

AUGUST 2019

# DISBURSEMENTS

## Tracker



### HOW AI CAN **Streamline Damage Appraisals** FOR FASTER CLAIMS

– Page 6 (Feature Story)

Starling Bank and Bottomline Technologies  
partner for real-time payments

– Page 9 (News and Trends)

How digital disbursements are innovating  
pensions, retirement payments

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powered by



# 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 retains full editorial control over the following findings, methodology and data analysis.

# WHAT'S INSIDE

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Banks are rushing to support instant payments and disbursements to meet customers' speed requirements as many now expect funds to be deposited within a day. More than half of all gig workers are now [paid](#) within one week of finishing jobs, and 65 percent of United States consumers [find](#) it important for governments and businesses that owe them money to offer instant payments. Taking several days to provide consumers their paychecks or earnings is no longer acceptable, especially as 70 percent of them would [choose](#) instant payment options if they were made available.

It is important for banks and businesses to focus on not only customers' expectations, but also the market's rapid growth. The volume of disbursements sent and received is [expected](#) to double over the next two years, and banks will need to be capable of handling the increase in transactions. More businesses are using same-day automated clearing house (ACH) payments to satisfy consumers, with the volume of such transactions [increasing](#) steadily year over year (YoY). This indicates that businesses' and customers' satisfaction with these payments is also [rising](#).

The ability to facilitate instant disbursements is becoming critical, pushing more banks and businesses to [rely](#) on real-time payment systems to move money online. The United Kingdom's Faster Payments Service (FPS) has enjoyed more than a decade of

growth, while many such firms in the U.S. are signing on to The Clearing House's (TCH's) Real-Time Payment (RTP) network.

## Around the disbursements world

More financial institutions (FIs) are joining the RTP network. This includes FirstBank, which is one of the largest privately held banks in the U.S. and will [join](#) the ranks of numerous other FinTechs and payment players now using TCH's platform. The FI hopes this will meet its customers' and corporate clients' demands for real-time payments.

U.K. banks are teaming up to create real-time payment systems for their merchants and customers, too. Starling Bank recently [partnered](#) with payments software provider Bottomline Technologies to create the Real Time Payments Express Service. The solution will allow businesses and banks to send, receive and monitor payments for any U.K. bank account.

Financial solutions provider ACI Worldwide just [launched](#) ACI Disbursement Services, which will enable businesses to send money to consumers' debit cards in real time. The service utilizes both the Visa Direct and Mastercard Send real-time payment platforms.

To learn more about these stories and other headlines from around the disbursements space, visit the Tracker's News and Trends section (p. 9).

## How AI can be used for faster damage appraisals, faster payouts

Consumers dealing with the aftermath of car accidents face even more stress when getting their cars appraised for damage, a lengthy step that can push insurance payouts back weeks. Insurers can better serve consumers who are already used to ordering Ubers or paying bills through mobile devices by going digital and streamlining the claims process. Julie Kheyfets, head of North America for artificial intelligence (AI)-driven damage appraisal company [Tractable](#), believes insurers should also take a closer look at technologies like AI for this part of the process, rather than rely on human appraisers. For this month's Feature Story (p. 6), Kheyfets explains why the insurance world needs to change its approaches to damage appraisals and claims through the use of innovative tools like AI-based image analysis.

## Deep Dive: How digital, mobile payments are changing pension payouts

Most financial services have moved online, but many senior citizens still depend on paper-based processes to receive their pensions or other retirement benefits. Younger generations are just starting to save for the future, and will likely expect digital payment methods and support for their eventual retirement needs. This month's Deep Dive (p. 14) examines the digital payout tools and mobile apps that are emerging as interest grows among consumers.

## August Disbursements Tracker updates

This edition of the Disbursements Tracker includes profiles from more than 75 suppliers and providers, including two additions: Bento and FlexWage.

# EXECUTIVE INSIGHT

## *What are some of the challenges digital marketplaces face when issuing real-time disbursements?*

"Like gig service providers, lenders and insurers, digital marketplaces have long recognized that real-time disbursements matter. With nearly 60 percent of consumers struggling to meet their day-to-day financial needs, waiting days or weeks for funds to arrive via traditional ACH or paper check just doesn't cut it. Consumers need and want access to their money instantly.

As early adopters of prepaid card solutions, ... marketplaces and their platform participants have learned that real-time disbursements to a proprietary prepaid card merely push the funding delay downstream. If they choose to adopt the prepaid card option, account holders still have to wait to transfer funds from the prepaid cards to their primary financial accounts to pay rent, bills and other financial obligations. That's not really real-time funding.

What marketplace platform participants really want and need is instant access to money in whatever account they choose — day and night, weekends and holidays — and that is a lot more challenging.

But delivering an instant money solution to pay anyone, anytime, to any account they choose no longer requires digital marketplaces to invest resources and time to become payment experts. With a full-service provider, digital marketplaces can access a complete payment stack via a single API and offer real-time disbursements with intelligent routing that provides near dial-tone reliability. With built-in risk management, compliance, security, bank sponsorship, reconciliation and settlement, digital marketplaces can get up and running fast and disburse funds instantly to debit and prepaid cards, mobile wallets, credit cards and more."

**DREW EDWARDS**

CEO of [Ingo Money](#)



**82%**

Portion of businesses that said real-time payments fixed their payment challenges



**51%**

Share of gig workers who are paid within one week of finishing a job



**24%**

Increase in same-day ACH payment volume between Q1 2018 and Q1 2019



**83%**

Portion of businesses that report satisfaction with same-day ACH payments



**75%**

Share of businesses that still make or accept check payments





# Feature Story

# FEATURE STORY

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## How AI Can Streamline Damage Appraisals For Faster Claims

Many a consumer embarking on the cumbersome path of filing an insurance claim has already had the harrowing experience of being in a car accident. The last thing he or she wants to deal with is a process that typically requires waiting days or weeks for appointments with appraisers before being able to file. The wait continues until consumers finally receive funds from their providers to get their vehicles repaired.

This is an experience many U.S. consumers are all too familiar with. There are some [220 million](#) drivers in the country, and tens of thousands are involved in road accidents each year, [costing](#) the U.S. an average of \$230.6 billion annually — all of which can add up to a lot of disgruntled insurance customers.

