

DECEMBER 2019

DISBURSEMENTS

Tracker®



Using Digital Disbursements To Shake Up The Legal World

– Page 6 (Feature Story)

Uber launches Uber Money mobile wallet for drivers' earnings

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The instant payment challenges facing legal disbursements

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DISBURSEMENTS Tracker®

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Acknowledgment

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

WHAT'S INSIDE

United States consumers [receive](#) \$4.6 trillion in disbursements annually, but instant payments have yet to become the industry standard, even as checks fall out of favor. Consumers are becoming more aware of faster disbursement options, but not all companies are implementing them. This is dividing those who would like instant payments and the businesses that provide them.

Forty-two percent of consumers surveyed in PYMNTS' [Disbursements Satisfaction Report](#) received funds through instant payments — a high figure compared to the 11 percent who said the same just two years ago. That does not measure up to the 51 percent of respondents who would like to receive instant disbursements but cannot, however.

Companies must also be aware that consumers have their own ideas concerning instant payments and how they should be made. The report found that more than one-third of surveyed consumers would like instant payments deposited directly into their bank accounts, while others requested that funds be sent to their credit or debit cards.

This payment preference expansion could prove tricky for companies, especially as consumers grow less fond of checks. This does bode well for future instant payment adoption by businesses that have not yet implemented such technologies, however.

Around the disbursements world

Disbursements are quickly changing in the gig economy, where rideshare firm Uber is looking to make

payouts faster for millions of drivers. The company recently [launched](#) Uber Money, enabling real-time deposits onto drivers' company-branded debit cards after each ride. The solution is an upgrade from Uber's previous instant payment services and caters to freelance drivers who would benefit from timely, digital wage disbursements.

Chinese technology company Tencent recently announced that it is adding instant payments support, [creating](#) a real-time transfer feature for its WeChat Pay mobile payment wallet, which allows users to send money using mobile phone numbers. The service has thus far been rolled out on iOS and is accessible through the WeChat messaging app. It also enables payments to be sent between users who are not friends on the app, meaning businesses can use it to both send and receive funds from customers.

Companies are also looking to boost disbursements' speeds. FinTech Payouts Network is [partnering](#) with payment provider Priority Commercial Payments on a solution that provides instant payouts for both business and consumer clients. The companies are currently focused on aiding restaurant employees who often live paycheck to paycheck and could see their financial statuses benefit from faster payouts.

For more on these stories and other disbursements headlines, read the Tracker's News and Trends section (p. 10).

Digital disbursements can speed up legal payments — but are they safe?

Most industries are adopting digital disbursements, but some companies, such as law firms, still prefer checks. Mobile apps like [DoNotPay](#) have emerged to simplify claims and payments for both class-action and individual suits, though the legal space as a whole still clings to legacy methods as a matter of security. This month's Feature Story (p. 6) includes an interview with Joshua Browder, CEO and founder of DoNotPay, regarding digital disbursements' relationship to the changing legal system.

Deep Dive: Why digital disbursements have not yet permeated legal systems

Instant payments and digital disbursements have made headway in the government and retail sectors, but other areas have been slower to implement such methods. Consumers and businesses involved in legal cases may want payments to move much faster, but the complexities behind sending legal disbursements are challenging to navigate. The November Tracker's Deep Dive (p. 15) examines why checks are still the disbursement method of choice for many law offices, what stalls related payment innovations and what can be done to move the field forward.

December Disbursements Tracker® updates

The December edition of Disbursements Tracker® includes profiles of more than 75 suppliers and providers, including two additions: PayLane and Uber Money

EXECUTIVE INSIGHT

How can mobile wallets support faster disbursements?

"For companies looking to offer instant payments, mobile is a critical consideration. Consumers demand the choice and flexibility of mobile-based transactions and payments because they align with today's smartphone lifestyle. This is undeniable when you consider that mobile phone use has grown from 48.8 percent of the world's population in 2014 to 63.4 percent in 2019, and that 29 percent of U.S. consumers say they would like to pay with their smartphones all the time.

Mobile wallets actually enhance instant payments platforms because beyond naturally supporting the speed and convenience of a solution, they also contribute technically to its deployment.

Mobile wallets inherently provide strong account ownership verification controls that bolster risk management tools, making them safer and more reliable options for disbursements. Folding mobile wallets into the mix enhances reliability and certainty at the same time, because they expand available payment rails and enable redundancy.

When you consider that one of the key differentiators of any modern payments experience is choice in funding and receiving accounts, then adding mobile wallet options to a disbursements marketplace is now table stakes."

DREW EDWARDS

CEO of [Ingo Money](#)



37.4%

Share of U.S. consumers who wish to receive instant disbursements for transfers like tax refunds



55M

Estimated number of unbanked or underbanked individuals in the U.S.



