

SEPTEMBER 2019

DISBURSEMENTS

Tracker



Speeding Up Gig Economy Insurance Disbursements

– Page 6 (Feature Story)

PayActiv moves to create faster disbursements for the gig economy

– Page 9 (News and Trends)

How technologies like AI, ML are changing the insurance claims process

– Page 13 (Deep Dive)

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DISBURSEMENTS Tracker

TABLE OF CONTENTS

•	03	WHAT'S INSIDE A look at why companies like Apple are testing APIs for online insurance services
•	06	FEATURE STORY Tim Attia, CEO and co-founder of Slice Labs, on how the gig economy insurance provider is using AI to automate the claims process
•	09	NEWS AND TRENDS The latest disbursements headlines, including the Federal Reserve's push to develop a faster payments rail and how check fraud cost U.S. companies more than \$18 billion last year
•	13	DEEP DIVE An in-depth examination of how companies and providers are relying on AI and ML to provide faster insurance payouts and claims
•	19	PROVIDER DIRECTORY A look at the top disbursements market companies, including two additions
•	117	ABOUT Information about PYMNTS.com and Ingo Money

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

Banks and businesses alike are feeling the mounting pressure to pay workers quickly and via the methods they prefer. This is especially true as more people join the gig economy, where faster payments are more than just a preference — they are a necessity. Nearly 40 percent of the U.S. workforce is [engaged](#) in the gig economy, meaning cash flow hitches could have far-reaching consequences. Instant disbursement options are emerging to satisfy employees' needs as the space expands and more consumers seek freelance work.

Gig economy workers took in more than \$1.7 trillion in estimated [earnings](#) last year, and the 70 percent who live paycheck to paycheck are coming to rely on instant payments to stay afloat. Many value receiving their funds early, with 84 percent of paycheck-to-paycheck gig professionals [expressing](#) an interest in advance payments. That means that the development of fast, secure and innovative disbursement systems is becoming a must for providers and employees around the globe. Real-time payments are also of great interest to both insurers and financial institutions (FIs), with 60 percent of the latter stating that such payments would [improve](#) both collection times and customer satisfaction.

Card networks like Mastercard are working on new solutions tailored specifically to the gig economy for better disbursements. Other companies, like Western Union, are innovating their offerings for

international payments as more businesses and contract workers connect worldwide.

Around the disbursements world

Mastercard recently [announced](#) a new partnership with Tennessee-based Evolve Bank & Trust to expand its push payments solution for the gig economy. The offering will let the bank push payments to all debit cards issued within the U.S.

Making sure that gig economy workers have access to faster disbursements is also why financial wellness service PayActiv is looking to [enhance](#) its payments platform. The company is working with partners to create more convenient disbursements experiences for gig workers who want to get their wages quickly.

Some key faster payment players in the United States are butting heads. Banks invested in The Clearing House's (TCH's) Real-Time Payments (RTP) settlement rail are involved in a debate with the Federal Reserve as the latter looks to [build](#) its own instant payments system. The banks argue that the Fed's offering would compete with the instant payments systems currently in development and hinder the expansion of real-time disbursements to both businesses and consumers.

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

Speeding gig economy insurance disbursements

Gig workers want to receive not only their wages, but all forms of payments and disbursements quickly and easily. They are often disappointed with the insurance industry, however, which can take days to send them check-based payouts, said Tim Attia, CEO and co-founder of gig economy insurance platform [Slice Labs](#). For this month's Feature Story (p. 6), Attia explained how the company is using artificial intelligence (AI) to bring more automation into the claims process and create faster disbursements for the gig economy.

Deep Dive: How AI, ML are revitalizing the insurance claims process

The insurance industry is a paper- and check-based world in need of an upgrade, especially as consumers have come to expect instant payments and disbursements in all facets of their lives. Consumers want their claims settled and the money deposited as quickly as possible, meaning insurers need to build out innovative new systems to support such experiences. Many providers and their partner services are turning to AI and machine learning (ML) to help manage the troves of data and the security requirements that come with instant payouts. This month's Deep Dive (p. 13) examines how these technologies are being used to innovate the claims process and provide end customers with speedy and smooth settlements.

