

OCTOBER 2019

# DISBURSEMENTS

## Tracker

### Why Paper Checks Continue To Dominate Online Rebates

– Page 6 (Feature Story)

Repay instant funding platform expands services into Canada

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How instant payments are changing rebates

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powered by



# DISBURSEMENTS Tracker

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## Acknowledgment

The Disbursements Tracker is done in collaboration with Ingo Money, and PYMNTS is grateful for the company's support and insight. PYMNTS.com retains full editorial control over the following findings, methodology and data analysis.

# WHAT'S INSIDE

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Consumers in today's on-demand society expect transactions to be instantly completed from the palms of their hands. Companies are unveiling disbursement options geared toward businesses and consumers alike in response, but their approaches vary by industry.

That demand is changing how eTailers disburse rebates, with several players [enabling](#) instant rebates during in-store checkout or paid through digital methods like PayPal. Rewards shopping platform Ibotta recently partnered with well-known retailers and restaurants like Applebee's, Cabela's, The Home Depot, Peet's Coffee, Regal Cinemas and Sephora to enable users to both pay and earn instant cash-back rewards when shopping, for example.

The demand for instant pay is also being recognized in the insurance industry, as several providers are now [paying](#) claims out as quickly as possible with offerings like Visa Direct. Such options alleviate pain points like waiting weeks to confirm claim estimates and receive funds.

## **Around the disbursements world**

The need for faster disbursements is particularly prevalent among employees, with a new study indicating workers want quicker [access](#) to their wages. Human resources management software provider

ADP surveyed 4,000 workers, 62 percent of whom said being able to choose how often they were paid would make a difference in which jobs they took. Employers must meet that need to retain their ad hoc employees and ensure their operations continue to flow smoothly.

Disbursements and online payouts are moving forward in the restaurant and [transportation](#) sectors, too. Eateries can electronically [pay](#) their vendors with software that integrates several back-office functions, and transportation fleet owners and drivers can use their own emerging solutions to instantly [transfer](#) funds for repairs, cash advances or other needs while out on the road.

Financial institutions (FIs) are taking note of this demand and appear to be doing their best to cater to it. Seven banks in the Netherlands — ABN AMRO, ASN Bank, de Volksbank, ING Bank, Rabobank, RegioBank and SNS — are [collaborating](#) to provide customers with instant payment services that exceed European standards, for example. Payments can be credited to participants' bank accounts within five seconds, according to the participating FIs, beating out the established standard of 10 seconds seen elsewhere in the region.

For more details about these stories and other headlines from around the disbursements space, check out the Tracker's News and Trends section (p. 10).

### **Paper checks dominate online rebates**

Rewards-focused websites still send large numbers of physical rebate payout checks to their customers because this payment method is familiar. This is something that is changing fast as more younger consumers shop online. For this month's Feature Story (p. 6), Craig Cassata, president of online rebates site [Mr. Rebates](#), and Kristen Gall, general manager for cash back and shopping rewards company [Rakuten Rewards](#), explain why they are not likely to disappear as disbursement options, even with the presence of fresh digital payout methods.

### **Deep Dive: How instant payments and solutions are changing rebates**

Instant payments are also changing the ways retailers offer rewards programs and rebates in online and physical shopping. Online rebate platforms are offering instant disbursements from eCommerce vendors, eliminating the weeks-long gap consumers traditionally saw with purchase refunds. Apps are allowing consumers to use their phones to [scan](#) for rewards, rebates and discounts while still in stores, or do so from their [browsers](#) when shopping online. This month's Deep Dive (p. 15) digs into how the online rebates world is evolving.

### **October Disbursements Tracker updates**

The October edition of the Disbursements Tracker includes the profiles of more than 75 suppliers and providers, including two additions: LuLu Money and RoadSync.

## EXECUTIVE INSIGHT

***Checks are still heavily used in online rebate payments. How can that disbursements process be improved for both customers and merchants?***

"Rebates are a tried-and-true marketing tactic used by many businesses to motivate consumer buying decisions and drive sales, but the typical rebate redemption process leaves a lot to be desired. Consumers are all too familiar with the hoop-jumping associated with rebates, [as well as the] friction that mutes response to rebate offers and requires higher rebate value to drive consumer behavior.

The economics of traditional rebate programs often rely on breakage resulting from onerous, time-consuming redemption processes. Some of these hurdles and delays are necessary. Manufacturer rebate redemptions often require purchases to age beyond retail merchant return date policies, for example, but some of this friction is no longer necessary — particularly rebate fulfillment, [which] relies on the slow and expensive distribution of paper checks and prepaid cards.