82%

Portion of consumers who are aware of instant disbursements options



42%

Share of consumers who have received at least one instant disbursement in 2019



24%

Portion of loan payments that have been paid using mobile wallets



**Feature
Story**

FEATURE STORY

Using Digital Disbursements To Shake Up The Legal World

Digital disbursements have become popular for retail rebates, refunds and similar payments, but other industries have approached them more cautiously. Retailers and other customer-facing platforms adapted alongside the internet to offer these payment innovations, but legal firms still view many of these methods with trepidation.

Legal disbursements are tricky, even for the simplest of payouts, because they need full verification before going to potential claimants. Firms thus need to verify amounts, claimants and corporations involved before sending funds out — a time-consuming process that irritates customers. Consumers who are well-versed in digital transactions may grow frustrated with such claims experiences, especially given the legal process questions they might have about filing and collecting claims in the first place.

Digital disbursements may not yet be fully viable for many firms, but the process has advocates. Consumers are likely unfamiliar with legal systems and payment processes, but apps such as [DoNotPay](#), developed by founder and CEO Joshua

Browder, are attempting to simplify their experiences. Browder explained in a recent interview with PYMNTS that the app allows consumers to file claims and suits against corporations like CenturyLink, Comcast and Verizon, as well as obtain digital disbursements from such companies.

“We like to call it a robot lawyer,” Browder said. “[DoNotPay] is a chatbot that actually speaks to consumers automatically, gets details from them, and uses all of those details to formulate a case which is submitted either to the company or the government to get them the settlement money [or] refund.”

The company is expanding its in-app legal tools to include settlements and will offer ACH payments to all users by the end of January 2020, he added.

Digital disbursements have consumer advantages, but compliance and data security challenges may disincentivize legal firms from following DoNotPay’s lead. Breaches give consumers pause when considering to share their information, and legal firms look to create more

secure avenues for the user details kept on file for claims.

Fraud and security issues are causing firms to cling to checks

The use cases for DoNotPay are relatively simple. Consumers bring their potential legal issues to the app before creating their profiles. Some may concern larger corporations such as Uber and Verizon — contested bills or unpaid wages, for example — or consumers can dispute parking tickets, subscription payments and other corporate bills. Users can also link their information to the app to see if the “robot lawyer” will be able to find funds they might be owed.

“[DoNotPay] can actually find you use cases [that] you didn’t even know [about], and it will find you fees you didn’t even know about that can be refunded,” Browder said. “The biggest example of that is bank fees. You can connect your bank accounts and [the app] will look at all of the overdraft fees so you can get the money back.”

The app, which is available in Australia, the United Kingdom and the U.S., charges a \$3 fee per claim or a \$3 monthly fee for subscribers — of which it has approximately 10,000.

Disbursements are handled digitally and, in the case of suits against corporations where consumers already have relationships, will revert back to the cards customers have on file, Browder explained. This process is the same for

banks. DoNotPay plans to offer in-app ACH transfers, too — something with which it is already experimenting.

This payments innovation comes only a few years after the company’s 2015 founding, when it offered consumers the option for faster claims processes without touching involved funds. Legal firms must approach payment innovation in a slightly different light, however, and checks are simply an accepted, invisible part of the disbursements process for many, Browder said.

“Class-action administrators have an arms-length relationship with the consumer,” he explained. “They don’t even know who these people are, [so] they’re just representing them in theory. ... [Specific processes are] not explicitly mentioned, [but] it seems like a legal precedent to send checks in a lot of situations. I think people issue checks to comply with how it’s always been.”

Checks are not [safer](#) than digital disbursements but are much more familiar to legal firms, which already know how to process checks, verify recipients’ identities and tie such payments into legal processes. Digital payments are a relative unknown by contrast, but if done right, inherently provide strong account ownership verification controls and a better customer experience, making them superior to paper checks.

Legal firms may be running out of options, however. Consumers are no longer especially forgiving

of check disbursements, even for infrequent instances, like legal settlements. The check process irritates class-action suit members that have been waiting years to receive nominal amounts of money, yet involved firms must be convinced of digital disbursements' relative security if it is going to shift practices.



The data question

Digital disbursements have their own flaws, but none are as prevalent as checks'. Online payouts are still not safe from fraudsters who can make moves with millions of stolen customer credentials, after all. Legal firms may thus be reticent to add their disbursements into this landscape.

Consumers do not seem to share these concerns, despite some wariness following larger data breaches in 2018 and the first half of 2019. Browder noted that they seem even more willing to give up personal information online than they have in past years.

"I think that we're very lucky to be in this era where consumers are actually comfortable connecting their bank accounts," he explained. "I think the reason for that is that apps like Venmo have piloted a way of doing it ... and people are comfortable sharing details that they never would have [shared] five years ago."

