

NOVEMBER 2019

# DISBURSEMENTS

## Tracker®

## The Rise Of Instant Payments In The Lending Industry

– Page 6 (Feature Story)

Visa partners to bring immediate  
payments to SMBs

– Page 9 (News and Trends)

How real-time transactions are  
revitalizing loan payouts

– Page 14 (Deep Dive)

powered by



# DISBURSEMENTS Tracker®

## TABLE OF CONTENTS

• 03	WHAT'S INSIDE A look at recent disbursements news, including eCOMM's decision to support instant payments settlement for Irish SMBs
• 06	FEATURE STORY Paul Gu, co-founder and head of product for online personal loan provider Upstart, on consumers' feelings about immediate payments as part of the instant loan process
• 09	NEWS AND TRENDS The latest disbursements headlines, including how Mastercard is developing instant payment solutions for ad hoc workers
• 14	DEEP DIVE A detailed analysis of how faster disbursement options are changing consumers' perspectives on the lending industry
• 20	PROVIDER DIRECTORY A look at the top disbursements market companies, including two additions
• 120	ABOUT Information about PYMNTS and Ingo Money

## Acknowledgment

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

# WHAT'S INSIDE

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Consumers want what they want, whenever they want it, and this increasingly holds true when it comes to receiving payments. They want their money delivered in real time, regardless of the amount.

Demand for instant payments is growing in the U.S., where 42.2 percent of consumers [received](#) at least one instant disbursement within the past year. This marks a massive increase from the 11 percent who said the same just two years ago. Instant payments are still a long way from reaching ubiquity, however. The nation's consumers are more likely to receive funds via automated clearing house (ACH) rails or even paper-based methods, with PYMNTS' latest [Disbursements Satisfaction Report](#) revealing that 21.5 percent of customers received disbursements through paper checks.

Businesses and governments are racing to meet their customers' preferences, and quick, digital payment methods for everything from payroll to insurance payouts are becoming more common. Companies that are catering to consumers' needs for speedy payouts must still keep security top of mind, however.

## **Around the disbursements world**

Consumers are growing frustrated with slower disbursement methods such as paper checks

and are demanding instant payment options. The [Disbursement Satisfaction Report](#) discovered that U.S. consumers receive an average of 18 disbursements per year from governments or businesses, and 51.6 percent of them want such payments to be made instantly. Businesses must be prepared for this share to increase as more consumers become aware of faster payment methods.

Instant payments are also leading to compliance and know your customer (KYC) changes in markets outside the U.S. Australian merchants are [dealing](#) with recent policy shifts that require them to remit their payroll and superannuation payments to the Australian Taxation Office in real time, allowing officials to better track businesses that are behind on doling out funds.

Institutions are still being challenged by fraud as payments become faster, but some firms are taking steps to combat this. Data and credit reporting company FICO recently [announced](#) its Falcon X solution, for example, providing fraud detection and anti-money laundering (AML) solutions for real-time transactions. The service will leverage artificial intelligence (AI) and machine learning (ML) technologies and work with Amazon Web Services (AWS).

For more details about these and other disbursements headlines, read the Tracker's News and Trends section (p. 9).

### **How instant payments are affecting online lending**

Consumers have grown accustomed to rapidly finding and applying for loans online, but instant approval processes require instant payments. The last thing these borrowers want is to wait several days for their funds. In this month's Feature Story (p. 6), Paul Gu, co-founder and head of product for online personal lending service [Upstart](#), discusses the rise of instant payments and other digital disbursement methods in the lending industry and how these tools will grow in usage.

### **Deep Dive: Instant payments are shifting the lending industry**

The dawn of person-to-person (P2P) payment apps such as Venmo have raised consumers' expectations for speedy disbursements, especially in lending. Borrowers want to receive their payments quickly and without delays, whether they are taking out mortgage, personal or student loans. This month's Deep Dive (p. 14) examines how the demand for instant payments is affecting the lending world, and what lenders can do to satisfy consumers' needs.

### **November Disbursements Tracker® updates**

The November edition of the Disbursements Tracker® includes the profiles of more than 75 suppliers and provides, including three additions: Espago, Payouts Network and PayU.

## EXECUTIVE INSIGHT

### ***How are consumers' growing demands for instant payments affecting how lenders disburse funds?***

"The recently released 2019 PYMNTS Disbursements Satisfaction Report found that 42 percent of consumers received at least one instant payment this year — a percentage that has quadrupled over the last three years. That's an incredible adoption curve and one that is forcing every kind of business today — even lenders — to offer instant disbursements.

Lenders have been receptive to the idea of instant payments since early in their development. This is because they know consumers who expect instant everything are especially demanding when it comes to funds that might be used to fund a business need, cover an unexpected expense, consolidate debt or pay for a medical procedure.

