

FEBRUARY 2020

DISBURSEMENTS

Tracker®



The Struggles Of Crafting Digital Disbursements For University Students

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Why Oscar Health uses ACH to speed health
insurance claim payouts

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How check disbursements put a strain on
U.S. universities

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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

Bringing instant payment support to industries with simpler disbursements has generally been easy, but other markets face difficulties with such transactions. More complex payouts generate greater hurdles to enabling speedy digital payouts, as helping small to mid-sized businesses (SMBs), government agencies, insurance providers and law firms send and receive payments in real time is more arduous than sending purchase refunds. Refunds do not require as much detail verification before funds are released.

Vendors expect more security in their disbursements, which can hinder speed and growth, even when digital disbursement methods are supported. Legal and government payments to consumers include details beyond names and addresses that must be double-checked to ensure funds are sent to the right recipients. Missing information can bog the whole process down in weekslong quagmires of time and paperwork, frustrating both employees and payees.

Digital payments are filtering in, however, and SMBs find their security benefits highly attractive: One recent [study](#) found that 78.3 percent of firms cite Real-Time Payments' fraud protection as valuable, for example. Digital disbursements are also on the rise, as the number of individuals willing to accept checks' frustrations continues to dwindle. It is still important for payment providers, businesses and consumers to watch for fraud risks as innovation continues, though, and providers must devise systems that do not allow speed to compromise security.

Around the disbursements world

The insurance industry is filled with small but critically important personal details, and missing just a few on patients' claims can delay payments for weeks or even months. Health insurance start-up Oscar Health thus [created](#) an online portal to smooth these disbursements as much as possible. Healthcare providers can directly upload patients' details to the platform, which then verifies accuracy and that all the necessary data is present. This ensures that payments travel correctly, speeding the claims process for both providers and customers.

Another situation in which extreme precision matters is legal disbursements, which contribute to the industry's continuing paper check use. Recent [research](#) found that 30 percent of consumers prefer check payments when receiving money from legal firms — much greater than the 10 percent who said the same about retail disbursements. Legal firms need to confront the process's complexity before adopting digital disbursements platforms.

Automated clearing house (ACH) and other digital methods have been sluggish in reaching business-to-business (B2B) payments, and many SMBs pay vendors and business partners with paper checks. This leaves them open to check fraud, however — a thriving scheme for bad actors. A recent [study](#) found that check fraud represented 60 percent of all fraud attempted against United States bank deposits. Fraudsters committing the scheme use personal information from checks to create identities that can be used to test digital defenses.

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

Crafting digital disbursements for university students despite struggles

U.S. students often receive federal aid disbursements and refunds via checks, mainly because regulations have not yet caught up with digital payments. Universities are caught in an innovation stalemate, as they are legally required to offer checks even though fewer students prefer them. They also cannot release new payment options until students request them, but students are not often aware of all available options.

This does not mean that universities should only offer checks, however. They should instead focus on educating students about other disbursement options, Sherry Rossiter, bursar at [Ohio University](#), said in a recent interview with PYMNTS. This month's Feature Story (p. 6) examines why checks are still popular with universities and what can be done to educate students on their digital options.

How checks are stopping US universities from moving disbursements forward

University students have enough on their plates without adding in late payments, but many unfortunately find themselves waiting by their mailboxes to receive the checks funding their educations. One late disbursement cycle could snowball into late housing, food and tuition payments, however, affecting both their financial and academic statuses. Checks are still the standard disbursement method for many American universities despite these issues. This Tracker's Deep Dive (p. 14) explores the potential problems involved in relying on physical check disbursements as well as the technologies that could upgrade processes and ease related frictions.

February Disbursements Tracker® updates

The February edition of the Disbursements Tracker® includes profiles of more than 75 suppliers and providers, including two additions: BLIK and Worldpay.

EXECUTIVE INSIGHT

How do you see demand for faster and digital disbursement methods changing as more millennials and members of Generation Z enter the U.S. workforce?

"Given how millennials and Gen Z have grown up with digital devices that allow for on-demand everything, including communication, entertainment, shopping and more, there is no doubt that their expectations for faster and digital disbursement methods will continue to grow.

[They think] 'If I can use PayPal or Venmo to pay my friend back instantly, why can't my employer pay me now, just as fast?' ...