This can differ by market, Browder admitted, noting that U.K. customers are somewhat more data-shy than U.S. residents, but he also expects that to change as disbursements and transactions become more digital.

Legal firms may not be able to follow DoNotPay's method of dealing with disbursement frustrations online, but they will soon be pushed into innovating within the space. These firms must rectify their digital payment method security concerns to be able to send near-instant funds or risk frustrating their end customers.

NEWS & TRENDS

Freelance and faster disbursements

Uber launches Uber Money for faster driver disbursements

Faster wage access is often more convenient for gig and sharing economy workers, and rideshares and other platforms are stepping up their efforts to support speedier disbursements. Ridesharing giant Uber recently [launched](#) Uber Money, which will give drivers greater financial flexibility by allowing them to collect their earnings in real time after each ride. The feature joins the company's existing instant payment tools, which rely on next-day ACH transfers as well as Mastercard and Visa payouts. The latter method allows drivers to collect up to five instant payments per day and makes up 70 percent of all driver payments.

Instant payments through Uber Money are sent to drivers' company-branded debit cards, which are equipped with additional banking features like overdraft protection. The service could help Uber eventually meet its goal of [becoming](#) drivers' daily banking partner.

GAINSCO develops instant payment solution for auto insurance

Auto insurance provider GAINSCO is [partnering](#) with digital payment provider One Inc to utilize the latter's ClaimsPay platform, which will allow the former to offer digital disbursements. The partnership boosts the claims process by enabling digital approvals through the platform's online interface. It also offers customers more flexibility in determining how they receive their funds, according to Greg Castleman, senior vice president and chief claims officer at GAINSCO.

He added that the technology should eliminate some claims experience frictions as it will rely more on digital capabilities and less on paper-based methods such as checks. Providing digital disbursement options could be key to helping insurance providers remain competitive.

JPMorgan releases disbursement service for gig economy workers

Gig economy companies like Uber are moving to become their freelancers' main financial resources, but banks are rolling out their own offerings in the

space. JPMorgan Chase has [developed](#) a mobile wallet feature that allows it to partner with sharing economy firms like Airbnb and Lyft, enabling those companies to provide contractors with virtual bank accounts. These accounts can offer users perks like home rental or car loan discounts as well as quicker disbursement and wage access. The bank said users would also be able to make purchases with the virtual accounts.

Gig economy companies can utilize the accounts only if they allow JPMorgan to manage payment processing and money movement, however. This could be detrimental to the ambitions of companies like Uber, which has made repeated efforts

to keep its drivers and their cash flows within its platform.

Indonesian P2P lending, fraud problems are on the rise

Consumers are also seeking mobile payment methods for loan disbursements, and such services — especially those enabled by mobile person-to-person (P2P) payment apps — have become very popular in Indonesia. The value of credit disbursements sent through P2P apps within the country [reached](#) \$2.92 billion in May after seeing a 44 percent rise since January, and the use of such apps for loan disbursements saw a 645 percent increase in 2018.

The space is dealing with a rush of illegal lending apps as such services become more popular, however. The Otoritas Jasa Keuangan (OJK), Indonesia's Financial Services Authority, stopped 1,073 such apps from operating in 2019 and released a P2P lending practices checklist that firms must follow to combat increasing fraud. It requires lending services to register under the Indonesian FinTech Association (AFPI), and they must also agree to measures that will ease fraud risks for both lenders and borrowers.

Checks' familiarity helps them maintain their popularity for B2B, other disbursements

Recent PYMNTS [research](#) found that consumers are waiting for the businesses with which they interact to support instant disbursements, with 90 percent stating they would choose to receive instant disbursements over checks. According to Drew Edwards, CEO of payment solutions provider Ingo



Money, checks are still popular for disbursements and business-to-business (B2B) payments for one reason: Companies and consumers trust them to work as expected. He explained that businesses rely on checks because they can be sent to and received by all consumers and payment recipients in the same manner. On the other hand, it can be difficult to prompt all consumers to sign up for the same electronic payment systems to receive their funds. Businesses that want to replace checks must therefore consider consumers' familiarity with alternative disbursement methods as well as their unique payment preferences.

Payment developments and innovations

Tencent adds instant disbursements to WeChat Pay

Payment players in China are looking to enable disbursements through mobile channels, and Tencent, the parent firm of messaging and payments app WeChat, is looking to retain its advantages over others in the space. A new solution from the company allows WeChat Pay mobile payment service users to instantly [transfer](#) funds using mobile phone numbers. The feature can be accessed from the WeChat messaging app, and money can be sent even if the parties involved are not connected on the app itself. This functionality is key for companies on the platform with [linked](#) "micro programs" or mobile extensions of their businesses, as they can use the app to send payments to customers. WeChat wallet users made more than \$1 billion USD in transactions in 2018, and the app

has approximately 1 billion members, making it one of China's most popular messaging and payment services.