Insurance carriers still rely on human beings for appraisals, and it can take an excruciatingly long time to evaluate the results of an accident and provide customers with estimates. Today's tech-savvy customers can find manual evaluation processes frustrating, as well.

Insurers are under pressure to innovate the appraisal and claims process to stay competitive and deliver the speed and efficiency consumers expect. Many firms are moving away from live appraisers and are

instead utilizing advanced learning technologies such as AI to analyze data and images within a fraction of the time it would take human agents to do so. Julie Kheyfets, head of North America for AI-driven damage appraisal company [Tractable](#), stated that the company's tool uses image classification to determine damage and cost, allowing consumers to either set up appointments or cash out claims from their mobile devices.

"Where our AI is really focused is on that specific activity of assessing damage," Kheyfets said. "If you think about how a human does this, they look at it and they figure out what kind of car they're seeing, what kind of car parts are damaged ... and these are all things that our AI is doing as well."

In a recent interview with PYMNTS, Kheyfets explained how insurers can better rely on AI and mobile technologies for faster appraisals and disbursements.

### **Using AI, mobile for faster appraisal, instant payments**

Kheyfets believes that moving the appraisal aspect of the claims process online opens up a world of opportunity for insurers and end customers. AI can



shorten the process, allowing consumers to finalize their claims and receive payments using the digital and mobile devices on which they already rely. The process becomes nearly instantaneous when using images.

"You can capture photos of the damage right on your phone ... and you can get an instant estimate right there that's done by our AI," she said. "You're eliminating multiple phone calls, you're eliminating that first appointment where someone is actually appraising the damage — you take a few photos and you know immediately what the estimate is to repair that car."

Customers can also use the service to ask their insurers to pay out funds for that claim. Kheyfets did note that how consumers are paid, whether through automated clearing house (ACH), direct deposit, check or instant payment, is completely up to the insurance carrier.

Many carriers are automating those payments, however, and those experimenting with AI or other ways to remove the numerous steps between appraisal

and finalization are better able to meet tech-savvy customers' needs.

"The carriers that are managing to move to AI-enabled processes, to mobile processes ... are getting the benefit of matching those expectations," Kheyfets explained. "But they need to be the ones to push, because customers aren't the ones coming to them saying, 'Hey, maybe, actually, you can make this mobile for me, instead.'"

She said the demand isn't limited to mobile-loving millennials, either. Older users who have had car insurance policies for decades are learning to appreciate faster, mobile-based tools.

### **The future of insurance payouts**

Insurers are still in the early stages of experimenting with AI and other automated technologies in their claims processes. Kheyfets likened the process to tools such as check capture in mobile banking, where reticence soon gave way to early adopters, before it finally became one of the more popular ways for consumers to deposit funds.





"I see the same thing happening soon with claims," she said. "It's building the momentum now, and at a certain point there will be critical mass, where it will be crazy to actually go to a shop to have your car appraised by a human, because everyone will be doing it on their phones."

Kheyfets sees even more opportunity in the future of AI in this space. She believes that the potential and applicability of AI is enormous, meaning that insurers and end customers could eventually see new use cases that would make the claims settlement and funds disbursements processes faster.

"You could imagine people getting better premiums from their insurers ... if they can prove their cars [are] in pristine condition, because today, at least in the U.S., insurers get few data points on the car when they're insuring it. They're mainly insuring the driver," Kheyfets said. "But if you have an AI that says, 'This car is 10 years old, but actually it looks like new,' maybe you can get a discount on your policy."

Consumers are unlikely to change how they feel about long wait times and weeks-long claims processes, but when they have accidents, they are most likely to find favor with solutions that can deliver fast fixes and get them back on the road.

## UNDER THE HOOD

***How can advanced learning technologies like AI and other automated solutions change the ways insurers appraise damage?***

"An algorithm can appraise damage to a whole car in seconds, but a human typically takes 30 to 45 minutes ... that's the actual task of the appraisal. If you're doing it manually, you have the whole series of tasks around scheduling the appointment, driving to the appointment, waiting [for] your car while it's being inspected, driving back. ... All of those steps are, of course, cut out [with AI]."

Today, on our end, a lot of this is focused around appraisal. The really interesting thing is that getting an estimate of damage actually unlocks a lot of other things. It allows you to schedule your repair; it allows you [to call the] repair shop to order parts; it allows you to get a car rental.

What we're building out is really an end-to-end offering that incorporates all of those pieces, because as soon as our AI knows how bad the damage is and what's going to happen to the car, all of those other pieces can be unlocked for the customer. They're not waiting a few days to get a rental, they're not waiting weeks to get a repair appointment. All of that is scheduled and ready to go right away."

**JULIE KHEYFETS,**

head of North America at Tractable

# NEWS & TRENDS

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## Real-time payment news and developments

### **FirstBank latest FI to sign on to TCH's RTP network**

Privately held FI FirstBank has [become](#) the latest to join the TCH's RTP network, allowing the former to offer its customers and business clients payment services to make, clear and settle transactions in real time.

RTP already reaches more than 50 percent of U.S. demand deposit accounts and is on track to reach all such accounts by 2020. TCH will continue to add more FIs to its network to achieve that ubiquity. The network was the first core payments infrastructure developed for the U.S. in more than 40 years and supports real-time clearing and interbank settlement.

### **Payrailz to provide real-time payments for small institutions**

Payrailz, a digital payments provider offering AI solutions, has also [joined](#) RTP, enabling network support for its bank and credit union (CU) clients. Payrailz mainly serves community banks and CUs, and its move to join RTP will grant these smaller institutions access to real-time payments without adding infrastructure costs that can be difficult for them to meet. Payrailz provides security for its clients by running transactions through the cloud and offers them access to an open data exchange for better payments.

### **Bento develops Bento Pay for SMB B2B digital payments**

Consumers are quickly adopting digital payments, but many small and medium-sized businesses (SMBs) are still using paper-based methods. Business-to-business (B2B) payment company Bento just launched Bento Pay to help bring them up to speed, however. The solution [allows](#) businesses to pay suppliers through a variety of methods and requires only payees' email addresses, easing some concerns surrounding fraud protection. Payees receive funds via single-use virtual cards or through ACH transfers — an additional measure that protects against fraudsters.