September Disbursements Tracker updates

This edition of the Disbursements Tracker includes the profiles of more than 75 suppliers and providers, including two additions: Alberta Payments and Moneris.

EXECUTIVE INSIGHT

How do you see disbursements changing in industries such as insurance as more claims and additional processes move online and into channels like mobile?

"Consumer payment preferences are rapidly changing. Nowhere is this truer than for policyholders impatient to receive insurance claim payments. Immediate payment expectations go hand in hand with the widespread digitalization of other routine activities — except that, for the claimant, filing a claim is not routine. It's about getting back to a normal routine — and fast.

For insurers, providing a quick, hassle-free claims experience is the difference between a customer retained and a customer lost. According to Accenture, nearly 80 percent of customers switch to another insurance provider following a negative claims experience.

To streamline the claims process, insurers are leveraging technologies to accelerate decisioning and implementing digital disbursements to transform claims payments. Increasingly, insurers are able to make claims decisions within hours and pay them instantly. In fact, mobile apps like Safelite's ClaimGo allow policyholders to submit, verify and collect payment on claims using their smartphones [and] without ever speaking to adjusters.

The chief objective behind these technology investments is to reduce the odds that customers shop around in the aftermath of [negative] claims experiences. But delighting policyholders also makes them more likely to share their positive experiences with others, making digital claims payment an effective customer acquisition tool."

DREW EDWARDS

CEO of [Ingo Money](#)



65%

Portion of insurance claims that are still paid by check



87%

Portion of insurers looking to invest more than \$5 million in AI before 2020



\$18B

Amount U.S. institutions lost to check fraud in 2018



\$236B

Amount that one-third of gig workers received via pay advances in 2018



60%

Share of FIs that believe real-time payments would improve collection activity from customers



Feature Story



FEATURE STORY

Speeding Up Gig Economy Insurance Disbursements

Gig economy workers have certain expectations when it comes to payments and disbursements, whether they are homeshare hosts who rely on reservation income or rideshare drivers who collectively make millions of trips per day. The 3.9 million Uber drivers around the world are [accustomed](#) to instant disbursement options that can pay out wages within minutes, while Airbnb [resolved](#) its payment processes to fit the needs of international home renters and hosts.

Freelancers are earning more than \$1.4 trillion in income in the U.S. alone, and this economy is rapidly expanding around the globe. There are certain sectors that are still behind the times when it comes to serving this growing labor force, however. Traditional insurance providers have yet to update their paper-based methods and thus underserve the gig workers who need them.

Freelance professionals accustomed to quick and easy disbursement experiences expect the insurance industry to offer similar services, but they are often disappointed, according to Tim Attia, CEO and co-founder of gig economy insurance provider [Slice Labs](#). Traditional home and auto insurance claims can take 15 to 30 days to reach claimants, which is unacceptable for workers who are used to simple click-and-pay in-app experiences.

In a recent interview with PYMNTS, Attia said Slice has automated its claims experience to bring more speed and convenience to the payout process.

“On the claims side, if it’s a smaller-value claim, those are handled within ... hours to days, depending on [additional factors],” he said.

Attia also noted that 80 percent of the company’s claims are currently settled within a three-day

period. Slice offers insurance policies for rideshare, homeshare and cyber professionals, allowing users to purchase coverage on demand and cover specific home reservations or driving shifts. Automating this process can provide more benefits to consumers within the on-demand world, and companies like Slice are innovating their payments processes to meet those needs at scale.