With instant payments, rebates can be fulfilled quickly and inexpensively in a fully digital experience. From rebate enrollment and receipt imaging to digital disbursements timed to program eligibility terms, instant payments can transform frustrating rebate processes into seamless, mobile engagements.

As part of an integrated consumer engagement and marketing strategy, this modern rebate experience will benefit brands and consumers alike, reducing rebate program costs for businesses and marketing agencies and delighting customers in a whole new way."

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



**35M**

Number of consumers who will use smartphones to bank by 2023



**47%**

Share of Americans willing to do business with companies that offer direct deposits within minutes



**22%**

Portion of companies that plan to offer real-time payments in the next 12 months



**62%**

Share of workers who consider off-cycle payments when considering job offers



**57%**

Portion of Gen Z consumers who place high priority on quick transfers when banking





**Feature  
Story**

# FEATURE STORY

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## Why Paper Checks Continue To Dominate Online Rebates

Offering purchase rebates to customers can create attractive incentives for retailers looking to improve their conversion rates. A recent [study](#) found shoppers are 75 percent more likely to make purchases if offered such perks, but even those enticed by rebates do not have kind words for payout frictions. Lengthy disbursement wait times can undo retailers' progress with them, and few payment processes take as long to complete as physical checks.

Paper checks are thriving in the online rebates world, though, despite consumers growing more familiar with options like one-click ordering. Checks are both slow and costly, but they still make up 75 percent of payments sent by online rebate sites.

PYMNTS recently spoke with Kristen Gall, general manager for cash back and shopping rewards company [Rakuten Rewards](#), and Craig Cassata, president of online rebate site [Mr. Rebates](#), about checks' roles in online rebates and why they are unlikely to disappear — regardless of their obvious payment detriments.

### **Online disbursements and why checks are still hanging on**

Rakuten continues to see higher usage of checks for rebate payouts than Mr. Rebates, with nearly three-fourths of its disbursements being mailed out as physical checks.

"The vast majority of our members still choose a big, fat check because there's something tangible and very, very brand-appropriate about it," Gall said.

Rakuten's "big fat check" tagline remains a key branding mechanism, she explained, adding that having that physical connection with brands is still important to customers who are used to online shopping.

Check payments are popular, but no longer hold the top slot for Mr. Rebates' customers. The site currently offers users multiple payment options, including check disbursements, PayPal or having funds sent to their Amazon accounts. It introduced PayPal in 2005 and sees higher usage of it

for rebate payment collection, Cassata said, noting that it is about twice as popular as checks.

“One of the reasons we do have higher PayPal usage is [our] international customers,” he explained. “We don’t disperse checks outside of the U.S. and Canada, so PayPal just levels the playing field on

that one because [the payment] gets converted to their currencies ... and they can still use our site.”

Rakuten also allows consumers to receive their rebates via PayPal, which Gall said accounts for approximately 25 percent of such disbursements on the site. It also added PayPal in 2005 and the share of consumers using it has since remained consistent at 25 percent.

“People choose checks with us because initially, your very first welcome payment is mailed in the form of a check,” she noted. “There’s something really fun about it, and we make it sort of a delightful experience. PayPal isn’t as delightful. PayPal is just a little bit more transactional.”

Checks are not immortal, however, and digital disbursements may increase for Rakuten in the future. The company also allows its customers to cash out via gift cards, an attractive option for merchants as such cards ensure recipients will spend their money only with issuing retailers. Gift cards currently account for approximately 2 percent of Rakuten’s total disbursements.

Both companies are still experimenting with new ways to send rebates to customers. Mr. Rebates recently unveiled Amazon support, and 15 percent of its disbursements are now sent to customers’ Amazon accounts, while Rakuten is planning site-wide support for American Express credit card points, which it hopes to have rolled out by the end of October 2020. The latter is also considering adding Venmo and other popular payment apps.





“We’ve talked about Venmo,” Gall said. “There’s a large degree of overlap between the PayPal audience and the Venmo audience, so it’s not like you buy a ton more reach with Venmo. Definitely there is consideration for [questions like], ‘How do we broaden it to the point that every single payment platform is effectively registered on our site?’”

Venmo would be the next method Rakuten adds if it were looking to offer a new one, however.

“In terms of what it would buy right now, it’s not going to buy us a huge amount of engagement or a differentiated member value,” she said. “But, I do like the idea of these other partnership opportunities.”

Adding yet another form of payment would only add frustrations for consumers, as far as Mr. Rebates is concerned.

“We don’t want too many options in the sense that [we] don’t want to confuse users,” Cassata said. “You know there [are] sites out there that will give you 10 different options for payouts, [but] in my view, simplicity is a good thing. That [complexity] just confuses the user. You’re giving too many options for them to even understand how to cash out.”