Bento stated that the payment solution can handle demanding workflows and keeps payments as safe as possible because it requires limited information. Bento Pay comes as B2B commerce activity increases among SMBs, and is predicted to reach \$9 trillion by 2020. Eighty percent of these firms still make payments with paper checks, opening the door for digital payment providers looking to offer faster payment support.

### **Starling Bank, Bottomline Technologies team up for real-time payments**

U.K.-based Starling Bank is teaming up with automated business payment software provider Bottomline Technologies to [develop](#) the Real Time Payments Express Service, which will enable corporates and banks to send, receive and monitor payments made to any bank account inside the U.K. Services like these

are becoming essential in the region, where faster payments systems have been available for more than 10 years — though they are not yet ubiquitous.

Starling hopes the service will give more businesses — and their end customers — 24/7 access to instant payments. The solution will combine the bank's technology with that of Bottomline, which currently supports payments through other platforms including Visa B2B Connect, Paym and SWIFT.

## Disbursements and innovations

### ACI Worldwide rolls out debit card disbursement services

Financial solutions provider ACI Worldwide recently [rolled out](#) ACI Disbursements Services, which will allow businesses to make payments directly into their customers' bank accounts in real time. The

service utilizes Mastercard's and Visa's real-time payment platforms, Mastercard Send and Visa Direct. Disbursements made without such solutions typically enter customers' bank accounts within one day, which is unacceptable when they need immediate access to funds. ACI Disbursements Services is just one piece of the company's UP Bill Payment offering, which powers bill presentment and payment processing for businesses.

### Setoo uses SafeCharge, Visa Direct for insurance claim payouts

One area in which faster disbursements could be applied is insurance, where many payments are still paper-based. Insurance-as-a-service company Setoo is [streamlining](#) the claim payout process with a solution from payments technology company SafeCharge. The offering works with Visa Direct to smooth payouts made to consumers. Setoo sends SafeCharge payment instructions when processing claims, and a



single authentication is then sent to Visa that allows the issuer to post funds to customers' accounts. The platform supports cross-border and contractor payments as well as insurance and other disbursements.

### **InsurPay, Duck Creek Technologies partner on digital payments**

Other insurance players are also partnering for new payment innovations. Software-as-a-service (SaaS) platform InsurPay recently [joined](#) Duck Creek Technologies' Partner Ecosystem to provide alternative payment options to payees. The latter will allow the former to replace check payments with faster digital methods, a move that will be important as the company serves three of the top U.S. insurance carriers.

The partnership will allow InsurPay to access Duck Creek's Anywhere application programming interface (API), which will help the former better facilitate digital disbursements to clients. Customers can use the InsurPay solution through both web and mobile channels, while carriers can utilize the Duck Creek Claims platform to see the current state of payments and send data through InsurPay.

### **Mercari introduces instant payments for sellers**

Access to instant payments is crucial to helping individual sellers maintain operations. Mobile shopping platform Mercari recognizes this and has [introduced](#) instant payment support for its sellers. Users can get real-time access to their revenues for a \$2 fee, and the amount they are allowed to withdraw instantly is limited to \$500 per month. The Mercari app will also continue offering its more traditional direct deposit

feature, which allows money to be deposited into sellers' checking accounts within five business days.

## **Global news and trends**

### **Australian retail banks face penalties for lack of real-time payments**

Australian retail banks that fail to implement real-time payment support may face heavy fines at the end of the year. The Reserve Bank of Australia (RBA) is [supporting](#) a mandate that requires banks to change their central infrastructures, pushing them into implementing features from the country's New Payments Platform (NPP).

The RBA noted that those that do not implement key NPP functionalities will likely face penalties from the country's regulators. The fines will be determined by infrastructure holding company NPP Australia (NPPA), which may directly penalize banks for not meeting deadlines or for not implementing payments functionality. There is no firm word on the size of such fines, but typical penalties for similar noncompliance issues have cost millions.

### **Half of Germany's cooperative banks use PPI AG for instant payments**

International banks are increasingly supporting payment solutions that provide more speed and security, with nearly half of Germany's 875 cooperative banks now [relying](#) on SaaS company PPI AG to support real-time payments. PPI AG's goal is to make support the standard.

Fiducia and GAD IT are two of the most recent banks to choose PPI AG for instant payments, and both FIs



will use the partnership to allow customers to send and receive funds. Thorsten Völkel, CEO of PPI AG, noted that support for instant payments has reached “critical mass” in Germany. These speedy settlements are essential to members of the gig economy and other consumers who need immediate access to disbursements and wages.



### **Lloyds announces partnership to develop instant payments API**

Lloyds Bank is also getting into instant payments via a [partnership](#) with Blue Motor Finance. The former will develop the Instant Payment API, which will provide instant loans to the latter’s motor trade clients. The instant loan app will be co-developed with the Lloyds Bank Commercial Banking API Lab, and the two companies plan to expand their partnership with the goal of providing instant payments to the larger car finance market. Blue Motor Finance is just four years old but it has already provided approximately \$1.2 billion in loans to 100,000 customers.

### **PayPal, Visa bring instant settlements to Canada**

Payment providers Visa and PayPal have [partnered](#) to bring instant settlements to Canadian SMBs and their end customers. PayPal Instant Transfer, which is powered by Visa Direct, is now available in Canada. The solution enables users to move money from their PayPal accounts to their bank accounts via their Visa debit cards.

The launch comes just a few months after Instant Transfer debuted in the U.S. The solution enables SMBs to better manage their cash flows, and comes as 60 percent of customers [report](#) that immediate access to funds is one of the main benefits of real-time disbursements.



# DEEP DIVE

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## How Instant Payments Are Changing Pension Disbursements

It is common to receive instant payments for ad hoc employment and other work-related reimbursements, but real-time Social Security and retirement payouts have yet to gain traction. Retirees are used to digital disbursement methods, but instant payments have not become popular within the U.S. The Q1 2018 edition of the [Disbursement Satisfaction Index](#) found that 81.9 percent of consumers received such payments via direct deposit — with only 2.4 percent being granted instant access. This is going to become more of an issue for companies and payment providers as consumers age and more tech-savvy demographics around the world begin requesting instant pensions and retirement payouts.