Disbursements in the on-demand world

Slice relies on its website, mobile apps and technologies like AI to more quickly disburse claims, Attia said. All claims for rideshare, homeshare or cyber insurance policies first begin with a chatbot, although rideshare customers can also start them through the mobile app. All users are also given the option to begin filing through more traditional methods, like phone calls.

The platform's ultimate goal is to offer insurance and claims processes that are as on demand as the gig economy itself, which is why Slice's approach differs from those of traditional insurers. Users can sign up and pay for policies only when necessary, and they do not have to pay monthly fees for them to remain active. The company is moving that experience into the claims side, too.

"We allow [customers] to pay when they're earning money," Attia said. "Then, the other side of it is, if we are going to auto-settle a small property claim, we obviously want the money to show up in their bank accounts, let's call it, instantly. I think that's one of the biggest shifts, ... that we don't have a billing system. We have a payments system, and I think that

a lot of traditional insurers are still thinking billing systems."

Slice is still looking to further innovate its claims experience to boost speed, especially as instant payments become the norm in the gig economy. The company's claims are still paid out via checks, despite the automation it has tied into the process, but it is currently "evaluating options" to enable instant reimbursements. Attia said it is also examining how tools like AI and ML could better fit into the payout system, including how such technologies could be used to detect fraud.

International disbursement challenges

Speed is not the only challenge insurers must confront when it comes to gig economy claims and disbursements. Freelancers also operate internationally, meaning providers must be able to accommodate a global workforce.

"In our world, we have to bring in money and pay out money," Attica said. "If you look at Airbnb ... it's across a large geography. Putting aside insurance regulation on collecting and paying out premiums, it's a challenge to try to look for a solution that would cover that many jurisdictions. That's one of the areas that we're working to try and solve. How can we handle things like payments across a large geography?"

Responding to the payment needs of such a large and diverse workforce may not be easy, but it is necessary. Gig workers are beginning to expect all payments to be both instant and convenient, and their preferences are rubbing off on the rest of the world. It is up to disbursements providers to keep pace.

NEWS & TRENDS

Instant payments and disbursements

Mastercard partners with Evolve Bank, extends push payments service

Banks and payment providers are looking for new ways to quickly send money, and Tennessee-based Evolve Bank & Trust is [partnering](#) with Mastercard to do so. The collaboration will enable the former to leverage the Mastercard Send platform to push wages to U.S. debit cards in real time. The solution will help the bank better serve the growing number of gig economy participants who expect same-day funds. Many gig workers are now accustomed to instant payments, with one-third of them [receiving](#) \$236 billion from pay advances in 2018.

Mastercard is adding additional features to Mastercard Send as the platform expands, including some from Minneapolis-based pay advance services company Branch. The latter will utilize the former's platform to support pay advances on behalf of employers. Employees accessing Branch through Mastercard Send will be able to instantly receive payments, with each transfer carrying a \$3.99 fee.

Mastercard acquires Nets Group's real-time payments unit for \$3.2B

Mastercard also recently announced that it is [buying](#) Dutch company Nets Group's real-time payments unit for \$3.2 billion. The deal marks the card

network's largest acquisition and will allow it to support real-time transactions between European bank accounts. Michael Miebach, Mastercard's chief product and innovation officer, said the acquisition is part of the firm's strategy to become a "multirail payments group" rather than a simple card network. The move follows two similar purchases Mastercard made earlier this year, when it bought global account-to-account (A2A) payments firm Transfast in March and payments company Vyze in April.

PayActiv partners with Fiserv for wage disbursement

Financial wellness solutions service PayActiv is [collaborating](#) with financial technology company Fiserv to enable faster disbursements by allowing the former to use the latter's Digital Disbursements technology, which speeds workers' access to wages. Fiserv's solution provides customers the tools they need to send money in real time using direct push payments, transferring funds almost instantly to workers' bank or card accounts. The Digital Disbursements solution is not wholly intended for gig workers, but it will enable PayActiv to better serve that market. PayActiv CEO Safwan Shah stated that this is going to be especially useful as more freelancers expect payments and wages to arrive instantly. He added that real-time disbursements also serve the rising number of workers who are living paycheck to paycheck by helping them relieve financial stresses.