WeChat's solution mirrors those offered by other mobile payment services, such as PayPal's Venmo and fellow Chinese mobile wallet provider Alipay. Ant Financial, the latter's parent company, has offered mobile number-based payments since 2012. Financial institutions (FIs) like the Bank of China and China Merchants Bank have also recently created mobile number-based disbursement features for their users.

Consumers are searching for P2P-like disbursements experiences

Consumers made \$49 billion in transactions on P2P app Zelle in Q3 2019, and they are beginning to [expect](#) the rest of their financial activities to offer similar instant payment experiences. Payments and disbursements providers appear to be catching on as 42 percent of U.S. consumers received at least one instant disbursement as of August. A recent PYMNTS [report](#) shows that consumers who do not have access to instant payments would likely value them, especially as 82 percent are now aware of such methods and their benefits.

P2P apps' popularity does not appear to be limited to younger generations, either. A [survey](#) revealed that Generation X consumers and baby boomers are making most of their daily payments with their smartphones, and they are also seeking P2P options. The only difference appears to be where consumers prefer to find P2P tools: Older

generations are more likely to trust those that are affiliated with their FIs.

Industry opportunities

MoneyGram, KyckGlobal team up for disbursements to US underbanked

Solving disbursement needs for groups without access to traditional financial products is challenging, especially as many of these customers depend on cash payouts. Payment and settlement service MoneyGram is thus [partnering](#) with platform solutions provider KyckGlobal and banking institution MetaBank to offer additional digital and in-person disbursements options to underbanked consumers. The collaboration will see KyckGlobal operate as the customer service and acquisition portal, while MetaBank will sponsor the program and MoneyGram will handle disbursements and fund transfers. The Federal Reserve Bank has estimated there are 55 million unbanked or underbanked Americans.

US consumers searching for instant payment rails

The share of U.S. consumers who have received instant disbursements has roughly quadrupled in the past three years, rising from 11 percent in 2017 to 42 percent this year, according to a recent PYMNTS [report](#). This growth is not keeping up with demand, however, as more than half of surveyed consumers would like to receive all of their disbursements via

instant payments. Consumers' use of mobile payments to receive disbursements is also rising, with another [study](#) finding that 24 percent of loan payments are sent through mobile wallets.

This makes instant payment rails one of the most-requested methods for disbursements in the U.S., and government entities, insurers and payment providers are looking at various ways to support them. Potential methods include adopting fully digital disbursement systems that eschew checks or utilizing banks that have joined with a digital payment network, such as The Clearing House's (TCH) Real-Time Payments (RTP) offering.

Payouts Network, Priority Commercial Payments partner for digital disbursements

Quicker disbursements could also benefit those in the property rental and restaurant industries. FinTech Payouts Network and payments provider Priority Commercial Payments are [collaborating](#) on a solution that will allow clients to offer instant payments rather than use checks or ACH transfers. This functionality will be particularly useful for restaurant workers, as managers can use the solution to deposit tips directly into employees' bank accounts. Cindy O'Neill, president of Priority Commercial Payments, said the service will also eliminate safety and security risks, as workers will no longer have to leave their workplaces carrying bulky envelopes full of cash tips. The offering can also be applied to other payout areas, such as

allowing landlords to return security deposits to short-term renters.

Tune.fm develops micropayments for the global music industry

Digital disbursements could also change how musicians approach their earnings, as the wages they are entitled to are often difficult to track when music is illegally shared online. Music streaming startup Tune.fm is looking to solve this issue by [creating](#) a micropayment disbursement service for musicians. The solution allows listeners to send money to musicians through a token offering called Jam when songs are streaming, and customers can purchase songs that are listed on Music World Entertainment's online catalog.

According to a statement by Tune.fm co-founder Andrew Antar, streaming platforms pay only about 10 percent of their revenues to the artists they feature, with the rest going to publishing companies. Jam micropayments are designed to fix that discrepancy and make sure artists are paid as soon as their music plays.

FEMA to innovate disaster payouts with new technologies

The Federal Emergency Management Agency (FEMA) is [searching](#) for ways to accelerate disaster insurance disbursements with new technologies such as blockchain. A National Advisory Draft Report recently filed by the agency stated that such

solutions would be used to speed up the timelines for insurance dividends or "harm's way" claims, which consumers file with providers when they feel they have been unnecessarily placed in danger from natural disasters. Hastening claims' processing could allow affected parties to more easily pay for expenses accrued during evacuations or other disaster-related safety measures.