A [survey](#) of 5,000 workers in 10 countries found that 68 percent consider pension or retirement benefits critical to whether they accept jobs. An additional 62 percent stated these were key factors for remaining at a job. The same survey also found that 53 percent of workers were [interested](#) in using mobile apps to access information related to their retirement plans. Younger workers are only just starting to contribute to their retirement portfolios, but many are already used to receiving money instantly via mobile apps and similar technologies, which are not yet prominent in the pension and retirement industry.

Tech-savvy consumers are aging into the years during which they save and contribute to their retirements, pushing service providers to digitize and offer faster disbursements. The following Deep Dive explores various global initiatives that are improving the speed of retirement disbursements.

### Digital pensions and innovation worldwide

As providers look to innovate their disbursement processes, they must first examine their payout processes and determine how those methods are adding friction to the disbursement experience. New disbursement channels such as mobile payments and digital payouts could then be considered and potentially integrated into existing methods.

Several retirement solution providers are [looking](#) to mobile apps and online tools in countries where auto-enrollment is prevalent. Such offerings give users more access and transparency when it comes to their retirement plans.

The U.K.'s auto-enroll program now supports 10 million employees, but that money can get lost when workers switch jobs or move. Service providers Moneybox and PensionBee are resolving this problem by enabling customers to track their funds,

manage and consolidate multiple pension accounts within respective mobile apps. That means if users move or switch jobs, they can still keep track of their finances.

Digital disbursements for pensions and government funds gained more traction in India this April, when the Reserve Bank of India's (RBI's) Committee on Deepening Digital Payments came together to [discuss](#) whether all government payments to citizens should be made through digital channels. The Indian government currently makes 80 percent of its payments to citizens — including payroll, social security and pension disbursements — digitally.

The committee is focused on developing and encouraging the use of digital payments in India, while also improving financial inclusion. The country's digital disbursements have not reached total parity, but the discussion speaks to the widespread need for such payments as Prime Minister Narendra Modi's demonetization policy continues to affect how consumers and businesses send and receive funds.

Myanmar is also turning to digital pension payouts to bring funds to its large unbanked population. Advocacy and consultancy group HelpAge International recently [explored](#) demand for mobile retirement payouts with a pilot test that delivered funds to remote residents, eliminating costly cash deliveries by courier. The test also

prevented seniors from having to visit physical bank branches or have bank accounts at all. Programs like this could lessen the reliance on cash in remote locations, allowing consumers to fully participate in the global financial world.

Pension solution providers are continuing to enable digital disbursements that bring speed and efficiency to payments, allowing them to work around the slower legacy systems many FIs now have in place.

### The future of pensions and digital disbursements

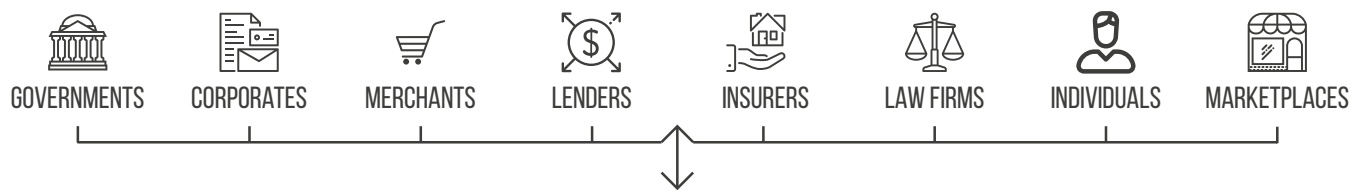
Providers are looking for ways to enable digital disbursements as consumers demand faster and more efficient payment methods. Some companies will take advantage of real-time or faster payment schemes that connect banks with newly developed core payment infrastructures, while others will utilize growing smartphone penetration to develop solutions that will eliminate traditional payment methods and reach underserved consumer groups.

The demand for faster digital payouts will continue to grow as tech-savvy workers age and access their retirement portfolios. It will be a while before digital disbursements become standard, but the future looks promising.