New markets and international disbursements

Samsung finalizes payment collaboration with Telenor Microfinance Bank

Samsung has announced a collaboration with Telenor Microfinance Bank to enable digital disbursements in Pakistan. The deal will [allow](#) the former to make payments using the latter's Easypaisa digital banking platform, enabling Pakistani retailers to access incentive payments and other disbursements that can be sent directly to Easypaisa mobile wallets. These merchants can also use Samsung's technology for commission settlements and other services. The two companies will work to provide increased flexibility and speed to the country's retailers, Irfan Wahab Khan, CEO of Telenor Pakistan, noted. He added that the move will also help foster more overall payments digitization within the Pakistani financial ecosystem.

UCPB signs disbursements deal with Pag-IBIG Fund

Digital disbursements are also on the rise in the Philippines, where state-owned United Coconut Planters Bank (UCPB) recently set up an operations network called PESONet to act as an automated clearing house. UCPB finalized a deal with the Home Development Mutual Fund (Pag-IBIG Fund) following PESONet's debut to enhance digital disbursements for the bank's 14 million customers. The two will [provide](#) UCPB Pag-IBIG eMoney cards, which will grant customers access to cash loans, savings and other offerings electronically. The cards were designed to create a speedier, more convenient way for customers to access disbursements and additional benefits, Pag-IBIG Fund CEO Acmad Rizaldy P. Moti

said. The disbursements partnership was finalized only a year after UCPB launched tools enabling faster electronic money transfers through its mobile banking apps.

Paytm aims to process \$1B in disbursements by 2020

Disbursements are becoming competitive in other markets such as India, where payments service Paytm has [announced](#) its intention to process \$1 billion USD worth of disbursements during the 2019-2020 fiscal year. The company also launched a bulk payments service to simplify transactions for its merchant clients. Paytm's partners can use the solution for beneficiary management and to enable bulk disbursements, and it hopes the feature will help merchants better digitize routine salary, reimbursement and vendor payments. The launch comes just two months after Paytm created an AI-enabled engine to simplify and streamline the online payment process for merchants' transactions. The company plans to continue to enhance its disbursements and bulk payment services

Insurance and new technologies

Travelers Companies, PayPal team up for instant payouts

Insurance industry provider The Travelers Companies — better known as Travelers — is beginning to abandon check- and paper-based processes in favor of bringing faster disbursements and instant claims to customers. The property casualty insurance provider recently [signed](#) a partnership with PayPal that will allow those filing auto, property and general liability claims to receive their funds faster. Global Transaction

Services at Bank of America Merrill Lynch will enable Travelers to link to PayPal through its Global Digital Disbursements offering.

Travelers stated that claimants will be able to use PayPal to quickly access their funds, with many receiving their money on the same day that payments are issued. Travelers will continue to expand the partnership and plans to extend the service to include workers' compensation claims by 2020.

Apple to test new health API for insurance claims, disbursements

Technology giant Apple announced that it will [test](#) a new, third-party application programming interface (API) designed to more quickly settle customers' healthcare insurance claims. The solution was developed in tandem with consumer-directed exchange company CARIN Alliance, which works with pharmaceutical firms, payment providers and others to facilitate the sharing of health information. CARIN

hopes the API will eventually become integrated into the Apple's Health app, allowing it to make insurance claims faster, easier and more accessible for consumers who increasingly rely on their mobile phones.

The API's full rollout is currently scheduled for next year, though no firm date has been announced, and Google and Microsoft are also involved in the project, according to a recent [report](#). Apple will work with healthcare insurers like Anthem and Blue Cross Blue Shield during the trial phase.