Lenders that had invested a large amount of time and dollars in new technologies to make instant approvals available over smartphones realized that split-second acceptance means nothing if borrowers must wait weeks for a check to arrive by mail or days for funds to settle in their bank accounts.

Small business lenders were some of the first to offer instant disbursements for companies trying to gain competitive edges through faster hiring of talent or purchasing of inventory. For example, lines of credit that make funds instantly available 24/7 year-round have helped many small businesses increase retention and improve profitability. Alternative financial service providers soon followed suit because instant funds were critical for lower income and subprime borrowers living paycheck to paycheck.

But the changing nature of work and economic realities continue to impact even higher-income wage earners. Federal Reserve stats showing that 40 percent of Americans cannot produce \$400 cash in an emergency hammer home the reality that no one is immune to a cash crunch.

To help, we are seeing more mainstream lenders beginning to offer instant funding for higher-earning customers. This trend should only accelerate as the adoption curve for instant payments continues to grow."

**DREW EDWARDS**

CEO of [Ingo Money](#)



**51.6%**

Share of consumers who would like to receive disbursements through instant payments



**75.6%**

Portion of consumers living paycheck to paycheck who want access to instant payments



**61.8%**

Share of U.S. consumers who have received at least one government or business disbursement in 2019



**\$4.6T**

Total value of annual disbursements U.S. customers received in 2019



**21.5%**

Portion of consumers who are still receiving disbursements through paper checks





**Feature  
Story**

# FEATURE STORY

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## The Rise Of Instant Payments In The Lending Industry

Lenders need to meet borrowers' needs before one of their competitors swoop in, which means application processes must be as quick and seamless as possible. That need for speed is also critical when it comes to loan disbursements, according to Paul Gu, co-founder and head of product for personal lending provider [Upstart](#), as slow payouts can create frictions and frustrate customers.

"From the borrower's perspective, they don't care about the disbursements speed, per se," he said. "They care about the end-to-end speed. ... When [the customer is] going to spend part of [his or her] day improving financial health or taking this financial action, what's the end-to-end time going to be from when they land on Upstart.com to when they get the funds? The time [it takes disbursements to reach] them is technically just a little slice of that."

Gu recently spoke with PYMNTS about how same-day ACH and other digital disbursements are affecting the lending industry, as well as why lenders should focus on security and data protection as payment speeds increase.

### Disbursements in the lending world

Upstart makes the vast majority of its payouts via same-day ACH transfers rather than relying on checks, Gu explained. The company offers funding in seven categories — including credit card consolidation, debt consolidation, home improvement, personal and wedding loans — and has [originated](#) approximately \$3.3 billion over the past five years.

Same-day ACH deposits money into borrowers' accounts, with funds typically appearing within the next business day. This digital disbursements model benefits both Upstart and its borrowers, assuring the latter that they will be paid and the former that it will be repaid.

"There are pretty large advantages to ACH or any digital method of disbursement over check," Gu said. "Besides the obvious convenience and expense, it's also much faster for the borrower. It also has the nice advantage of making setup much easier for repayment, which is a pretty critical advantage from a lender's perspective since the bank account [in which] we deposit [funds] is

usually the same one that the borrower wants to use to repay.”

Digital disbursements can help borrowers avoid potential repayment mistakes or even delinquencies, which happen more frequently with checks because they are not linked to a form of digital repayment. These borrowers would need to scramble to get checks in the mail before their repayment due dates or risk making late payments and paying more in interest.

Approximately 67 percent of Upstart’s loans are fully automated on the platform, and disbursements must be able to match the lending process’s rising speed.

“Disbursements is a key part of that,” he explained. “If that takes long, then the whole process takes long. I think, from the borrower’s perspective, it is just one integrated process. The time they spent waiting for the funds is not different than the time they spent waiting for approval.”

Same-day ACH transfers can help bypass many of those frustrations, but they do not qualify as instant payments. Upstart is thus experimenting with ways to allow borrowers to more quickly receive their funds. It launched a feature that enables direct credit card payoffs, as many of its customers use loan funds to make such payments.

“Today, someone would have to get the money in their bank account and use that money to pay off their credit cards, so there’s just multiple

steps required, and of course [there’s] a real possibility that not everything makes it to its final destination,” he stated. “We’ve made it really easy for people to pay off between one and 10 credit cards directly, so instead of next-day funds moving to [customers’] bank accounts, it would be next-day funds moving into all of [their] different credit card issuing banks.”

### **Instant payments, lending and new technologies**

Instant disbursements are a crucial and growing part of the online lending industry, but lenders must do their due diligence regardless of how fast loan processes become.

“We’ve seen a pretty strong adverse selection component to the lending business when speed is the only thing that someone is solving for, so with every increase in speed, you need a commensurate increase in your ability to detect and prevent fraud,” Gu noted.