Businesses and banks have a prime opportunity to meet the instant gratification expectations of these younger consumers through real-time digital disbursements, but to win they will need to do more than just offer [them].

The key to success, given these consumers' daily experiences using Apple, Amazon and Google [offerings], will be to deliver a great customer experience. The process to receive instant funds should be easy, simple and delightful, giving [users] choice in where to receive their funds. ... Millennials and Gen Z want to pay and be paid on their own terms. If companies can't deliver on this expectation, these consumers will be the first to look elsewhere for a challenger who can."

DREW EDWARDS

CEO at [Ingo Money](#)

**78.3%**

Portion of firms that say Real-Time Payments" enhanced security is "very" or "extremely" valuable

**30%**

Share of consumers who prefer paper checks for legal disbursements as of 2019

**250M**

Predicted number of same-day ACH payments sent by the end of 2019

**33%**

Portion of monthly disbursements sent out via paper checks in 2019

**70.1%**

Share of U.S. SMBs that stated it took too long for their funds to settle in 2019



**Feature
Story**

FEATURE STORY

The Struggles Of Crafting Digital Disbursements For University Students

Checks may be cumbersome and flawed, but they persist as one of the top methods by which businesses, legal firms and universities pass refunds to consumers, clients and students. U.S. academic institutions are legally required to offer check refunds to students despite the option's well-documented security weaknesses. Universities can make digital disbursements easier to access and more appealing for students, Sherry Rossiter, bursar at [Ohio University](#), told PYMNTS in a recent interview.

"We only refund by check once a week, [and] we encourage direct deposit because we feel that is a more secure means of transmitting the funds to the students," she explained.

Ohio University must offer check disbursements to students by Department of Education mandate, though it has enabled direct deposit for almost 20 years. Rossiter added that approximately 70 percent of her university's student body opts to receive funds through ACH. Such payments are also popular with businesses, as 250 million were [expected](#) to have been sent by the end of 2019.

Removing checks from universities' payment processes will require elimination at the regulatory level and then infrastructure updating — a time-consuming and costly endeavor for many academic institutions.

The disbursements catch-22

Innovation at the federal level is another factor keeping checks involved in student refunds. The Department of Education requires universities to give students multiple disbursement options. Many may not be aware that ACH is an option, however, let alone other digital methods.

The digital disbursements adoption rate is slow among freshmen at Ohio University, Rossiter said, but the number of those who opt into ACH refunds climbs as students complete their first semesters and become more familiar with the university. This has caused the university to nudge students toward ACH refunds, reducing how often it makes check disbursements while educating students on direct deposits' availability via emails and during orientation.

“There are a lot of checks and reporting requirements involved if we were to utilize a third-party system to, say, implement credit cards or debit cards ... for their refunds as opposed to issuing them paper checks,” she said. “The Department of Education is very high on student choice, so whatever we would choose, the students really have to be the ones choosing how to receive their payments.”

This creates a catch-22 for payment innovations: Institutions are required to offer checks unless students request otherwise, but students must first be told about other options that cannot be implemented until they are requested.

“We cannot mandate direct deposit for federal [aid] ... per [a] Department of Education regulation,” Rossiter clarified. “So, if a student does not opt into direct deposit, we have no other option but to refund by check.”

Additional payment complications keep checks in the mix. Parent borrowers are not enrolled and cannot receive direct deposits, for example, and unbanked students have no other disbursement options.

Mobile disbursements and security

Online options are becoming more intriguing as check problems persist and students receive university news on their phones. Mobile person-to-person (P2P) payments are one of the more popular ways to send and receive money, especially among younger generations. Seventy-five percent of Gen Z consumers [report](#) using P2P products monthly, for example, and these apps

have interesting applications for student refunds. Apps such as Apple Pay, Venmo and Zelle can support instant disbursements, Rossiter said, and their security measures make them intriguing.

“The [apps have] security features where we do not have to have students’ banking information ourselves,” she explained. “They would be able to use tokenization to help us remit those payments and [without having] to have their personal information in our records.”

Questions remain about whether these payments would be permitted by the Department of Education, however, and approval will likely take time. Checks may thus have to stay a disbursements option for years to come, but there is no reason they should be central to the experience.

