: Instant

Services Provided: P2P payments

Website: [Tigo Money](#)



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

The Check Cashing Store

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

Settlement Time: Two days or more

Services Provided: Check cashing

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



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

Tuyyo

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Minutes

Services Provided: P2P payments

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



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



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



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

Venmo

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

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



Verse

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

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

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



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

Vivus

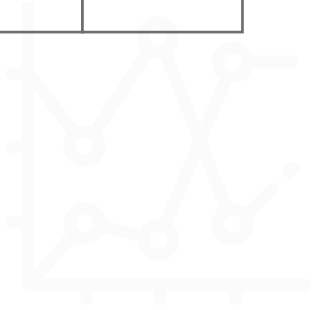
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time: 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](#)





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](#)



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](#)



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](https://walnut.co)



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

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

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: Payroll Disbursements

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



Workana

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

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time: 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://www.workmarket.com)



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

Wyndy

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: One to three days

Services Provided: Employee payments

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



Zelle is a payments solution operated by bank-owned Early Warning Services. Zelle enables users to send peer-to-peer 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://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.

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