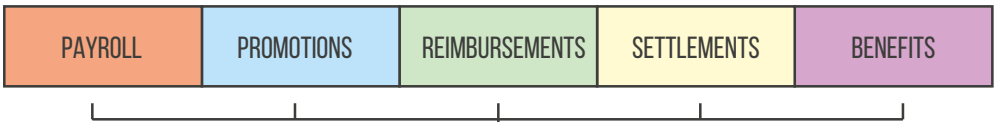




USE CASES



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













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

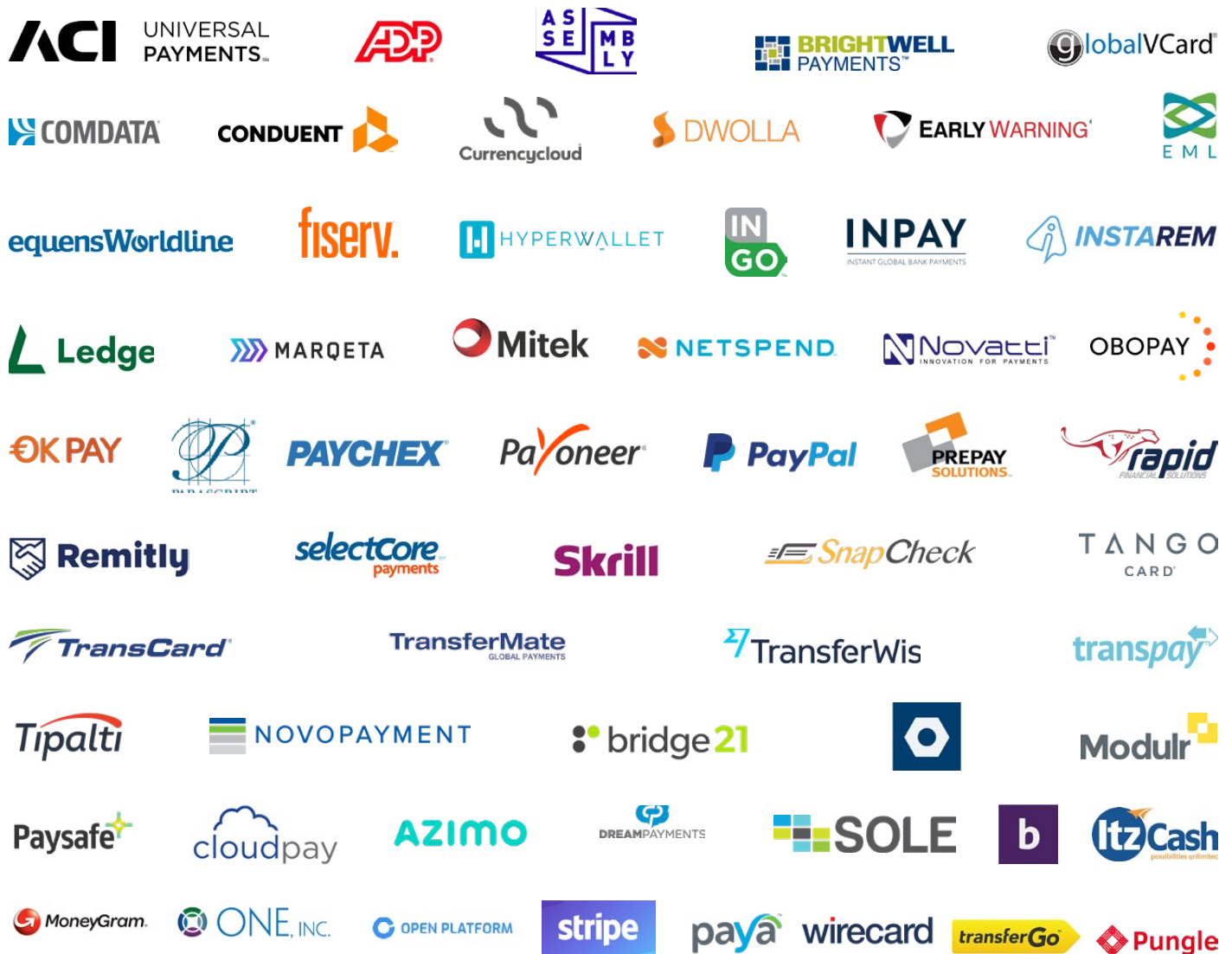
	PAYROLL	PROMOTIONS	REIMBURSEMENTS	SETTLEMENTS	BENEFITS
 CORPORATES	FREELANCER PAYMENTS	EMPLOYEE	TRAVEL EXPENSES		PENSION
 MERCHANTS	TEMP LABOR	EMPLOYEE, CUSTOMER PROMOTION	RETURNED MERCHANDISE		
 INSURERS	FREELANCER PAYMENTS	EMPLOYEE	REFUND POLICY	CLAIMS	
 LENDERS	FREELANCER PAYMENTS	EMPLOYEE		LOANS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



## POINT SOLUTIONS





American Express Serve offers a cash load network and money management capabilities in its service's prepaid suite. The company's 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](#)



China Union Pay provides different payment solutions such as ACH processing and prepaid card issuing through its Transact24 subsidiary. The company has several partnerships available to provide different person-to-person (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](#)





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

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 development and operations related to 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 businesses, governments, nonprofits and other disbursers to broaden their reach by sending funds to virtually all consumer bank accounts using associated debit card numbers, 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 (POS) 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. Its 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 fund disbursement options for reimbursements, refunds, rebates, payouts, loan distributions and government disbursements, among other applications. 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, the 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 enables users to send money to more than 195 countries in more than 60 currencies. Funds can be sent directly to banks, cash pick-up locations or mobile wallets.

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 (APIs), and its products can be used for rewards, rebates, disaster relief payments and payroll disbursements, among other options.

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](#)



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](#)



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

Brightwell Payments

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

**Settlement Time:** Instant

**Services Provided:** Employee and corporate disbursements

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



CloudPay provides cloud-based international payroll services through a software-as-a-service (SaaS) solution. The product allows disbursements to be made across countries and includes 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](#)



Comdata is a business-to-business (B2B) payment and operating technology solutions provider. The company’s set of corporate payment products includes accounts payable (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](#)



Conduent provides diversified business process services with capabilities in transaction processing, automation, analytics and constituent experience. Its solutions serve multiple industries, including healthcare, 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](#)





Corporate Spending Innovations, formerly known as CSI globalVcard, offers several solutions, including virtual card payments, 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](#)



Currencycloud develops a cloud-based platform enabling clients to automate international money send and receipt. The solution covers the whole payment cycle, from fund receipt 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](#)



Dwolla provides application program interfaces (APIs) enabling businesses to leverage its bank transfer platform and integrate ACH transfers into their applications. Clients can label the API with their own brands, onboard 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](#)



Early Warning delivers payments and risk solutions to a network of more than 1,400 financial institutions, government entities and payment companies worldwide. Its portfolio of solutions enables real-time funds availability for a variety of payment types, including solutions that enable corporate clients 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 disbursements, direct check deposit/check cashing

**Website:** [Early Warning](#)



EML Payments

EML Payments issues mobile, virtual and physical card solutions for varied industries, including government, insurance and merchants. Its 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, card transactions and 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 business-to-consumer (B2C) digital payments market.

Fiserv

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

**Settlement Time:** Instant

**Services Provided:** Digital disbursements

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



Hyperwallet supports gig workers and freelance payment solutions for businesses. Its products are available on software-as-a-service (SaaS) or through REST application program interface (API) integrations, and include systems monitoring, maintenance management, payee support tools and know your customer (KYC) and anti-money laundering (AML) compliance.