Universities aiming to rid themselves of check disbursements should thus look to move students to digital platforms and educate them on such payments’ benefits. Younger generations’ reliance on smart devices for everyday tasks and payments makes it likely that digital disbursement use will grow with time, but that does not necessarily correlate to checks’ complete death. Universities will also need to work with their students to offer the most convenient, cutting-edge payment methods if they want checks to finally disappear.

NEWS & TRENDS

Instant payment developments

Legal firms struggle to break free of checks

Instant disbursements are common for all kinds of payouts, including the retail rebates and tax returns for which consumers overwhelmingly prefer faster payments. One recent [study](#) found that 30 percent of consumers still prefer checks for legal disbursements, however — a number far above the 10 percent or so normal in other industries. The complications and frustrations associated with legal payments, combined with the personalization of such disbursements, help checks maintain their popularity, noted Drew Edwards, CEO of instant payment and disbursements marketplace Ingo Money, in a recent interview with PYMNTS. Retail rebates are relatively similar regardless of consumer, for example, while lawsuit specifics vary greatly depending on the case. Instant payment adoption will likely remain slow in this industry as long as this level of complexity continues to be normal.

Oscar Health takes tech-first approach to insurance claims

Healthcare firms can also see complex payments, and missing or incomplete details can slow disbursements. Health insurance startup Oscar Health [created](#) an online portal to remedy this,

speeding the payouts process by helping providers easily upload patients' information. The platform verifies that data to approve payments and disburses funds via ACH unless directed otherwise. Digital disbursements will allow Oscar Health to cut down on payment costs and increase efficiency.

ACH can eliminate frustrating disbursement lags occurring between payment issuance and patient receipt, the company stated, and providers will need to upgrade their systems to support these payments. Seventy-four percent of healthcare disbursements were [sent](#) via paper checks in 2019, speaking to the need for increased innovation in the space.

Gen Z's payments preferences drive demand for disbursement innovation

Gen Z consumers are becoming important for retailers, banks and payment providers as they earn additional income and manage their personal expenses. Payment and disbursement providers must thus consider which solutions will satisfy their desires for instant gratification, such as disbursements that work like P2P payments made through Venmo or Zelle. Seventy-five percent of Gen Z consumers [report](#) using P2P products every month to pay their bills and collect money from friends or businesses that support such options.

P2P applications are seeing rapid quarter-to-quarter growth, and both Venmo and Zelle are adding new mobile offerings to keep Gen Z customers coming back, including nearly instant bank transfers without standard fees. Several providers are thus working to support consumers' mobile payment and disbursement needs, including Israeli financial startup Refundit, which [raised](#) \$9.8 million last month to ease the value-added tax (VAT) disbursement process. The firm enables users to digitally upload images of necessary travel documents and request refunds via smartphone, putting an end to paper-based submissions.

Dismantling the myth of float

P2P payments are changing much more than how consumers prefer to transfer money — their popularity is also influencing the risk policies financial institutions (FIs) and their partners have relied on for years. Float — a financial concept describing the gap between when payors send money and recipients obtain it — is used by payors, such as banks or businesses, to balance cash flows and other

financial aspects. The short gap between sending and receiving P2P payments has made it obsolete, Ingo Money CEO Drew Edwards [argued](#) in a recent blog post.

P2P payments' speed means that companies using float to calculate risk may actually have fraudsters to be concerned about. Instant payments force companies to readjust their fraud protection strategies because reversing payments made through P2P apps or other instant payment services is not possible. Fraudsters will disappear with funds long before companies or consumers can ask for them back, meaning companies must be prepared to protect their funds by removing float from their risk assessment protocols.

Disbursement events

Pillar launches gift program for student loans

U.S. student loan debt has risen to approximately \$1.7 trillion, with individuals holding an average of around \$30,000. Personal finance platform



Pillar sought to [alleviate](#) this debt with a seasonal gift-based program named Boost that allowed family or friends to donate funds for students' balances. The program launched on Dec. 17, 2019 and closed on Jan. 6. Payments were sent through Pillar's online platform, according to the service, which has not shared participation data or the amount of money sent to U.S. students.