### **The future of checks in rebates**

Gall and Cassata agreed that customers’ preferences are key considerations when removing checks or adding new rebate disbursement methods.

“There is an opportunity in the future for something like that ... where you decide how you get paid based on what’s important to you,” Gall said. “But, at the end of the day, the most important factor for [Rakuten] members is, effectively, that we’re giving out cold, hard cash.”

This reliance on cash is subject to change with younger generations, of course. Both Rakuten and Mr. Rebates will be keeping checks in play for the foreseeable future, as will other online rebate sites.

“I don’t see [checks] being ... removed for a long time,” Cassata said. “It’s definitely an antiquated system, especially when you look at how banks process [them] and such, because there’s a bunch of fraud controls in place [or] because of how easy [checks are] to counterfeit, but change takes a long time. My kids barely know what a check is, so I think when they get older it’s going to become passé. But I don’t foresee anything even in the next 10 to 20 years. ... I don’t think it’s fair to the other generations where checks are something they grew up with and are comfortable with.”

How important paper checks will continue to be for rebates is unclear, meaning issuing sites and partner merchants will need to keep careful eyes on customers’ evolving preferences.

# NEWS & TRENDS

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## Instant payments for businesses

### **Wirecard to issue digital payout cards, virtual wallets for Credibly SMB customers**

Business funding FinTech Credibly's customers will now have access to working capital via both physical and digital cards thanks to a [collaboration](#) with Wirecard, the largest payout card issuer in the United States. The companies expect to provide mobile wallets, mobile apps and \$300 million in funding to small and medium-sized businesses (SMBs) this year. The smart cards issued through the partnership will enable businesses to better track their funds, make faster payouts and manage risk and other fraud challenges related to digital disbursements.

Approximately one-third of SMBs report that access to capital is their biggest challenge. Improving access will allow these companies to make faster payments to vendors and disbursements to their end customers, allowing them to better compete in the digital economy.

### **Compeat enables electronic vendor payment service**

Restaurant management software company Compeat is looking to eliminate paper checks in its industry with Compeat Pay, which [enables](#) restaurants to pay their vendors electronically. The service automates vendor payments using virtual cards and automated clearing house (ACH), and integrates with restaurants' banks to increase payment security.

Compeat Pay saves restaurant owners from the laborious task of handling paper checks while reducing processing costs, according to a press release. Restaurants can use virtual card capabilities to connect users to rebates, issuing one-time virtual card numbers to ensure that transactions are secure from fraudsters. Compeat assists suppliers through its software so that virtual cards are accepted and provides a suite of solutions for back-office restaurant functions that include accounting, payroll and inventory management.

### Fleets and drivers get new payment systems from OnRoad, RoadSync

Mobile app-based instant payment and cash transfer options for truck drivers are also being released. OnRoad, a fleet card launched last year by Comdata, [combines](#) driver funding with fuel payments and allows cash advances, payroll deposits and settlements to be disbursed directly onto OnRoad cards. Drivers can use the cards as personal debit cards, with their personal accounts debited for non-fuel purchases.

RoadSync, a mobile payment system for the transportation industry, also allows drivers and businesses to digitally request and accept payments using specific forms and workflows. Repair and towing companies can tap its offerings to send digital work authorizations, drivers can use it to pay for needed services using any debit or credit card and retailers can then use it send electronic invoices to the appropriate parties for real-time payments. RoadSync recently launched Express Deposit, allowing consumers to receive funds on their debit cards in 30 minutes — rather than the typical two-day wait — for a small fee.

### Visa partners with insurers to pay claims in real time

Insurance companies are now using Visa Direct to [digitize](#) and accelerate insurance claims, with payouts being disbursed in real time. This is particularly helpful for customers who have become increasingly frustrated with completing lengthy insurance

forms and confirming claim estimates, especially since the latter will take weeks to finalize.

Companies both in and outside of the insurance industry are still encountering hurdles when creating the speed customers now expect, but appear to be working to ease those frictions. Ingo Money is among those [partnering](#) with Visa to allow users to quickly get merchants and banks onto Visa Direct, making it easier for customers to gain access to fast digital payments. Ingo believes up to \$33 trillion worth of paper checks and ACH payments could be eliminated each year if merchants and banks switched to push payments, and has made headway in signing KeyBank, OnDeck, Safelite and Snapshot as clients.

## Improving instant funds access

### Employees want instant access to wages

A new ADP [study](#) appears to have found a disconnect between what employees want and what employers think is important in wage payments. Nearly half of those surveyed would pay a fee to access their wages early at least once per year, it noted, and 20 percent would do so once per month. Sixty-two percent of employees also said off-cycle payment options or being able to choose payment frequency would make a key difference in their decisions to accept jobs.