Hyperwallet

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time:** Instant

**Services Provided:** Contractor and employee payments

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



Ingo Money

Ingo Money is a push payments technology and risk management company that develops solutions to improve how businesses and people pay and get paid. Its solutions help them convert cash, checks and ACH into instant digital payments, and its application program interface (API) allows businesses and banks to originate corporate disbursements, person-to-person (P2P) payments, check deposits and bill payments. These payments are then 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](#)



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

Inpay

VERTICALS

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

**Settlement Time:** Instant

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

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





InstaRem is a cross-border payments company. Its Masspay solution enables firms to globally disburse high-volume payments, and its personal payments offering 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](#)



ItzCash is an India-based digital payments solutions provider. Its corporate solutions include prepaid card services, corporate gift cards and general purpose corporate cards, as well as 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](#)



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](#)



Ledge provides a white label business-to-business-to-consumer (B2B2C) platform to optimize customer experiences and the digital distribution of financial products. It holds 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](#)



Marqeta provides an open application program interface (API) issuer and 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](#)



Mitek develops mobile capture and identity verification software. Its solutions allow financial institutions, payment companies and other businesses to verify users’ identities during mobile transactions, and can be used during account openings, insurance quoting, mobile check deposit and more.

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](#)



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

Modulr Finance

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

**Settlement Time:** Instant

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

**Website:** [Modulr Finanace](#)



MoneyGram is a global money transfer services provider offering bill payment, money order issuing and check processing services. Customers can choose to send money online through 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](#)



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

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](#)



Novatti is a global software technology and systems integration provider. Its solutions span a wide array, including person-to-person (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](#)





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 business-to-business (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 payment technologies and services including mobile payments, business solutions and agent solutions. Its products serve telecom operators, retail chains and government and support services, among other industries, 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 (P2P) and business-to-consumer (B2C) web-based payment systems. Its portfolio of business solutions includes payments acceptance, global payouts, digital wallets and multi-currency accounts, and 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](#)



One, Inc. offers an integrated cloud-based platform known as InsureOne for the insurance industry. It provides claims 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.](#)



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 healthcare industry. Its software enables business automation in documents, forms, mail processing, transaction processing and fraud prevention through its CheckPlus, CheckUltra and CheckUsability solutions.

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 provides small and medium-sized businesses (SMBs) with integrated human capital management solutions for payroll, HR, retirement and insurance services. Its corporate payroll offering allows corporate clients to electronically deposit funds into employees’ accounts or onto prepaid cards.

Paychex

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

**Settlement Time:** Same day

**Services Provided:** Employees disbursements

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



Financial solutions provider PayKey was founded in Israel and connects with banks, FinTechs and financial institutions, enabling them to bring mobile payment solutions and other financial services to customers.

PayKey

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

**Settlement Time:** Instant

**Services Provided:** Mobile payment solutions

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



Payoneer is an online payment solutions provider enabling companies to pay people and businesses around the world using transfer payment solutions like 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](#)





PayPal operates a digital payment platform that is home to nearly 200 million active accounts. It offers users the ability to send payments, get paid and perform online, in-app and in-person transactions. The company's 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](#)



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](#)



Payso offers payments and cash management solutions for business-to-consumer (B2C) and business-to-business (B2B) clients in the sharing economy, eCommerce and retail point-of-sale (POS) sectors.

Payso

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

**Settlement Time:** Instant

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

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



Pleo offers a payment card solution enabling 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](#)



Pungle is a payments-as-a-service (PaaS) cloud technology provider enabling real-time business-to-consumer (B2C) and business-to-business (B2B) transfers and disbursements. The platform connects to multiple networks and services, and allows for intelligent sequencing and routing to optimize payments through turnkey solutions. These include application program interfaces (APIs) and whitelabel offerings that support enterprises and small and mid-sized businesses (SMBs).

Pungle

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

**Settlement Time:** Instant

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

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



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](#)



Rapid Financial Solutions offers business-to-business (B2B) payment solutions for government solutions such as tax refunds, jury payments and bond payments. It 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](#)



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](#)



SelectCore is a prepaid payment solutions provider. The company offers a range of services – from point-of-sale (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](#)



Skrill provides digital payment solutions to consumers and businesses, allowing users to make local and international person-to-person (P2P) transfers. International recipients receive money instantly and can access it through local banks, mobile wallets 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](#)



SnapCheck provides a digital checking solution for businesses, consumers and banks. Its 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 products offer an alternative to paying employees by check, and 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 accepts and delivers payments to third parties. It handles recurring billing and other types of business-to-business (B2B) payments.

Stripe Connect

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

**Settlement Time:** Instant

**Services Provided:** Payments, third parties

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



Tango Card is a digital reward solutions developer. Its products enable businesses to instantly deliver electronic gift cards, prepaid cards and non-profit donations in bulk or through the Tango Card application program interface (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](#)



TransCard is a software-as-a-service (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](#)



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 United Kingdom.

TransferGo

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Instant

**Services Provided:** P2P

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



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](#)



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

TransferWise, Ltd

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

**Settlement Time:** Days

**Services Provided:** International payments

**Website:** [TransferWise, Ltd](#)



Transpay offers a business-to-business (B2B)/business-to-consumer (B2C) cross-border payouts platform. Its 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](#)



Wirecard serves companies that wish to issue their own payment instruments via an end-to-end infrastructure. Its offerings include 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](#)



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 also 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 hours they've worked and request their pay when they want it. Customers need electronic timesheets and direct deposit to get their payments. The app also supports gig workers who are paid "per task," like Uber drivers and Instacart workers.

### Activehours

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time:** Same day

**Services Provided:** Receive payments from employer

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



Afluenta's services link investors interested in the lending market with individuals who need financing for various projects. Investor and lendee disbursements occur through the app.

### Afluenta

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

**Settlement Time:** Instant

**Services Provided:** Lenders market

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



Airtasker Pay is an app used by 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 Pay, Google Pay, Samusung Pay and Microsoft Pay, and also includes a person-to-person (P2P) service.

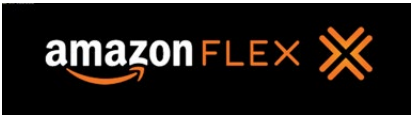
Ally

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Instant

**Services Provided:** P2P

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



Amazon Flex is an app enabling 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, Mac computer and Apple Watch, as well as its own operating system and software. The company's more modern devices include person-to-person (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 alerts tenants 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 users' mobile phone numbers with their bank accounts and lets them receive and send money. It also allows international payments to more than 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](#)



### Bento

Bento is a business-to-business payment service that provides corporate clients with instant payment products, including a virtual card and instant payment processing technologies.