FEMA also plans to examine how a blockchain-based registry for information like consumers' insurance policies and land ownership records could affect disbursements and other disaster payouts. The registry would keep potential claimants' information in one place, expediting the process of filing claims to receive disbursements.





DEEP DIVE

Why Digital Payments Are Slow In Coming To Legal Disbursements

Businesses and government institutions are adapting to instant payments as more consumers are requesting them. The latest [PYMNTS Disbursement Satisfaction Report](#) revealed that more than 24 percent of government disbursements were made through instant rails in 2019. Paper checks still dominate in some areas, however, despite the availability of digital payment networks that can move money much faster.

One such area in which instant payments remain out of reach is the legal system, as claimants still largely receive their settlements or disbursements via check. These paper-based payment methods can inconvenience customers and cause frictions, but law firms and their supporting partners are often hamstrung when it comes to replacing them. It is not as easy for them to innovate their payment processes as it is for other types of businesses, as they must [fulfill](#) strict requirements before making payments.

Such needs make payment speed a low priority for legal firms, even though consumers involved in court cases are often frustrated and confused

about how to receive their settlements. Some legal cases can [take](#) six weeks or longer to settle, and only then will funds be disbursed. Numerous steps must be taken before legal checks can be sent via mail, and upgrades to how consumers receive disbursements are necessary before additional options can move forward.

Legal system complexities stall instant payment adoption

It is necessary to examine legal disbursements to understand the payments innovation challenges they face. These disbursements are [paid](#) with funds from one designated party to another, and such payments are largely facilitated by attorneys rather than the companies or individuals being tapped for money.

Checks are highly popular for legal disbursements because the release of funds happens in two stages. Party one is first ordered to release the money, which must reach the attorney as the intermediary before it goes to the second party. The resulting delays can frustrate clients who [require](#) funds to address legal fees, medical bills and other

financial pain points, as is often the case for personal injury or negligence claims. Personal injury claimants must wait until their insurance companies have authorized release forms before the checks are signed and passed to their lawyers. Attorneys then often [place](#) the funds into escrow accounts after removing their own fees, then they finally disburse money to their clients — after insurance companies have shown they have the money to pay.

Collection processes can also differ depending on the type of lawsuit. Class-action suits or federal settlements for incidents like large-scale data breaches come with completely different disbursement rules, though claimants in all cases suffer from lengthy wait times for funds. Victims of the 2017 Equifax breach, for example, are still [wading](#) through the legal steps required before they can receive checks of \$125 apiece.

These rigorous legal requirements are thus overshadowing how quickly disbursements are paid out. Certain payouts must also be placed in escrow regardless of payment method, meaning consumers will still have to deal with seemingly unexplainable delays, even as digital disbursements become fully integrated into the legal world.

Instant payments will be slow to come to legal disbursements

Legal settlement recipients are [frustrated](#) by the seemingly endless hoops through which they must jump to receive simple checks, but checks take additional work

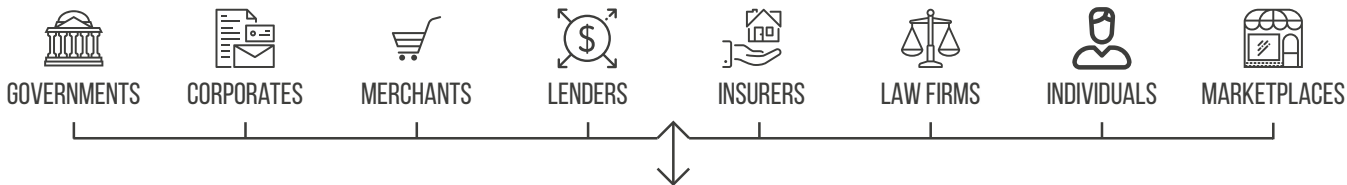
once they have reached end customers. They clear a few days after they are deposited, unlike some newer digital payment methods, meaning consumers who have waited months to open their mailboxes for paper checks must go through yet another waiting period.

Legal firms seem aware of how irritating the process can be for claimants, particularly those who are not versed in the legal complexities governing such disbursements. Efforts to expedite payments often focus on [shortening](#) pre-payment steps rather than the payments process itself, which can do little to ease consumers' frustrations. One such example is the DoNotPay app, which was originally [launched](#) to help Equifax victims file claims regarding the breach. The app allows users to simply fill in the details of potential claims before “swiping right” on suits that match, but it does not have the capability to make disbursements themselves move instantly.