Employers have slightly different perspectives on this, however, as 70 percent said that wage amount

matters more to their employees than increased payout options. This is especially intriguing in the gig economy, which has produced a new class of employees that can respond to businesses' needs within minutes. These workers need quick access to their money, though, and their options for being paid often lag. ADP's study argued that employers overlook and undervalue gig workers in terms of recruitment, satisfaction and retention.

### **Younger consumers want faster payments**

There also seems to be a generational divide in banking and disbursements, according to a recent [study](#) conducted by financial services provider BAI. Younger consumers place higher priority on quick transfers and faster payments, while older customers want apps that are easy to use for depositing checks and paying bills. Millennials are notably included in the older consumer group, with 44 percent of baby boomers, Generation X and millennials wanting apps that are easy to use for check deposits. Generation Z was the odd demographic out: Bill payments were also more important to older consumers, but these customers were more likely to cite faster payments and quick transactions as their top banking priorities.

Such features' convenience is a direct factor in younger consumers' choosing direct or online banking, BAI noted. FIs have also stated that fees play a role here, with many online banks touting lower or zero fees for certain bank accounts or disbursement processes.

### **Venmo now offers instant cash transfers**

Mobile payment app Venmo is now [allowing](#) users instant access to their money for a small fee. Such transfers are an extension of the company's previous bank transfer feature, which will remain available and free for customers who are willing to wait two to three days for their funds. Twenty-two million consumers used smartphones to bank last year, according to a recent [study](#), and that number is expected to climb to more than 35 million by 2023.

Venmo hopes instant transfers and global remittance efforts will help it compete. The company sees this move as a way to gain market share, close in on competition and increase profits. It is still competing with Zelle, which processed 171 million transactions worth \$44 billion in Q2 2018. Venmo's own transfer volume came in at \$24 billion that same quarter.

## **Instant pay around the world**

### **NovoPayment deploys Visa Direct for instant payments**

NovoPayment has [partnered](#) with [Visa Direct](#) to enable instant person-to-person (P2P) and account-to-account (A2A) payments, fast funds and mass payouts for businesses and Visa Token Service for enhanced security. The offering is aimed at the Caribbean and Latin American markets and will enable issuers, buyers and merchants faster time-to-market when adopting key Visa application programming interfaces (APIs). Its goal is to create a competitive edge for these businesses.

The companies expect that digital payments made through Visa Direct and Visa Token Service will save consumers and commercial customers time, a factor that is critical in today's world of instant disbursements. The two hope to provide frictionless, secure payment alternatives in addition to a way to transform how funds are transferred among the regions' consumers, companies and governments.

### **Federal Reserve to launch FedNow**

A new real-time payment and settlement service from the U.S. Federal Reserve is in the works and due will be [released](#) in either late 2023 or early 2024. The FedNow offering is still in its early

development stages, but will give all U.S. businesses the ability to immediately and securely make and receive payments by partnering with banks of all sizes. These FIs will then be able to offer the same services to their customers.

Mexico and Australia have already introduced similar systems, and U.S. consumers and businesses are beginning to express their own opinions on adopting real-time payments. The Fed received more than 350 comments during a public consultation last year, with over 90 percent of them supporting a federally operated 24-hour, real-time system alongside those in place in the private sector.





### **Digital disbursements, direct deposits grew 142 percent last year**

The Fed's decision to create a real-time payments service has created some controversy in the industry, mainly from those still hanging onto paper check disbursements. Direct deposits and other digital disbursements are [becoming](#) much more popular, however, with 93 percent of all Americans reporting being paid through the former. Such disbursements grew 142 percent in the last year, according to a recent study, and are popular for both their speed and because they do not need to route to traditional bank accounts. Direct deposits can instead be sent to payroll or prepaid cards, meaning even unbanked workers can benefit from them.

Digital disbursements' speed is also increasing, thanks to the availability of same-day ACH. Such options are significantly reducing the time required to complete transactions.

### **Repay to expand into Canada**

Instant funding platform Repay — which is powered by Visa Direct and allows funds to be transferred 24 hours a day from lenders or finance companies to individuals' Visa debit or prepaid cards — has [expanded](#) into the Canadian market. The offering has been available in the U.S. for some time, and the move expands the Canadian loans market's debit card and online payment capabilities. Repay makes payment settlement easier and eliminates

the processing delays that are all too often associated with traditional fund disbursements. The new service will allow vendors to accept debit cards with significantly lower fees, even when cards are not physically present at the time of purchase, and will enable easier online loan payments.

### **European countries roll out instant payments**

Dutch banks have also [rolled out](#) instant payments, allowing customers in the Netherlands to instantly transfer funds any time of day. The service exceeds European standards, which require transfers to be completed within five seconds, and does not cap the amount of money that can be transferred. The rest of the continent is required to adhere to limits of 10 seconds and €15,000. More than 1 million instant payments have been made in the Netherlands each day since the rollout, making the country the undisputed leader within the Eurozone.