#### VERTICALS

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

**Settlement Time:** Instant

**Services Provided:** Corporate disbursements, payroll disbursements

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

**NEW**



Better is an app enabling health insurance claims disbursements, and is mainly focused on out-of-network services. Bills are paid with cash, and the app allows processing via photos of said bills.

### Better

#### 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 enabling freelancers' payments through ACH and PayPal. The offering allows users to send invoices and sync with Quickbooks, Xero and Sage Intacct.

### Bill.com

#### VERTICALS

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

**Settlement Time:** Instant

**Services Provided:** P2P

**Website:** [Bill.com](#)



BillMo's app provides person-to-person (P2P) payments for immigrants living in the United States and 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](#)



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.](#)



Brubank is a digital bank that offering person-to-person transfers between account users, including account holders at different banks.

### Brubank

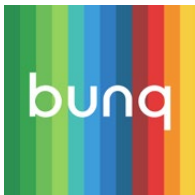
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Instant

**Services Provided:** N/A

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



Bunq is a personal finance solutions developer. Its app allows users to instantly send and request payments 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](#)





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](#)



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](#)



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](#)



Circle offers an app allowing users to send money and exchange currency between U.S. dollars, U.K. pounds and euros. It works together with iMessage so users can 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 payment 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 person-to-person (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. Its solutions work as add-ons to companies' existing payroll systems, allowing employees to access their money before payday. The pre-accessed amount is later deducted from their paychecks.

### DailyPay

#### VERTICALS

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

**Settlement Time:** One business day

**Services Provided:** Employee disbursements

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



Digiliti Money provides cloud-based, software-as-a-service (SaaS) financial solutions and helps financial institutions of all sizes leverage their remote deposit capture. Its solutions create revenue streams, foster customer relationships and help it gain a competitive edge.

### Digiliti Money

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓	✓				

**Settlement Time:** N/A

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

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



DiPocket is a personal finance solutions developer. Its app can be linked to prepaid Mastercard debit cards, 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 software-as-a-service (SaaS) solutions for mobile and online payments and deposits. It offers its financial services to the government, healthcare, 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](#)



Enservio offers insurance software that provides instant ACH/EFT solutions for auto and household claims. It also offers business-to-business (B2B) virtual turnkey solutions 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](#)



EQ Bank is the digital banking division of Canadian Equitable Bank. It offers clients features like mobile check deposit, money transfers and other capabilities present in digital banking apps, like 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](#)



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

### Facebook

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Instant

**Services Provided:** P2P payments

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





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

### Freelancer

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

**Settlement Time:** Two to three business days

**Services Provided:** Freelancer disbursements

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



FlexWage is a payroll solution that allows workers to receive early wage payments, view payment balances and conduct other payment tasks. Workers can also use the app to receive funds digitally.

### FlexWage

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

**Settlement Time:** Instant

**Services Provided:** Payroll disbursements

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

**NEW**



Gene Wallet provides blockchain-based payments solutions to enable person-to-person (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 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](#)



Google offers its own tool for sending and receiving money through its Google Wallet. This functionality allows users to make transactions via the app, Gmail or online, and money received through the app is directly deposited into their linked bank accounts.

### 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 FinTech specializing in the prepaid debit card industry. It offers users multiple ways to reload cards, send and receive money and manage their accounts through an app.

### 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](#)



Huawei Pay offers a digital wallet solution enabling payments through Huawei or Honor phones. Payments can be made offline, and the service is available in many stores throughout China and select other countries.

**Huawei Pay**

**VERTICALS**

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
							✓

**Settlement Time:** Instant

**Services Provided:** N/A

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



InstaMed is an app offering insurance claims disbursements and bill payments for providers and payers. It is accessible via mobile, tablet or desktop allows users to create digital wallets and make recurring payments to providers.

### InstaMed

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

**Settlement Time:** Instant

**Services Provided:** Insurance disbursements

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



JETCO Pay is a mobile payment point-of-sale (POS) solution that allows merchants to be paid via in-store QR codes and through their websites. The service also enables person-to-person (P2P) money transfers.

### JETCO Pay

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					✓

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



Jiffy

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

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



Kakao Pay

Kakao Pay is the FinTech 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 offers loans, financing and other products.

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time:** Instant

**Services Provided:** Payroll disbursements

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



Kalo is a freelancer management platform allowing companies to see their freelancers' information, check availability and assign tasks. It also provides payment capabilities to disburse 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](#)



Kiosco Pay is a mobile app that works with prepaid cards and transport cards, as well as Mastercard and Visa, enabling Argentine merchants to be paid electronically.

### Kiosco Pay

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					

**Settlement Time:** Instant

**Services Provided:** Online bill payment solutions

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



Koho is a Canadian personal finance company offering a branded Visa Prepaid Card and mobile app that allows users to receive paychecks, pay bills, make ATM cash withdrawals, set savings goals and receive spending insights, among other options.

### 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 that 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. It enables borrowers to apply for loans online and select offers 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](#)



LendingPoint is a FinTech balance sheet lender enabling users to request up to \$20,000 and, once loans are approved, transfer the funds into their bank accounts the next business day.

LendingPoint

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time:** One business day

**Services Provided:** Loan disbursements

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



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

LINE Pay

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
							✓

**Settlement Time:** Instant

**Services Provided:** N/A

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



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

Loot

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

**Settlement Time:** One hour

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

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



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

### Lunar Way

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time:** Instant

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

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



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

### Mashreq Neo

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time:** Instant

**Services Provided:** Payroll disbursements

**Website:** [Mashreq Neo](#)



The MercadoPago platform is the payment ally of Mercadolibre and helps merchants and other agents both pay out 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](#)



Metal Pay is a mobile app allowing users to make person-to-person (P2P) transfers and disburses payments based on app usage.

Metal Pay

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



Microsoft Pay is an enterprise app that connects shoppers and merchants, allowing them to pay for quick purchases via app, online and on sites like Facebook Messenger.

**Microsoft Pay**

**VERTICALS**

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					✓

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



MobilePay is a mobile payment app that works with various Denmark-based banks. MobilePay can be used for shopping and payment at various merchants through QR codes, and customers can 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 FinTech 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 U.K.-based users to receive transfers from individuals and companies. The service includes features such as budgeting, bill payment and international transfers.