Upstart will continue using AI and ML for lending security while simultaneously examining how to make disbursements faster. The need for robust fraud prevention tools will prevent Upstart from automating all of its lending processes, but such methods will become only more common.



# NEWS & TRENDS

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## Instant payment innovation and developments

### **U.S. consumers are beginning to expect disbursements through instant payments**

Consumers want choice when it comes to receiving disbursements, and PYMNTS' 2019 [Disbursements Satisfaction Report](#) found that a growing share wants access to faster payment options. Just 42.2 percent of respondents presently receive disbursements through instant payments, but the report shows that 51.6 percent would prefer such methods. Disbursements made through instant rails would likely increase by \$571 billion annually if all U.S. consumers were able to choose how they receive their payments.

The report found that quick fund access would alleviate the financial stresses of many respondents, especially those living paycheck-to-paycheck. A small portion of consumers are still unfamiliar with instant disbursements, but the share of those who want to use them is likely to increase as awareness spreads.

### **Australian Taxation Office pushes for wage transparency with policy changes**

Demand for instant payments is resulting in policy changes in Australia, where taxation officials now have unfettered access to payroll records. Changes to two regulatory initiatives last month [required](#) employers to begin sending their payroll and superannuation information to the Australian Taxation Office in real time. Superannuation refers to funds that employers pay out toward workers' future pensions or retirement funds. The country's taxation office will use the new real-time information to contact approximately 3,500 businesses about superannuation payment delays. A representative from the office said the policy changes will allow officials to better track businesses that have not paid out the required funds by their quarterly due dates.

### **Mastercard partners with FinTech Branch to bring debit cards to hourly workers**

Payment services giant Mastercard and financial wellness and employee benefit FinTech Branch are [teaming](#) up on a debit card solution that addresses hourly and gig economy workers' payment needs.

The card is specifically geared toward ad hoc workers who lack access to traditional bank accounts or may refrain from opening them due to factors such as overdraft fees or minimum balance requirements. Many of these workers live paycheck to paycheck, and such a solution could enable them to more quickly access funds.

Tools like these are becoming necessary, as a recent PYMNTS [report](#) determined that 76.5 percent of U.S. consumers living paycheck to check want access to instant payments. The Mastercard-enabled Branch debit card offers digital checking accounts for such workers and enables them to access

portions of their earnings ahead of time. A Branch representative also stated that cardholders can deposit and receive funds through their debit cards in ways that improve their financial wellness, and the FinTech will not charge minimum deposit fees.

### **Nordic banks to develop instant payment service P27**

The demand for instant payments is prompting legacy FIs worldwide to upgrade their payments infrastructures. Six of the largest Nordic banks are [collaborating](#) on an instant payments service called P27, which will launch in 2021 and enable both consumers and businesses to send money in real time from their mobile phones or corporate bank accounts. Fees will be charged based on each transaction's size.

P27 will simplify transactions and disbursements by combining existing payment services into one singular real-time offering. The banks involved in P27 – Dankse Bank, Handelsbanken, Nordea Bank, OP, SEB and Swedbank – will be responsible for financing it until it becomes profitable enough to support itself.

### **FICO rolls out Falcon X for real-time fraud protection**

Reporting service FICO is helping FIs address instant payments-related fraud with its Falcon X service, which [debuted](#) at this year's Finovate conference in New York. The service uses AI and ML tools to cost effectively detect fraud associated



with real-time payment transactions and works with AWS for added security. Jason Keegan, a representative of FICO's fraud business line, said recently that fraudsters can take advantage of instant payments' quick settlement times. These transactions' speed allows cybercriminals siphon off funds before FIs or payment providers realize it.

## FI initiatives to kill the check

### DBS Bank aims to make Singapore check-free by 2025

Many businesses still rely on check-based payment methods, but some FIs are looking to change that. Singapore's DBS Bank is [collaborating](#) with the Inland Revenue Authority of Singapore (IRAS) to help make the country check-free by 2025. The initiative is in line with the country's Smart Nation agenda and will replace checks for tax payouts with instant disbursements made via DBS Bank's PayNow app, which launched in 2018. The bank will also work with IRAS to digitize payouts and disbursements for Singapore's SMBs, helping them reduce their check reliance.

A growing number of SMBs are turning to DBS' PayNow app for its digital payment and collection solution. A press release stated that DBS Bank holds 40 percent of the nation's market share for SMB payment collection regulation.

### DBP teams up with PayMaya for cashless disbursements in the Philippines

Digital financial services firm PayMaya recently [partnered](#) with the Development Bank of the Philippines (DBP) to introduce fully digital disbursements for the nation's farmers. The solution will enable farmers to receive digital disbursements from DBP's partner organizations directly to PayMaya-powered ID cards. A press release stated that the companies will test the solution in the country's Isabela region before expanding access to the rest of the country. DBP and PayMaya claimed the move will allow the financially underserved segment to more fully participate in the global financial ecosystem.