Dutch banks may be inspiring institutions in other countries, as well. The Central Bank of Montenegro is [evaluating](#) such services, considering allowing users to initiate payments using mobile apps because "instant payments are slowly but surely becoming a new standard of payment transactions." The Montenegrin bank believes instant payments will stimulate the country's economy, reduce the use of cash and increase faster disbursement options for consumers and businesses alike.



# DEEP DIVE

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## How Instant Payments And Solutions Are Changing Rebates

Retailers have long enticed consumers with rebates, cash back and other rewards. Savvy shoppers have found these traditional programs to be lucrative, but long wait times between purchases made and receiving disbursements have deterred others.

The rapid rise and adoption of instant payments among retailers has solved this issue. Consumers who once had to wait weeks or even months for rebate checks are now seeing payments instantly disbursed into their bank accounts or applied in checkout aisles while shopping.

Online rebates are becoming more popular, too. Rakuten is one of the [largest](#) online rebates sites, and though it still disburses rebates through paper checks, its web plugin can alert users about available rebate offers. A simple click applies the discounts, but receiving rebate disbursements could still take a while.

Rakuten issues checks quarterly, and even then only if users' accounts have accrued more than \$5 in redeemable rebates. It is thus no surprise that

other rebate and reward platforms such as Ibotta are moving toward instant payments to put cash directly and digitally into customers' pockets.

Rebate platforms are not alone in recognizing and reacting to the growing demand for instant payments, however. Utility marketplace Energy Federation, Inc. has [launched](#) a white-label app that Massachusetts service providers can use to offer rebates on energy saving products. The eight companies that took part in the initial program allowed consumers to scan items at Lowe's stores and receive instant rebates at checkout. They saw a 166 percent increase in participation for energy-efficient goods once the rebate experience was added.

### Consumers want real-time payments from merchants

Merchants that offer instant payments appear to be moving ahead of the curve. Doing so is not only cheaper than other methods — each paper check [costs](#) up to \$3.15, according to a recent Nacha

estimate — but also faster. Most importantly, customers increasingly prefer these payout methods.

Business-to-business (B2B) payment service providers are also taking note. Payment gateway platform Cashfree allows eCommerce vendors to instantly [refund](#) money to consumers when products are returned, for example.

This added speed has benefits for consumer-facing businesses. A recent MetaBank [study](#) found 39 percent of consumers would do business with companies that offered direct rebate deposits disbursed within days, and 47 percent would shop at those that could offer such payments within minutes. Twenty-four percent reported that their preferred way to receive funds from businesses was through digital, P2P options like PayPal, Venmo or Zelle.

Consumers also prefer shopping with merchants that add speed and convenience to their experiences. [Data](#)

from MetaBank found that 36 percent chose to shop with one merchant over another because it offered added convenience, and 18 percent did so because the retailer gave them quicker access to rebate money.

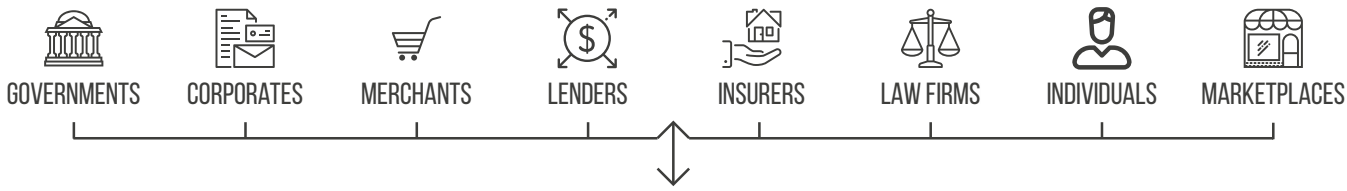
Customers are even willing to pay fees for the convenience of faster payments, and have been growing increasingly averse to using checks over the last decade. Thirty-one percent said they would be less likely to do business with companies that issued paper checks and would instead prefer quicker deposits, but just 22 percent of companies report plans to [utilize](#) real-time payments by next summer.

The trend lines are clear: Consumers want faster, easier access to their money — especially younger, tech-savvy customers. Businesses that do not get on board with these preferences will risk losing consumers over time.