### Monese

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

**Settlement Time:** Instant

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

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



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

## MoneySend

### VERTICALS

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

**Settlement Time:** Instant

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

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



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

## Monzo

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Instant

**Services Provided:** P2P

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



Moonrise provides a platform to connect gig workers with employers seeking to fill shifts. Its solution enables workers to receive payments on associated cards 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](#)



NCR is a global technology company specializing in the development of consumer transaction solutions. It provides products 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 (P2P) 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 and person-to-person (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 allowing users to make person-to-person (P2P) payments by linking to existing bank accounts to fund the app transfers. The payments can be delivered with memos or pictures 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](#)



Paym

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

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

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



Paym

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

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

**Settlement Time:** Instant

**Services Provided:** Food wallet, QR code

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



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](#)



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 approved customers' bank accounts.

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 person-to-person (P2P) payments in which a mobile phone number is linked to a bank account. It also allows chatting between 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 debit card. Users can also be 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 (P2P) payment transfers.

**Popmoney**

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Instant

**Services Provided:** P2P payments

**Website:** [Popmoney](https://popmoney.com)



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

**Prosper Marketplace**

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time:** 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!](#)



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

**RateSetter**

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time:** One business day

**Services Provided:** Loans

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



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

### 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](#)





Revolut allows users to transfer funds from their bank accounts or debit cards into its app to spend, send, receive and exchange. Users can send money to other people in 20 currencies even if recipients do not have Revolut accounts, and also offers currency exchange capabilities.

## Revolut

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



Revelator was founded in 2013 and allows shareholders to instantly receive royalty payments through a mobile app. Shareholders are paid through a digital wallet.

## Revelator

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Instant

**Services Provided:** P2P payments

**Website:** [Revelator](https://www.revelator.com)



Rover's app connects 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 cards, enabling users to access different features like mobile access, ATM withdrawals and get their paycheck directly sent to their RushCards.

## 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 the digital wallet of South Korea-based technology provider Samsung, and accepts government disbursements and enables government fee payments.

### Samsung Pay

#### VERTICALS

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

**Settlement Time:** Instant

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

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



Simple is a personal finance solutions developer. Its customers receive Simple Visa cards connected to FDIC-insured accounts, and they can access features such as photo check deposit, direct deposit and person-to-person (P2P) services like Square, Venmo and PayPal.

### Simple

#### VERTICALS

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

**Settlement Time:** Instant

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

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



## Skype

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

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



## SocietyOne

SocietyOne is a peer-to-peer lending service operating in Australia. It offers personal loans for debt consolidation, holidays and weddings, among other options, and funds can be deposited into borrowers' accounts 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 banks. Payments can be submitted through its website or 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 of whether they are Square Cash users. Payments can be sent with debit or credit cards and cashed out to banks 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

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.

### VERTICALS

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

**Settlement Time:** Instant

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

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



## Swish

Siwsh is a payments service based in Sweden that allows person-to-person (P2P) payments and corporate business payments. The transfers are cleared through BankID and the service works mostly on a mobile platform.

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time:** Instant

**Services Provided:** P2P

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



**Tapp**

Tapp is a commerce app helping low-income shoppers make online purchases without bank accounts or credit cards. It also allows them to pay for food and goods with their smartphones.

**VERTICALS**

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



**Tesco Pay**

Tesco Pay can be connected to users' bank accounts or credit cards 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.

**VERTICALS**

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					✓

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



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

### TigoMoney

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

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



The Check Cashing Store's services include cashing various checks for various purposes like 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://thecheckcashingstore.com)





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

**Tuyyo**

**VERTICALS**

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Minutes

**Services Provided:** P2P payments

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



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

**Ualá**

**VERTICALS**

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Instant

**Services Provided:** P2P

**Website:** [Ualá](#)



Upstart is an online lending platform. In addition to its direct-to-consumer lending platform, the company 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 allowing clients to find, hire, work with and pay freelancers. Workers can choose payment through 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](#)



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

## Vend

### VERTICALS

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

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



Venmo is a PayPal service allowing users to send money to other users and make purchases. It focuses on the social aspect, offering an interface similar to social media platforms that enables members to share their purchases and payments.

## Venmo

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



### Verse

Verse is an app allowing users to register with their mobile phone numbers and link them to their bank accounts. Users can use Verse to send or receive money from others just by providing their phone number and transferring balances to their bank accounts.

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



### Vivus

Argentina-based Vivus offers web- and mobile app-based solutions, enabling credit simulation and approval. It collects disbursements that can then be deposited into bank accounts.

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time:** Instant

**Services Provided:** Lending disbursements

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



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

### Vouchr

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** N/A

**Services Provided:** P2P payments

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



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

### Voygo

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time:** Instant

**Services Provided:** Corporate disbursements

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



VPay was founded in 2008 and provides solutions for faster claims processing using mobile and web solutions. It is focused on the insurance and healthcare industries.

**VPay**

**VERTICALS**

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓			✓		

**Settlement Time:** Instant

**Services Provided:** Claims disbursements, payroll disbursements

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



Wala is a financial platform that includes financial analysis tools, bill payments and person-to-person (P2P) 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. The app also 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](#)



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

### Walnut

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Minutes

**Services Provided:** P2P payments

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



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

## WB21

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Instant

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

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



WeChat Pay supports international credit and debit cards, transportation tickets, ride-hailing and retail solutions. Its offerings 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 allowing users to search for work or hire freelancers. It can be used to offer work to small and medium-sized businesses (SMBs), and 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 allowing payments to be paid and received by all involved parties. Transfers 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. It 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)



Wyndy is an app that allows parents and college babysitters to connect and provide services in simple and fast contexts. Payments are processed through Instant Pay and have a \$3 fee, but 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)



Xoom is a digital money transfer app focused on the Latin American and Asian markets. Customers can use the app, which is connected to PayPal, for cross-border payments.

## Xoom

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



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

## Zelle

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Minutes

**Services Provided:** P2P payments

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



Zopa is a digital person-to-person (P2P) lending services provider. It matches people looking for loans with investors searching for high rates of return. The process of applying for 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](#)

### Feedback

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



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

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

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

### PYMNTS.com

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

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