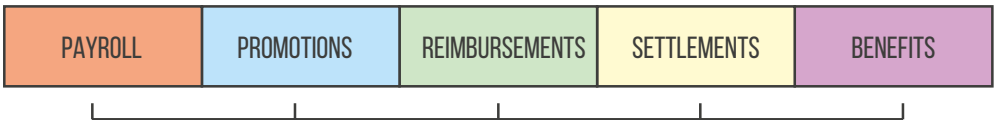
Instant payments would undoubtedly make the legal disbursement processes more convenient for all parties involved, but innovation will require careful handling. Many of the space's strict regulations cannot be shrugged off in the name of quick and easy innovation, meaning the familiar technological adage of “move fast and break things” cannot be applied.



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:

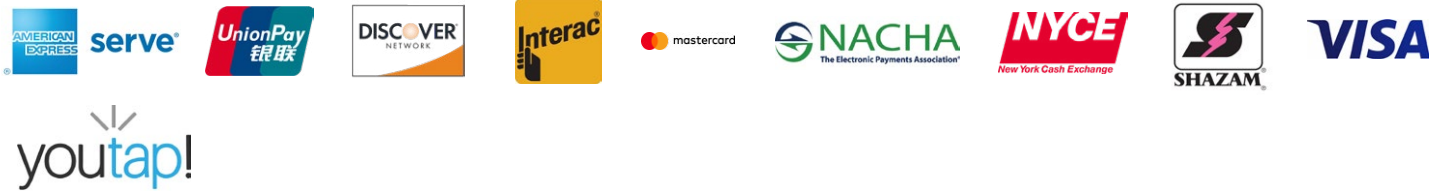
TYPES OF DISBURSEMENTS

ENTITIES THAT MAKE DISBURSEMENTS

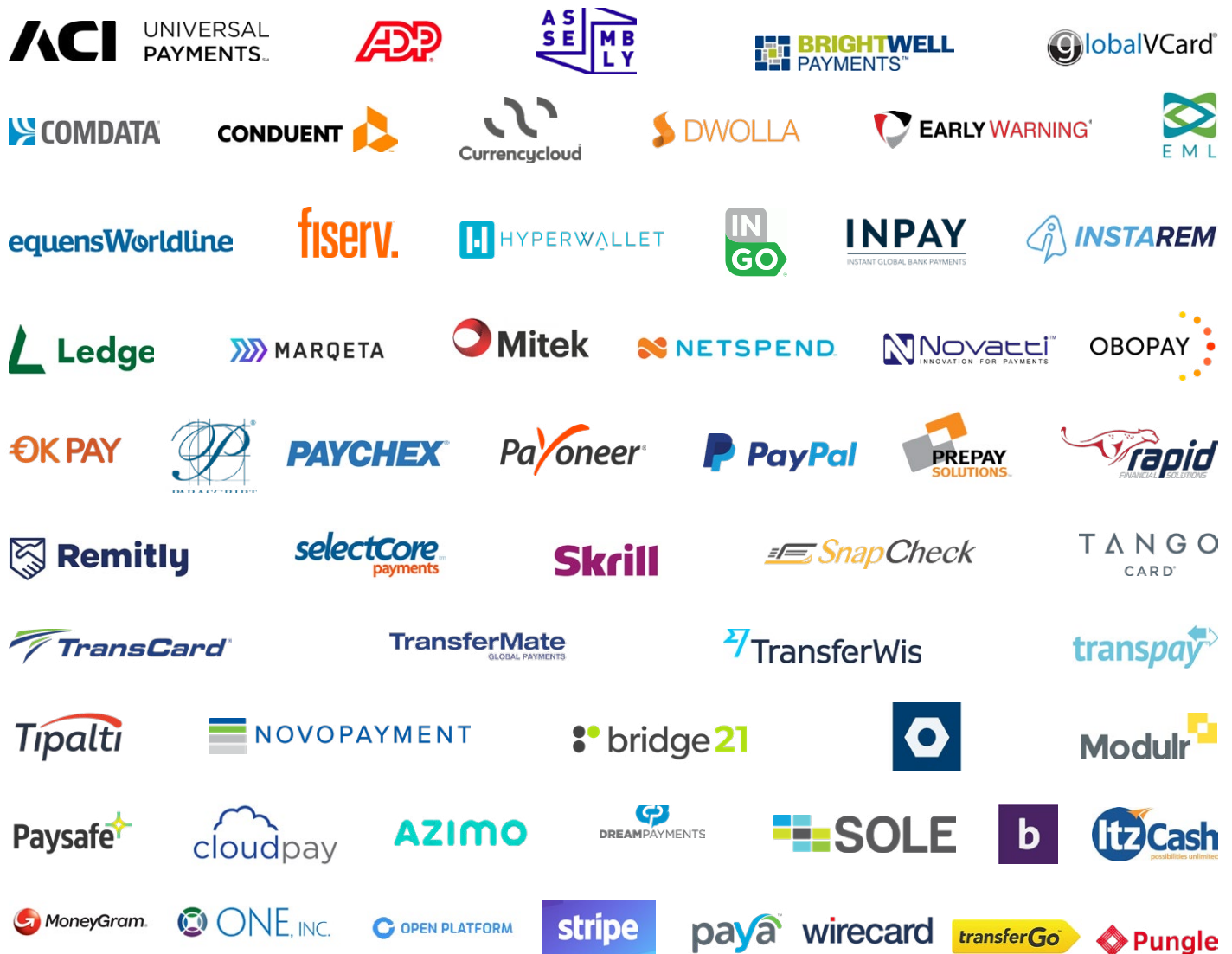
| | PAYROLL | PROMOTIONS | REIMBURSEMENTS | SETTLEMENTS | BENEFITS |
|--|---------------------|------------------------------|---------------------------|-------------|--------------------------------------|
|  CORPORATES | FREELANCER PAYMENTS | EMPLOYEE | TRAVEL EXPENSES | | PENSION |
|  MERCHANTS | 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 offers a real-time processing platform for contactless near field communication (NFC) and QR code mobile money payments.