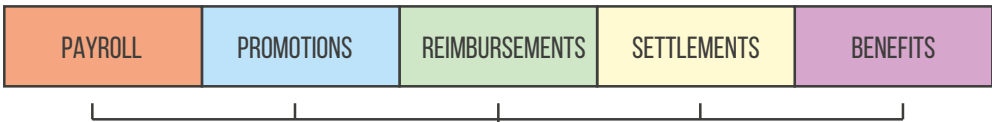




USE CASES



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

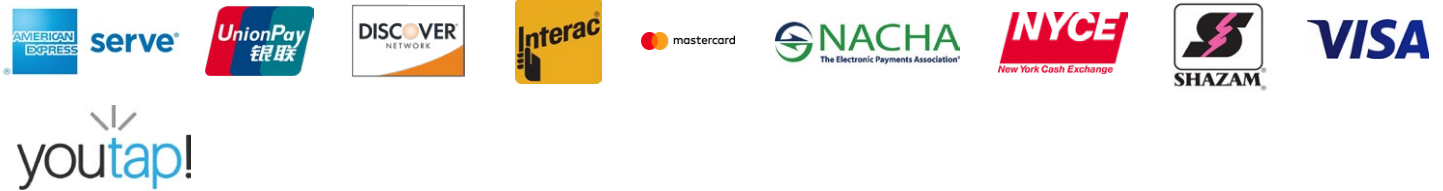
## ENTITIES THAT MAKE DISBURSEMENTS

|  | 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 |

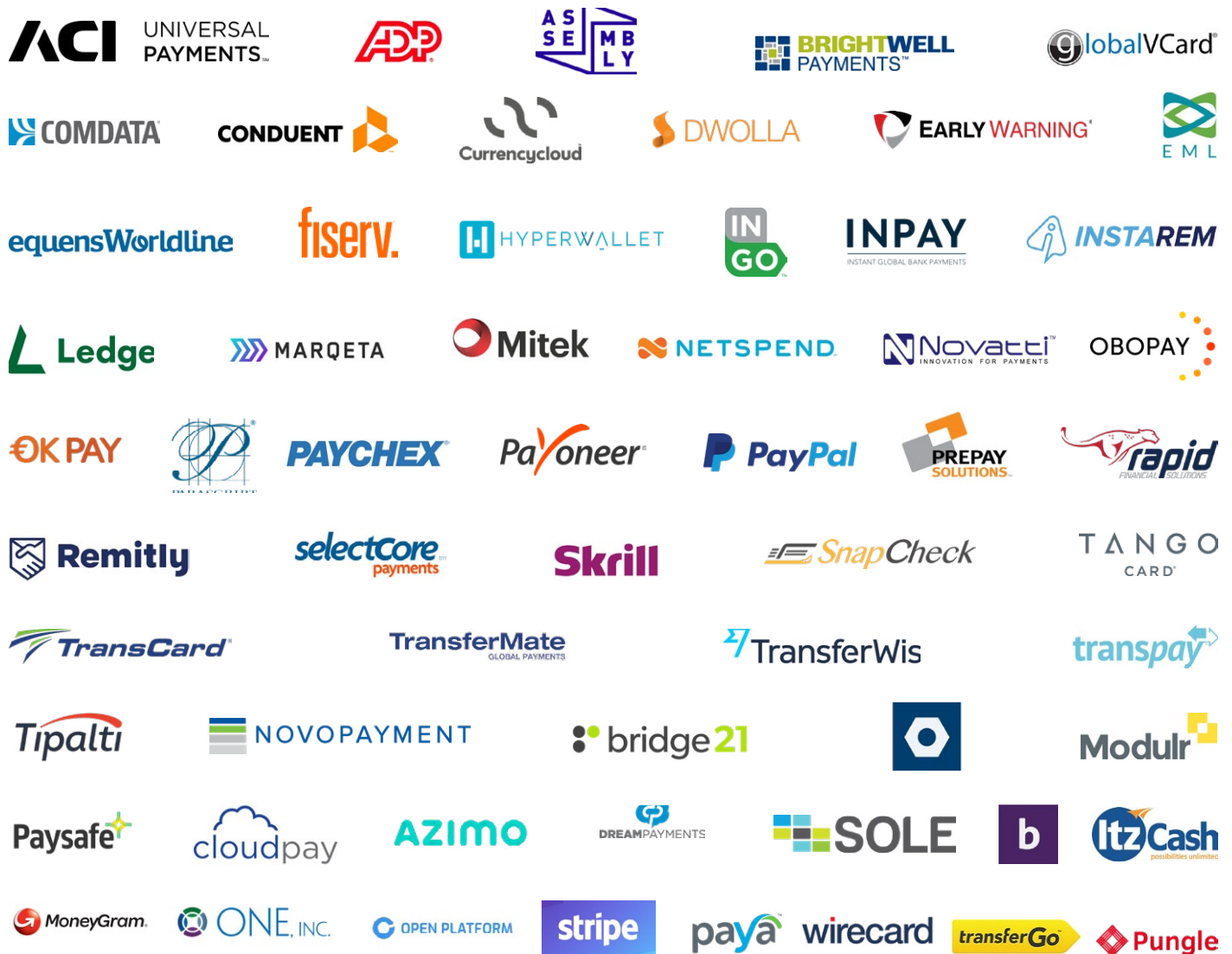


# DISBURSEMENTS ECOSYSTEM FRAMEWORK

## 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 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](#)



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 programming 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 programming 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 programming 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 programming 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 programming 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 programming 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](#)



MoneyGram is a global money transfer services provider offering bill payment, money order issuing and check processing services. Customers can choose to send money online through Facebook Messenger or at selected locations.