### Visa and QuickBooks develop service to speed up same-day settlement for SMBs

Efforts to digitize disbursements and eliminate paper checks are also being made in the U.S., where 61.8 percent of consumers have [received](#) at least one disbursement from a government institution or business so far this year. Card network Visa is partnering with Intuit-owned accounting software service QuickBooks to [simplify](#) same-day settlements for payments that are received by the nation's SMBs and further aid digital disbursement efforts. The two companies launched an Instant Deposit feature for the latter, which will allow payments to be sent directly to debit accounts in real time through the formers' Visa Direct payments platform. The settlement service is available to any merchants currently using QuickBooks Payments.



Visa Direct presently supports payments and settlements for several industries, including insurance payouts and MoneyGram's direct debit deposit service. QuickBooks Payments processes roughly \$50 billion in credit and ACH transactions annually, according to the company.

## Real-time payment changes in the U.S. and abroad

## Cross River Bank joins TCH Real-Time Payments network

Cross River Bank has [signed](#) onto The Clearing House's (TCH's) Real-Time Payments (RTP) network, which will allow it to bring its clients faster payments without sacrificing security and

compliance. The FI provides a banking-as-a-service (BaaS) solution to its FinTech clients, and the RTP network will allow it to offer speedier payments with reduced settlement times. The bank's BaaS products enable FinTechs and other third parties access payment rails, simplifying the online payment processes for the institutions involved.

Cross River is one of the smallest banks to join the RTP network, which also includes Bank of America, Citigroup and JPMorgan Chase. The Fed's recent announcement that it plans to launch its own real-time payment service, FedNow, has left many smaller FIs debating whether or not they should join TCH's service. The amount of disbursements that U.S. consumers access annually recently [rose](#) to \$4.6 trillion, revealing that faster solutions are





needed to support this growing volume. More than 21 percent of these consumers still [receive](#) disbursements via paper checks, for example, which is becoming unacceptable.

### **Contis partners with UK clearing bank ClearBank for real-time payments**

Clearing bank ClearBank recently [announced](#) a partnership with end-to-end payments platform service Contis to allow companies to access real-time payments within the United Kingdom. The latter will use the formers' application programming interfaces (APIs) to enhance payment offerings on its platform by adding access to Direct Debit, the U.K.'s Faster Payments Service (FPS) and in-house Visa Payment Processing. A press release announced that the platform will handle account creation, anti-money laundering (AML) and KYC requirements. The partnership will help ClearBank expand its real-time payment ecosystem throughout the U.K., CEO Charles McManus said in a statement. The financial institution (FI) is the first clearing entity to launch within the region in 250 years.

### **Revolut teams up with Bottomline Technologies to deliver better payments**

U.K.-based financial services provider Revolut is [collaborating](#) with Bottomline Technologies to access a variety of clearing and settlement services, which will enable it to provide both retail and business customers in the U.K. with real-time payment

tools. The partnership gives Revolut access to FPS, further bolstering its expansion plans. The FinTech has secured an eMoney license from the U.K.'s Financial Conduct Authority (FCA) and is looking to raise a new round of funding to further build out its services in the region. Revolut claims that it has approximately 1.1 million active daily users and it offers P2P payment products and stock and brokerage offerings, among other financial services.

### **eCOMM develops instant payment support for Irish B2B settlement**

Financial services company eCOMM Merchant Solutions recently [announced](#) that it will support instant business-to-business (B2B) payments settlement for SMBs in Ireland. The service pairs card payment terminals with business current accounts and prepaid Mastercard cards, with eCOMM allowing funds to be instantly sent to current accounts. The partnership makes funds immediately available to spend through the connected Mastercard offerings.

eCOMM will also offer rebates to Irish merchants that use the instant payment solution, allowing them to be paid directly each month, and the connected Mastercard currently comes with a 0.5 percent rebate on purchases. The financial services provider will expand its instant payments solution across Europe once it is fully established in Ireland.



# DEEP DIVE

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## How Demand For Instant Payments Is Affecting Lending

Drafting, applying and being approved for loans can be complicated and drawn-out processes for consumers and business owners alike. Borrowers often have to complete hefty amounts of paperwork before they are approved, and payments disbursed via paper checks can add delays.

Lenders are under more pressure to meet expectations and compete as the demand for instant payouts grows, but delivering faster or instant loan disbursements is easier said than done. Lenders must balance delivering the speed consumers demand while offering stringent authentication measures.

Many lenders are [relying](#) on advanced learning technologies like AI and ML to offer instant loan payments without compromising the review process. Such tools are being used to automate the development of risk profiles, identity verification and data analysis — areas that are key to ensuring quick and secure verification before funds are disbursed. Implementing new technologies can be tricky for banks and lenders that are equipped with legacy payment infrastructures, however.