Youtap

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

Settlement Time: Instant

Services Provided: Marketplace disbursements, merchant disbursements

Website: [Espago](#)



Fiserv

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.

VERTICALS

GOVERNMENT CORPORATES MERCHANTS LENDERS INSURERS LAW FIRMS PEOPLE MARKETPLACE

Settlement Time: Instant

Services Provided: Digital disbursements

Website: [Fiserv](https://www.fiserv.com)



Hyperwallet

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.

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 an account that a consumer or business chooses, 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 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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](#)



PayLane is a payments processor for online businesses that supports payment solutions such as credit card processing and merchant account services. The company was founded in 2005 and also works with firms to enable online payments and eCommerce services.

Payoneer

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

Settlement Time: Instant

Services Provided: Marketplace disbursements, merchant disbursements

Website: [PayLane](#)

NEW



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

Settlement Time: Minutes

Services Provided: Merchant disbursements, insurers, payroll disbursements

Website: [Payouts Network](#)



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

Settlement Time: Instant

Services Provided: Merchant disbursements

Website: [PayU](#)



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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 |
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| | | | | ✓ | | | |

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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 |
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| | ✓ | ✓ | | | | ✓ | ✓ |

Settlement Time: Instant

Services Provided: P2P payments

Website: [Apple](#)



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

Avail

VERTICALS

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

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 |
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| | | | | | | ✓ | |

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 |
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| | ✓ | ✓ | | | | ✓ | |

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 |
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| | | | | ✓ | | | |

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 |
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| | ✓ | ✓ | | | | ✓ | |

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 |
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| | | | | | | ✓ | |

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

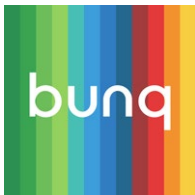
VERTICALS

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

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 |
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| | | | | | | ✓ | |

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 |
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| | ✓ | | | | | | |

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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 | | | | | | | |
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| 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://www.guru.com)



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

Huawei Pay

VERTICALS

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

Settlement Time: Instant

Services Provided: N/A

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



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

InstaMed

VERTICALS

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

Settlement Time: Instant

Services Provided: Insurance disbursements

Website: [InstaMed](#)



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

JETCO Pay

VERTICALS

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

Settlement Time: Instant

Services Provided: P2P payments

Website: [JETCO Pay](#)



Jiffy

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

VERTICALS

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

Settlement Time: Instant

Services Provided: P2P payments

Website: [Jiffy](#)



Kakao Pay

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

VERTICALS

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

Settlement Time: Instant

Services Provided: Payroll disbursements

Website: [Kakao Pay](#)



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

Kalo

VERTICALS

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

Settlement Time: Fewer than five days

Services Provided: Freelancer disbursements

Website: [Kalo](#)



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

Kiosco Pay

VERTICALS

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

Settlement Time: Instant

Services Provided: Online bill payment solutions

Website: [Kiosco Pay](#)



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

Koho

VERTICALS

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

Settlement Time: Not Available

Services Provided: P2P payments, payroll disbursements

Website: [Koho](#)



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](#)



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

Mercadopago

VERTICALS

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

Settlement Time: Instant

Services Provided: P2P payments

Website: [Mercadopago](#)



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

Metal Pay

VERTICALS

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

Settlement Time: Instant

Services Provided: P2P payments

Website: [Metal Pay](#)



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

Microsoft Pay

VERTICALS

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

Settlement Time: Instant

Services Provided: P2P payments

Website: [Microsoft Pay](#)



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

MobilePay

VERTICALS

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|------------|------------|-----------|---------|----------|-----------|--------|-------------|
| 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