MoneyGram

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

**Settlement Time:** One hour  
**Services Provided:** P2P payments  
**Website:** [MoneyGram](#)





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

Netspend

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

**Settlement Time:** N/A

**Services Provided:** Rebates, employee rewards, insurance, loans and payroll

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



Novatti is a global software technology and systems integration provider. Its solutions span a wide array, including person-to-person (P2P) payments, government disbursements, mobile banking and bill payments, among others.

Novatti

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

**Settlement Time:** N/A

**Services Provided:** Government disbursements, P2P

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



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

NovoPayment

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

**Settlement Time:** Instant

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

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



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

Obopay

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

**Settlement Time:** Instant

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

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



OKPAY offers both person-to-person (P2P) and business-to-consumer (B2C) web-based payment systems. Its portfolio of business solutions includes payments acceptance, global payouts, digital wallets and multi-currency accounts, and its personal services cover payment cards, cash transfers, digital wallet and promotions.

OKPAY

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

**Settlement Time:** Instant

**Services Provided:** Payroll, P2P payments

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



One, Inc. offers an integrated cloud-based platform known as InsureOne for the insurance industry. It provides claims payment, policy administration, data and analytics, billings and customer relationship management (CRM) services.

One, Inc.

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

**Settlement Time:** Instant

**Services Provided:** Claims disbursements

**Website:** [One, Inc.](#)



Open Platform is a blockchain-based developer platform offering payments infrastructure. It allows mainstream application developers to utilize decentralized technologies.

Open Platform

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

**Settlement Time:** Instant

**Services Provided:** N/A

**Website:** [Open Platform](#)



Parascript develops artificial intelligence software that analyzes critical information for financial services, government agencies and the healthcare industry. Its software enables business automation in documents, forms, mail processing, transaction processing and fraud prevention through its CheckPlus, CheckUltra and CheckUsability solutions.

Parascript

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

**Settlement Time:** One to two days

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

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



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

Paya

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

**Settlement Time:** Instant

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

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



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

Paychex

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

**Settlement Time:** Same day

**Services Provided:** Employees disbursements

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



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

PayKey

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

**Settlement Time:** Instant

**Services Provided:** Mobile payment solutions

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



Payoneer is an online payment solutions provider enabling companies to pay people and businesses around the world using transfer payment solutions like prepaid cards and local eWallets.

Payoneer

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

**Settlement Time:** Minutes

**Services Provided:** Payroll, international payments

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





PayPal operates a digital payment platform that is home to nearly 200 million active accounts. It offers users the ability to send payments, get paid and perform online, in-app and in-person transactions. The company's line of platforms includes Braintree, Venmo and Xoom.

PayPal

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

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



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

Paysafe

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

**Settlement Time:** Instant

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

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



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

Payso

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

**Settlement Time:** Instant

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

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



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

Pleo

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

**Settlement Time:** Instant

**Services Provided:** Corporate disbursements

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



Pungle is a payments-as-a-service (PaaS) cloud technology provider enabling real-time business-to-consumer (B2C) and business-to-business (B2B) transfers and disbursements. The platform connects to multiple networks and services, and allows for intelligent sequencing and routing to optimize payments through turnkey solutions. These include application programming 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

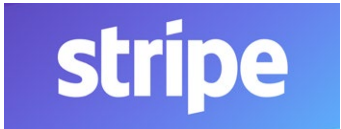
| VERTICALS  |            |           |         |          |           |        |             |
|------------|------------|-----------|---------|----------|-----------|--------|-------------|
| GOVERNMENT | CORPORATES | MERCHANTS | LENDERS | INSURERS | LAW FIRMS | PEOPLE | MARKETPLACE |
| ✓         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

**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 programming 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](#)



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](#)



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 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.

Avail

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 QuickbBooks, 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](https://chimpchange.com)



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](https://circle.money)



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

### clearXchange

#### VERTICALS

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

**Settlement Time:** Minutes

**Services Provided:** P2P payments

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



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

### Current

#### VERTICALS

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

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



DailyPay is a technology-enabled financial wellness company. Its solutions work as add-ons to companies' existing payroll systems, allowing employees to access their money before payday. The pre-accessed amount is later deducted from their paychecks.