Cardplatforms, One Inc partner on digital prepaid cards for faster insurance payouts

Payments technology provider Cardplatforms is [working](#) with software-as-a-service (SaaS) company One Inc to create a digital payment solution for insurance payouts. The pair plan to launch digital prepaid cards for the latter's ClaimsPay insurance payments platform, allowing claims and payments to be sent digitally and reducing customers' long wait times. A



joint [news release](#) stated that 65 percent of insurance claims are still paid with checks, but the companies noted that integrating digital prepaid cards into the platform will enable faster and more efficient payments.

Banks, fraud and faster disbursements

Banks, Federal Reserve still fighting over faster payments

Banks involved in TCH's RTP rail could soon face competition, even as the instant settlement system continues to add FIs and providers. The United States Federal Reserve recently announced that it is [looking](#) to develop its own real-time service, which would directly compete with TCH's offering just four years after it directed banks to build out the RTP network.

Both TCH and the Fed are looking to make instant payment rails a reality in the U.S., as such systems could play critical roles in catering to the 70 percent of Americans living paycheck to paycheck. Banks are expressing concern that the Fed's version will delay the creation of a fully ubiquitous payment system for businesses and consumers. Smaller FIs have expressed their support for a Fed-backed solution, however.

American consumers are loyal to companies with faster disbursements

Check-based disbursements are still one of the more popular methods to pay out wages, advancements and insurance claims, but customers are getting increasingly frustrated with such paper processes. A Meta Financial Group [study](#) revealed that 47 percent

of American consumers would be more loyal to companies that offered disbursements through faster payments options, as opposed to those that still use checks. That includes disbursements such as rebates, credits, tax refunds and insurance payouts.

The findings highlight the need for further disbursements innovation, said Sheree Thornsberry, executive vice president and head of payments for MetaBank. There are more than \$2 billion in business-to-consumer (B2C) payments made annually, about half of which are made by check. Processing such disbursements can cost a business more than \$3 per check.

US companies lost more than \$18B in check fraud last year

Banks and merchants still confront some classic criminal techniques used to steal information, including check fraud, which continues to be a costly area thanks to the popularity of mobile check capture. U.S. institutions have lost more than \$18 billion to check fraud in the last year, and Drew Edwards, CEO of instant payments provider Ingo Money, told PYMNTS in a recent [interview](#) that this type of fraud has followed consumers and merchants into the digital world.

Edwards said part of the problem is that mobile remote check deposit has several vulnerabilities that fraudsters are exploiting, meaning banks and partnering services must either innovate their approaches to such services and other digital disbursements or completely shutter them. Banks and payment providers should start thinking differently about how to protect these solutions, he added.



DEEP DIVE

How AI, ML Are Revitalizing The Insurance Claims Process

The insurance industry has a reputation for slow procedures and even slower payments, and the claims process still often requires customers to deal with depositing physical checks. Such services are thankfully becoming more digital than ever as customers become less keen on paper-based systems and their accompanying wait times. Insurers are still playing catch-up when it comes to offering the speed and convenience consumers want, however.

Firms must first and foremost bring the claims experience into the digital world. These services should be as quick and personalized as other digital offerings, such as rideshare or shopping platforms. This is where AI and ML are beginning to emerge as critical tools that allow industry providers to better compete and satisfy customers. A recent [study](#) revealed that 87 percent of insurers are looking to invest more than \$5 million in AI before 2020, and more than half are considering using the technology to innovate their processes.

Insurers view AI as a tool with the potential to support everything from speedier payments to fraud protection. A separate [study](#) predicted that this technology would enable a cost savings of \$2.3 billion within the same year.

Customer payouts and disbursements remain some of the more intriguing insurer use cases for both AI and ML solutions. Both technologies can be applied to front- and back-end processes, such as [creating](#) consumer-facing, AI-powered chatbots or streamlining the claims process behind the scenes.