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

Settlement Time:

Same day

Services Provided:

Loans

Website:

[Mogo](#)



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

Monese

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

Settlement Time: Instant

Services Provided: P2P payments, payroll disbursements

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



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

MoneySend

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

Settlement Time: Instant

Services Provided: P2P payments, government disbursements, corporate disbursements

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



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

Monzo

VERTICALS

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

Settlement Time: Instant

Services Provided: P2P

Website: [Monzo](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 | | | | | | | |
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| GOVERNMENT | CORPORATES | MERCHANTS | LENDERS | INSURERS | LAW FIRMS | PEOPLE | MARKETPLACE |
| | | | ✓ | | | | |

Settlement Time: One to three days

Services Provided: Loans

Website: [Prosper Marketplace](#)



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

Settlement Time: Instant

Services Provided: P2P payments

Website: [Qkr!](#)



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

RateSetter

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

Settlement Time: One business day

Services Provided: Loans

Website: [RateSetter](https://ratesetter.com)



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

Rakuten Pay

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

Settlement Time: Instant

Services Provided: N/A

Website: [Rakuten Pay](https://pay.rakuten.com)



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

RappiPay

VERTICALS

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

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 | | | | | | | |
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| 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 | | | | | | | |
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| 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 |
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| | | | | | | ✓ | |

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 |
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| | ✓ | | | | | | |

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

Settlement Time: Instant

Services Provided: Payroll disbursements, corporate disbursements, government disbursements

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



SIMPLE

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

Simple

| VERTICALS | | | | | | | |
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| 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 |
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| | | | | | | ✓ | |

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 |
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| | | | ✓ | | | | |

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 |
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| | | | ✓ | | | ✓ | |

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 |
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| | | | | | | ✓ | |

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 |
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| ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

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 |
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| | ✓ | | | | | ✓ | |

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 |
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| | | ✓ | | | | | |

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 |
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| | | ✓ | | | | | ✓ |

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 |
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| | | | | | | ✓ | |

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

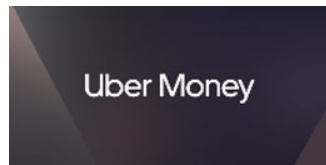
VERTICALS

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

Settlement Time: Instant

Services Provided: P2P

Website: [Ualá](https://uala.com)



Uber Money is a payment and disbursements tool developed by ridesharing service and technology company Uber. The solution gives drivers access to real-time payments, allowing them to receive their earnings immediately after they complete their rides. Uber Money is also connected to drivers' Uber-branded debit and credit cards.

Uber Money

VERTICALS

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

Settlement Time: Instant

Services Provided: Disbursements

Website: [Uber Money](#)

NEW



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 |
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| | | | ✓ | | | | |

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 |
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| ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

Settlement Time: Varies

Services Provided: Employee payments

Website: [Upwork](https://www.upwork.com)



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

Vend

VERTICALS

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

Settlement Time: Instant

Services Provided: P2P payments

Website: [Vend](https://www.vend.com)



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 |
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| | | | | | | ✓ | |

Settlement Time: Instant

Services Provided: P2P payments

Website: [Venmo](#)



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.

Verse

VERTICALS

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

Settlement Time: Instant

Services Provided: P2P payments

Website: [Verse](#)



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.

Vivus

VERTICALS

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

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 |
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| | | | | | | ✓ | |

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 |
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| | ✓ | | | | | | |

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 |
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| | | ✓ | | | ✓ | | |

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 |
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| | | ✓ | | | | | |

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 |
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| ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

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 |
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| | | | | | | ✓ | |

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 |
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| | | | | | | ✓ | |

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 |
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| ✓ | | ✓ | | | | ✓ | ✓ |

Settlement Time: Minutes

Services Provided: P2P payments, corporate disbursements

Website: [WeChat Pay](#)



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.

Wonolo

VERTICALS

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

Settlement Time: Instant

Services Provided: Payroll Disbursements

Website: [Wonolo](#)



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.

Workana

VERTICALS

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

Settlement Time: Instant

Services Provided: Payroll Disbursements

Website: [Workana](#)



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 |
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| ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ |

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 |
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| | | | | | | ✓ | |

Settlement Time: One to three days

Services Provided: Employee payments

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



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

Xoom

VERTICALS

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

Settlement Time: Instant

Services Provided: P2P payments

Website: [Xoom](https://xoom.com)



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 |
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| | | | | | | ✓ | |

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 |
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| | | | ✓ | | | | |

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 an account that a consumer or business chooses, 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 launch and completed the first push payment transaction in the United States in 2012. Headquartered in Alpharetta, Georgia, Ingo employs 250 professionals and serves some of the largest brands in North America.

PYMNTS.com

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

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