### DailyPay

#### VERTICALS

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

**Settlement Time:** One business day

**Services Provided:** Employee disbursements

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



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

### Digiliti Money

#### VERTICALS

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

**Settlement Time:** N/A

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

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



DiPocket is a personal finance solutions developer. Its app can be linked to prepaid Mastercard debit cards, enabling users to send instant payments to other DiPocket users, receive notifications on their expenses and deposit their earnings.

### DiPocket Limited

#### VERTICALS

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

**Settlement Time:** Instant

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

**Website:** [DiPocket Limited](#)



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

### DogHero

#### VERTICALS

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

**Settlement Time:** Instant

**Services Provided:** Payroll disbursements

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



Ensenta develops real-time software-as-a-service (SaaS) solutions for mobile and online payments and deposits. It offers its financial services to the government, healthcare, logistics and nonprofit markets.

## Ensenta

### VERTICALS

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

**Settlement Time:** One to two days

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

**Website:** [Ensenta](https://ensenta.com)



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](https://enservio.com)



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



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

**Huawei Pay**

**VERTICALS**

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

**Settlement Time:** Instant

**Services Provided:** N/A

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



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

### InstaMed

#### VERTICALS

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

**Settlement Time:** Instant

**Services Provided:** Insurance disbursements

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



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

### JETCO Pay

#### VERTICALS

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

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



Jiffy

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

#### VERTICALS

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

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



Kakao Pay

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

#### VERTICALS

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

**Settlement Time:** Instant

**Services Provided:** Payroll disbursements

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



Kalo is a freelancer management platform allowing companies to see their freelancers' information, check availability and assign tasks. It also provides payment capabilities to disburse money to freelancers around the globe.

### Kalo

#### VERTICALS

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

**Settlement Time:** Fewer than five days

**Services Provided:** Freelancer disbursements

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



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

### Kiosco Pay

#### VERTICALS

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

**Settlement Time:** Instant

**Services Provided:** Online bill payment solutions

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



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

### Koho

#### VERTICALS

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

**Settlement Time:** Not Available

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

**Website:** [Koho](https://koho.ca)



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](https://lemonade.com)



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](#)





LuLuMoney is an application that supports person-to-person money transfers through mobile channels. It works with both Android and Apple phones, and helps facilitate international money transfers.

### LuLu Money

#### VERTICALS

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

**Settlement Time:** Instant

**Services Provided:** P2P payments

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

NEW



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

### Lunar Way

#### VERTICALS

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

**Settlement Time:** Instant

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

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



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

### Mashreq Neo

#### VERTICALS

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

**Settlement Time:** Instant

**Services Provided:** Payroll disbursements

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



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

### Mercadopago

#### VERTICALS

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

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



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

### Metal Pay

#### VERTICALS

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

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



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

### Microsoft Pay

#### VERTICALS

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

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



MobilePay is a mobile payment app that works with various Denmark-based banks. MobilePay can be used for shopping and payment at various merchants through QR codes, and customers can pay bills and see any of their past due or unpaid payments.

### MobilePay

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

**Settlement Time:** Instant

**Services Provided:** P2P

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



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

### Mogo

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

**Settlement Time:** Same day

**Services Provided:** Loans

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



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

### Monese

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

**Settlement Time:** Instant

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

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



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](https://moneysend.com)



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



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





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

## Paym

### VERTICALS

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

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



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

## Paym

### VERTICALS

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

**Settlement Time:** Instant

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

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



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](#)



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

### Prosper Marketplace

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

**Settlement Time:** One to three days

**Services Provided:** Loans

**Website:** [Prosper Marketplace](https://prospermarketplace.com)



Mastercard's Qkr! solution is a mobile order-ahead and payments platform available in bars and restaurants. The company is integrating Qkr! with Oracle's point-of-sale (POS) terminals to enable payments at gas stations, vending machines, parking lots and sporting arenas.

### Qkr!

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

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



RateSetter offers a 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](https://ratesetter.com)



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](https://pay.rakuten.com)



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](#)



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](#)



RoadSync is a mobile payments platform that helps transfer funds between payment providers, vendors and truck drivers. The app helps speed payments and disbursements to drivers and enables employers to better manage cash flows.

### RoadSync

#### VERTICALS

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

**Settlement Time:** Instant

**Services Provided:** Corporate disbursements, Payroll, Merchants disbursement

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

**NEW**





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**

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://www.tigomoney.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://www.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](https://tuyyo.com)



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](https://uala.com)





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](http://www.ingomoney.com).

### PYMNTS.com

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

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