AI, insurance and the future of digital claims

AI-powered chatbots, algorithms and additional tools are becoming prolific in the insurance world, and customers now rely on such technologies to enable many processes that were traditionally paper-based.

Mobile renters' insurance app Lemonade relies on an AI-enabled chatbot and mobile app for customer engagement and fast claims, for example. Customers start claims by conversing with the app's AI-enabled agent, Jim. Customers can use the chatbot to finalize their claims, and the information is then routed through Lemonade's database to [match](#) specific instances against similar claims to ensure legitimacy.

Several business-to-business (B2B) solutions are enabling similar services for those on the insurance company side, with firms like Elfaris providing digital assistant products that allow insurers to create AI-powered, consumer-facing chatbots. Its offering

allows insurers to accept payments and claims through assistants, a process that is fast becoming one of the industry's top applications of AI technology.

Some firms are moving away from chatbots and are instead examining how AI and ML could help them simplify claims by processing images and visual data. Auto insurance AI provider Tractable [offers](#) such a service for insurance agencies, using image-based technology to help insurers process accident-related damage and estimate how much money is owed to end customers. Though the service does not directly pay out claims, it relies on AI to significantly reduce the length of the overall process.

Using AI to enable faster claims and payouts is not without its challenges, however, as the technology is still in its earliest stages. Lemonade states it can [process](#) a claim in just three seconds, but its AI-powered chatbot currently cannot process more complex issues. The company instead routes customers to human insurance agents for such matters.

Some providers are using the technology to do more than just enable chatbots and process simple claims. Health

insurance firm Aetna has [created](#) AI software to help with claims payouts, for example, and it uses the solution to analyze lengthy healthcare contracts and simplify customers' experiences. This also means employees no longer have to pore over such documents, freeing them up to handle more complex work.

AI and its expanding role in insurance

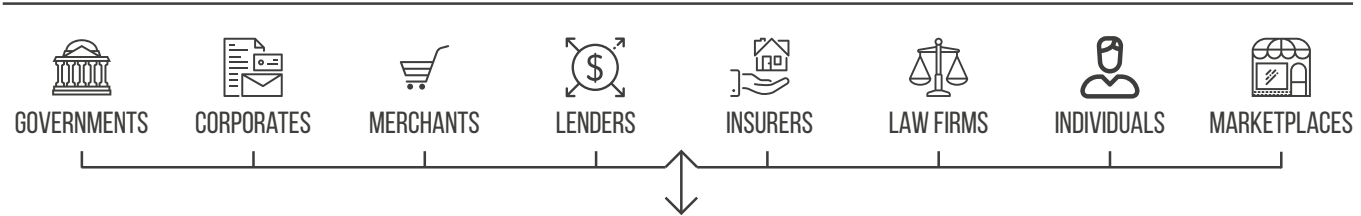
The insurance industry is not alone in using the technology for disbursements and other forms of innovation, though insurance companies are among the groups [expected](#) to spend the most on AI in the next five years. Healthcare providers are among the other groups predicted to invest more in the technology as time goes on.

AI's role in payments and claims processes is poised to expand. Customers and businesses are now accustomed to speaking with, interacting with and receiving money through AI-powered tools and channels. It is unclear just how the technology's role in the ecosystem will evolve, but one thing is certain: Its impact on the insurance space will only grow as paper-based processes fade away.

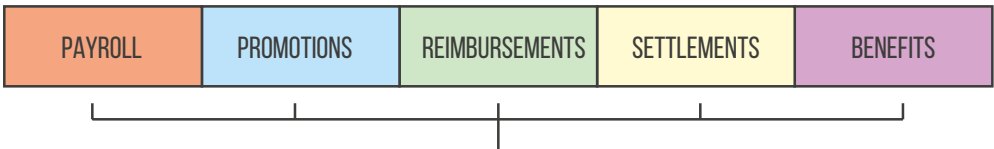




USE CASES



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:

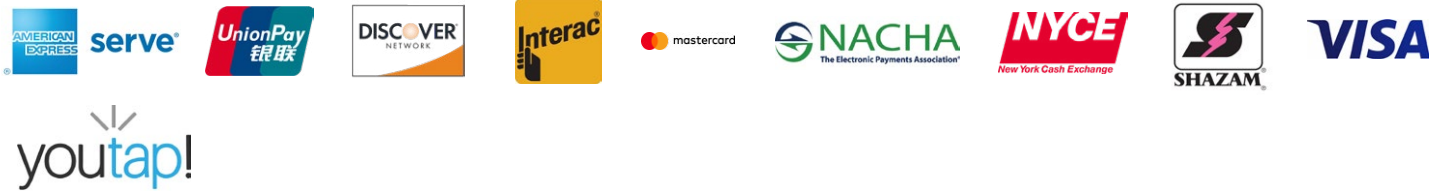
TYPES OF DISBURSEMENTS

ENTITIES THAT MAKE DISBURSEMENTS

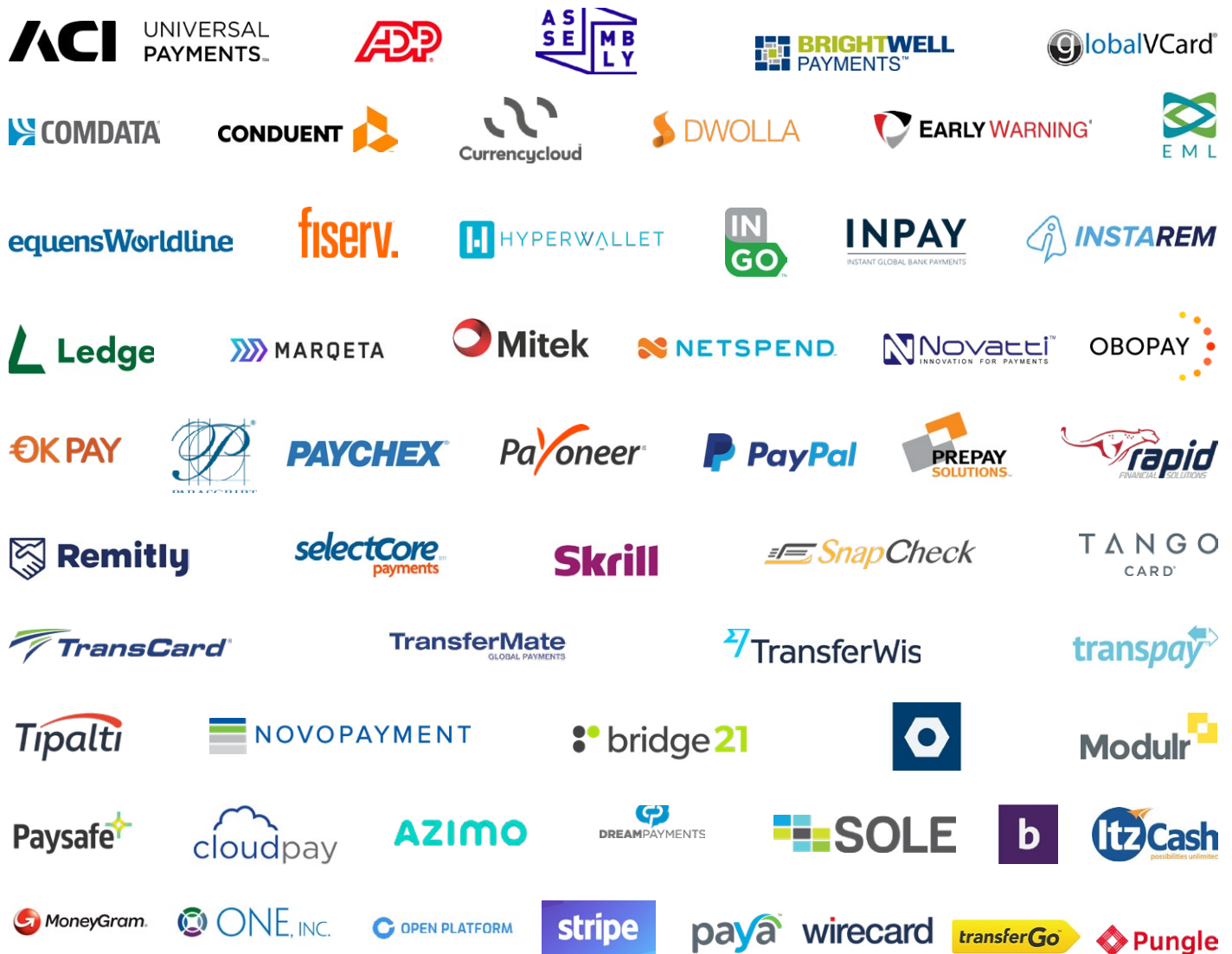
	PAYROLL	PROMOTIONS	REIMBURSEMENTS	SETTLEMENTS	BENEFITS
 CORPORATES	FREELANCER PAYMENTS	EMPLOYEE	TRAVEL EXPENSES		PENSION
 MERCHANTS	TEMP LABOR	EMPLOYEE, CUSTOMER PROMOTION	RETURNED MERCHANDISE		
 INSURERS	FREELANCER PAYMENTS	EMPLOYEE	REFUND POLICY	CLAIMS	
 LENDERS	FREELANCER PAYMENTS	EMPLOYEE		LOANS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