The following Deep Dive explores the complexities associated with speeding loan disbursements and the numerous approaches FIs utilize to solve these issues.

### Instant payment challenges in online lending

Borrowers face two key stages in the lending process: getting approval for their loans and receiving the funds. Lenders must be equipped to tackle both areas if they wish to offer the instant experiences that consumers expect. Hastening the application review process and offering instant payments can be [costly](#) for FIs, however, especially those with legacy payments infrastructure.

Many legacy banks are tackling this issue by partnering with nimbler FinTechs. ING Bank partnered with small business loan provider Kabbage to streamline the approval process for potential borrowers, for example. The collaboration leverages the latter's infrastructure to authenticate applicants within 10 minutes, eliminating many common lending process frustrations. ING manages the remainder of the application process's

customer-facing aspects, keeping the loans on its own balance sheet.

Other FinTechs and FIs have joined forces to create fully digital lending experiences but stop short of offering instant payments because of infrastructure and cost limitations. KeyBank [completed](#) its acquisition of lender Laurel Road in April but focused on streamlining the application process rather than payments, for example. Legacy FIs like KeyBank often find it challenging to enable faster payments because of their old infrastructures, increasing regulatory complexities and growing security demands, which can complicate instant loan disbursements.

Navigating regulatory changes is particularly concerning for banks and lenders looking to provide instant payouts, as many regulations concern consumers' and businesses' data security and privacy. Banks must ensure they are properly verifying loan recipients' identities in real time to maintain compliance. ING and Kabbage are tackling this by relying on another third-party player for customer onboarding, [utilizing](#) certification authority InfoCert for eSignature authentication and approval for their instant loan products.

Such siloed approaches still require upgraded payment infrastructures, as payments must reach customers within a few minutes. Consumers are growing unsatisfied with payment methods such as ACH, which deliver funds in a day or two. Lenders may need to find ways to assuage those frustrations as time goes on, which is why many are looking to more innovative payment

models similar to those seen in person-to-person (P2P) payment apps.

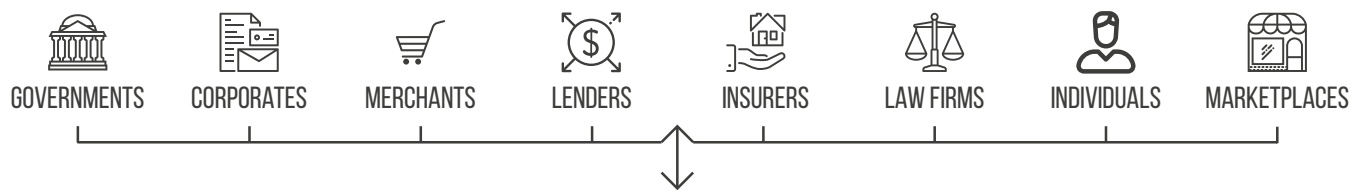
### **The digital lending approach and real-time payments**

Lenders need to juggle regulatory challenges and the need for speed to build lending experiences that offer instant payouts. Fraud is a growing concern for lending apps, however, as the real-time nature of instant loans can make it easier for fraudsters to capture funds and quickly disappear. Online lenders must therefore strike the right balance between security and seamlessness to offer user friendly, safe and speedy lending processes.

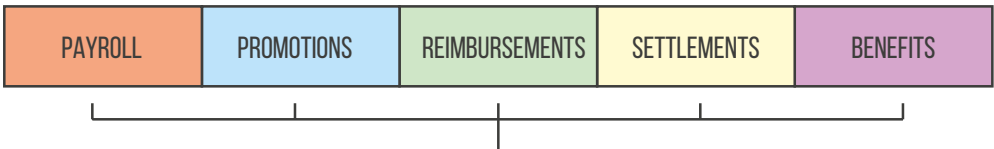




USE CASES



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:

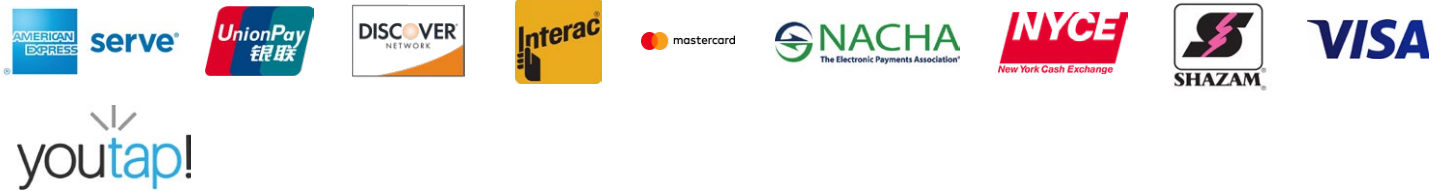
## TYPES OF DISBURSEMENTS

### ENTITIES THAT MAKE DISBURSEMENTS

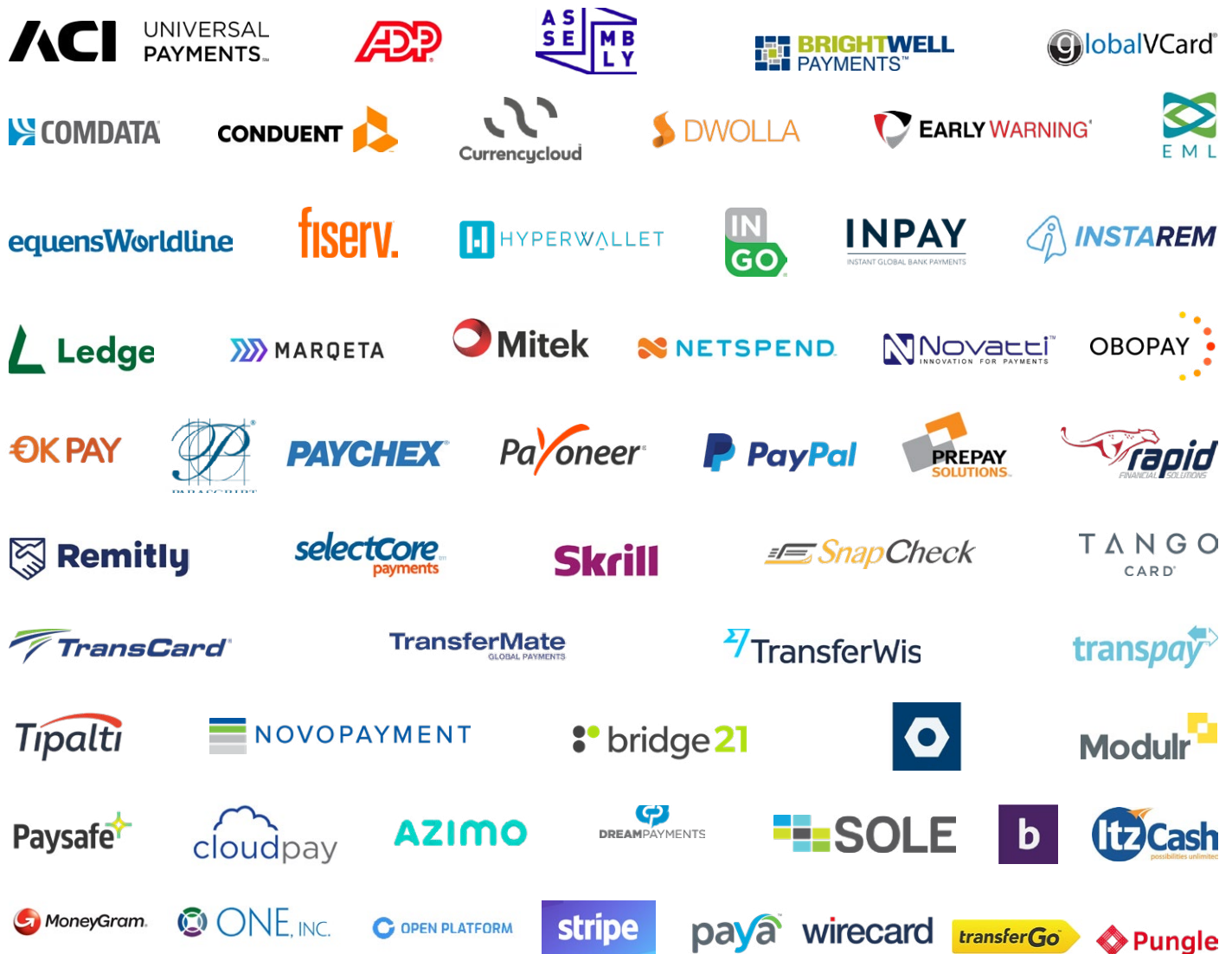
	PAYROLL	PROMOTIONS	REIMBURSEMENTS	SETTLEMENTS	BENEFITS
 CORPORATES	FREELANCER PAYMENTS	EMPLOYEE	TRAVEL EXPENSES		PENSION
 MERCHANTS	TEMP LABOR	EMPLOYEE, CUSTOMER PROMOTION	RETURNED MERCHANDISE		
 INSURERS	FREELANCER PAYMENTS	EMPLOYEE	REFUND POLICY	CLAIMS	
 LENDERS	FREELANCER PAYMENTS	EMPLOYEE		LOANS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



Espago provides clients with tailored card payment platforms and eCommerce solutions, including offerings for mobile payments, online transfers and other payments. Its platform is compatible with various payment methods and rails, including American Express, Mastercard and Visa as well as digital wallets such as Masterpass and Visa Checkout.