Alberta Payments is a point-of-sale-agnostic payment platform that works with self-service kiosks and mobile apps.

Alberta Payments

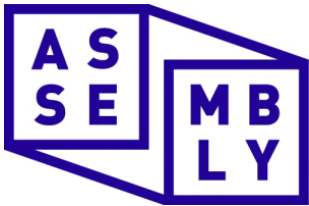
VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					✓

Settlement Time: Instant

Services Provided: Merchant disbursements

Website: [Alberta Payments](#)

NEW



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 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.

EML 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 Finance](#)



Moneris is a Canadian merchant payment solution that works with self-service kiosks and digital wallets.

Moneris

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: One hour

Services Provided: Merchant disbursements, corporate disbursements

Website: [Moneris](#)

NEW



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.](#)

NEW



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](#)

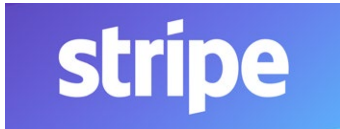


SOLE Financial is a payroll card solutions provider. Its products offer an alternative to paying employees by check, and cardholders can check their balances by phone or text and pay bills online.

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](#)



Better

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.

VERTICALS

GOVERNMENT

CORPORATES

MERCHANTS

LENDERS

INSURERS

LAW FIRMS

PEOPLE

MARKETPLACE

Settlement Time:

Instant

Services Provided:

Insurance disbursements

Website:

[Better](#)



Bill.com

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.

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

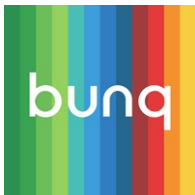
VERTICALS

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.

NEW

Current

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Current](#)

NEW



DailyPay is a technology-enabled financial wellness company. 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](#)



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

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.

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 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.

Kakao Pay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time: Instant

Services Provided: Payroll disbursements

Website: [Kakao Pay](#)



Kalo is a freelancer management platform 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](https://www.mercadopago.com)



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](https://metalpay.com)



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



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



Skype

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

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Skype](#)



SocietyOne

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

Starling Bank

VERTICALS

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

Settlement Time: Instant

Services Provided: Payroll disbursements, P2P disbursements

Website: [Starling Bank](#)



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.

Swish

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](#)



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](#)



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.

PYMNTS.com

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

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