Espago

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

**Settlement Time:** Instant

**Services Provided:** Marketplace disbursements, merchant disbursements

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

NEW



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 the instant money company. Founded in 2001 with a mission to digitize the paper check, its industry-first disbursements marketplace enables businesses and banks to disburse instant, safe-to-spend electronic funds from any source to accounts that consumers or businesses choose, with network reach to more than 4 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 by shifting choice to the recipient of a payment. Ingo Money has funded over \$20 billion in transactions across all of its use cases since its launch and completed the first push payment transaction in the United States in 2012.

VERTICALS

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

**Settlement Time:** Instant

**Services Provided:** Account funding, bill payment, digital money movement, disbursements, one2many payments, treasury payments

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

INPAY

INSTANT GLOBAL BANK PAYMENTS

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

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.

VERTICALS

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

**Settlement Time:** Instant

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

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



OKPAY

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.

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](#)



Payouts Network is a payments gateway for both business-to-business and business-to-consumer clients. It allows businesses to instantly deposit funds via recipients’ chosen payment methods, meaning those without bank accounts can access payments simply by linking payment cards.

Payoneer

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

**Settlement Time:** Minutes

**Services Provided:** Merchant disbursements, insurers, payroll disbursements

**Website:** [Payouts Network](#)

NEW



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](#)



PayU is an online payment system that allows customers to use digital wallet services like Apple Pay, Google Pay, Masterpass and Visa Checkout. The platform also enables electronic payment transfers and can be used on mobile devices.

PayU

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

**Settlement Time:** Instant

**Services Provided:** Merchant disbursements

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

NEW



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.

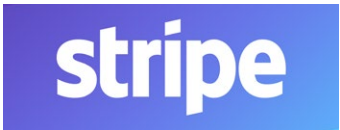
SOLE

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

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

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE

**Settlement Time:** Instant

**Services Provided:** Payroll disbursements

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



### Barclays Pingit

Barclays is behind Pingit, an app that links users' mobile phone numbers with their bank accounts and lets them receive and send money. It also allows international payments to more than 35 countries, bill payment functionalities and donations to charities.

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** One to two days

**Services Provided:** P2P payments

**Website:** [Barclays Pingit](#)



### Bento

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

#### VERTICALS

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

**Settlement Time:** Instant

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

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



### Better

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

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

**Settlement Time:** Instant

**Services Provided:** Insurance disbursements

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



### Bill.com

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

#### VERTICALS

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

**Settlement Time:** Instant

**Services Provided:** P2P

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





BillMo's app provides person-to-person (P2P) payments for immigrants living in the United States and looking to send money to family or friends in Mexico. It also enables bill payments and retail purchases.

**BillMo**

**VERTICALS**

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Instant

**Services Provided:** P2P, corporates

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



Boon. is a payment app developed by Wirecard allowing users to make payments using their iPhones, iPads or Apple Watches. It can be used for online shopping, person-to-person transactions and contactless payments.

**Boon.**

**VERTICALS**

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Instant

**Services Provided:** P2P payments

**Website:** [Boon.](#)



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

## Brubank

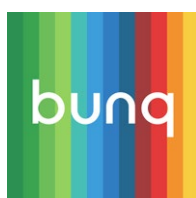
### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Instant

**Services Provided:** N/A

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



Bunq is a personal finance solutions developer. Its app allows users to instantly send and request payments to smartphone contacts or through WhatsApp, email or messenger.

## Bunq

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



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

## Chillr

### VERTICALS

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

**Settlement Time:** Instant

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

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



Chime's mobile app helps members avoid bank fees, automatically save money and lead healthier financial lives. Based in San Francisco, California, it offers a mobile and connected approach to banking that gives members better control of their finances. Payroll deposits are possible.

## Chime

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time:** Instant

**Services Provided:** Payroll disbursements

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



ChimpChange offers a banking app allowing users to receive paychecks through direct deposit or upload checks via Ingo Money using photo check deposit. The app gives customers access to ACH transfers and personal finance management tools, including auto-categorizing a user's spending patterns.

### ChimpChange

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

**Settlement Time:** Instant

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

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



Circle offers an app allowing users to send money and exchange currency between U.S. dollars, U.K. pounds and euros. It works together with iMessage so users can send money to other people without needing to open the app.

### Circle

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** One to two days

**Services Provided:** P2P payments

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



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

### clearXchange

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Minutes

**Services Provided:** P2P payments

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



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

### Current

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



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

### DailyPay

#### VERTICALS

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

**Settlement Time:** One business day

**Services Provided:** Employee disbursements

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



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

### Digiliti Money

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓	✓				

**Settlement Time:** N/A

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

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



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

### DiPocket Limited

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

**Settlement Time:** Instant

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

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



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

### DogHero

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time:** Instant

**Services Provided:** Payroll disbursements

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





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

Ensenta

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓	✓					

**Settlement Time:** One to two days

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

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



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

enservio

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓			✓			

**Settlement Time:** Instant

**Services Provided:** N/A

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



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

### EQ Bank

#### VERTICALS

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

**Settlement Time:** Instant

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

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



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

### Facebook

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



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

### Freelancer

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

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

**Services Provided:** Freelancer disbursements

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



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](https://flexwage.com)



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://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://huaweipay.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](#)



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

### Lemonade

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

**Settlement Time:** Almost instant

**Services Provided:** Insurance disbursements

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



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

LendingClub

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time:** Varies

**Services Provided:** Loans

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



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

LendingPoint

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time:** One business day

**Services Provided:** Loan disbursements

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



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

### LINE Pay

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
							✓

**Settlement Time:** Instant

**Services Provided:** N/A

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



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

### Loot

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

**Settlement Time:** One hour

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

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



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](#)



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



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

### Mercadopago

#### VERTICALS

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

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



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

### Metal Pay

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



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

### Microsoft Pay

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					✓

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



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

### MobilePay

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					

**Settlement Time:** Instant

**Services Provided:** P2P

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



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

### Mogo

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time:** Same day

**Services Provided:** Loans

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





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

### Monese

#### VERTICALS

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

**Settlement Time:** Instant

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

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



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

### MoneySend

#### VERTICALS

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

**Settlement Time:** Instant

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

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



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

### Monzo

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Instant

**Services Provided:** P2P

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



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](https://moonrise.com)



NCR is a global technology company specializing in the development of consumer transaction solutions. It provides products for digital banking, check and image processing, fraud prevention and transaction processing between others.

## NCR

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓	✓				

**Settlement Time:** One to two days

Check imaging, remote deposit capture

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



Neat is a mobile account solution for underbanked individuals and companies in Asia. It enables payments, salary disbursements and person-to-person (P2P) transactions.

## Neat

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time:** Instant

**Services Provided:** Payroll disbursements

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



Neteller is an online payment app that enables bill payments and person-to-person (P2P) money transfers. It also allows merchant payments and works with Paysafe as an enabling platform.

### Neteller

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓				✓	

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



Nooch is an app allowing users to make person-to-person (P2P) payments by linking to existing bank accounts to fund the app transfers. The payments can be delivered with memos or pictures attached.

### Nooch

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time:** Three business days

**Services Provided:** P2P payments

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



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

### Pay-me

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

**Settlement Time:** Instant

**Services Provided:** N/A

**Website:** [Pay-me](#)



Paym 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

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

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://www.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://www.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](#)



Rover's app connects pet sitters or dog walkers with dog owners. The sitters are paid through the app, and a PayPal account is needed to receive payments.

## Rover

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** One to four days

**Services Provided:** Payroll, disbursements

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



RushCard offers clients a prepaid Visa cards, enabling users to access different features like mobile access, ATM withdrawals and get their paycheck directly sent to their RushCards.

## RushCard

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time:** Instant

**Services Provided:** Cash checks, mobile app

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



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

### Samsung Pay

#### VERTICALS

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

**Settlement Time:** Instant

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

**Website:** [SamsungPay](https://www.samsungpay.com)



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

### Simple

#### VERTICALS

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

**Settlement Time:** Instant

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

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



## Skype

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

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



## SocietyOne

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

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time:** Approximately 72 hours

**Services Provided:** Loan disbursements

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



SoFi provides student loans and financing at lower rates than traditional banks. Payments can be submitted through its website or mobile app.

### SoFi

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

**Settlement Time:** Instant

**Services Provided:** Student payments

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



Square Cash allows individuals and businesses to exchange money with others regardless of whether they are Square Cash users. Payments can be sent with debit or credit cards and cashed out to banks for free.

### Square Cash

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time:** Instant

**Services Provided:** P2P payments

**Website:** [Square Cash](#)





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

### Starling Bank

#### VERTICALS

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

**Settlement Time:** Instant

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

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



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

### Swish

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time:** Instant

**Services Provided:** P2P

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



**Tapp**

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

**VERTICALS**

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



**Tesco Pay**

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

**VERTICALS**

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					✓

**Settlement Time:** Instant

**Services Provided:** P2P payments

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



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

### TigoMoney

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

**Settlement Time:** Instant

**Services Provided:** P2P payments

**Website:** [Tigo Money](https://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 is the instant money company. Founded in 2001 with a mission to digitize the paper check, its industry-first disbursements marketplace enables businesses and banks to disburse instant, safe-to-spend electronic funds from any source to accounts that consumers or businesses choose, with network reach to more than 4 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 by shifting choice to the recipient of a payment.

Ingo Money has funded over \$20 billion in transactions across all of its use cases since its launch and completed the first push payment transaction in the U.S. in 2012. Headquartered in Alpharetta, Georgia, Ingo employs 250 professionals and serves some of the largest brands in North America.

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