Academic institutions are growing concerned about offering students quicker and easier disbursements, and mobile banking services firm BankMobile has created a solution to support such payments. The company's platform helps universities provide faster disbursements and advance their digital disbursements processes. It [acknowledged](#) 132 higher education institutions last month, granting each an Achieve Campus Efficiency (ACE) award for electronically disbursing at least 90 percent of all refunds.

College disbursements graduate to ACH

Today's students are less familiar with paper checks, prompting many universities to upgrade their tuition and student loan payout processes to support digital payments. A recent [study](#) found that most student loan payments are made through ACH, representing approximately 60 percent of such transactions made through mobile phones or billers' websites. This trend follows digital payments' growing popularity among younger consumers, as many are dissatisfied with the lengthy waits associated with processing paper checks.

Checks are still responsible for 39 percent of student loan payments sent via postal mail, however,

meaning universities will need to overcome some disbursements challenges before they can stop issuing them. Just 5 percent of millennial students paid their tuitions via check, speaking to the rising preference for online payments.

Oppo to launch competing loan app in India

India is seeing robust digital disbursements and payment advances as a result of a nationwide push toward digital payments. This includes lending evolutions, as Chinese smartphone brand Oppo [announced](#) plans to launch its Oppo Kash mobile financial services platform in India during the first half of 2020, although the firm has yet to set a specific date. Oppo Kash will provide consumers microloans with flexible repayment plans, among other offerings, and will be available on both Apple and Android devices.

Fellow Chinese telecommunications firm Xiaomi [launched](#) its own mobile lending app, Mi Credit, in India in 2019. The app is similar to Oppo Kash in that it allows customers to request credit products or loans and receive disbursements through their mobile devices. Both Oppo Kash and Mi Credit will be competing against other microlending and disbursements apps in the country, including Google Pay and Facebook-owned WhatsApp's WhatsApp Pay.

SalaryDost partners with CredoLab for disbursements in Indian market

Digital consumer lending platform SalaryDost is also creating disbursement solutions for India, [partnering](#) with financial services company CredoLab to develop faster underwriting tools. The

companies are collaborating on a product that uses the latter's credit scoring solution as part of the former's lending underwriting protocols, streamlining the process for both firms and their customers. The credit scoring model uses metadata scraped from users' smartphones among other data points to provide well-rounded potential-borrower profiles. CredoLab also uses artificial intelligence (AI) to speed risk analysis in its scoring algorithms.

India's online loans market is poised for massive growth, projected to hit a value between \$80 trillion and \$100 trillion by 2023. That growth will see annual loan disbursements issuance grow approximately 10 to 15 times its current figure, according to SalaryDost's in-house analysis.

Check fraud

SMBs see check fraud concerns rise

Check usage among U.S. SMBs has sharply [declined](#) over the past few years, dropping from 81 percent of their disbursements in 2004 to 42 percent by the end of 2019. Paper checks are still the most popular disbursement method for businesses in the country, however, despite 70.1 percent of SMBs [stating](#) that they take too long to settle. Long wait times leave such payments increasingly vulnerable to bad actors, with check fraud accounting for 60 percent of U.S. bank deposit fraud and \$1.3 billion of losses in 2018.

Fraudsters prefer checks because they contain the personal banking details necessary to create fake accounts, making it easier for them to bypass digital security maneuvers designed to spot false identities. Smaller businesses are aware of the risks, but many lack the financial resources necessary to implement online disbursements.

ePayment innovation spikes check fraud

Another reason SMBs are concerned about check fraud is that the number of fraudsters trying it out is on the rise. Cybercriminals are returning to tried-and-true tricks as electronic security measures advance, and 82 percent of companies experienced some form of check fraud in 2018 — the highest amount in a decade, according to one [report](#). This includes instances in which fraudsters acquired legitimate checks and cashed them as well as schemes that blended traditional check fraud and electronic scams to bypass security measures. Businesses must thus utilize tools that can detect both old-school fraud and modern scams like synthetic identity theft. Automated tools may help flag anomalies during deposits, for example.

Taxes and refunds

US consumers ask for faster tax refunds

The 2019 U.S. tax deadline is creeping closer, and consumers are asking for digital disbursements for these funds. Fifty-one percent of filers would like to [receive](#) their refunds digitally, as opposed

to via check, according to PYMNTS' most recent [Disbursement Satisfaction Report](#), an Ingo Money collaboration. The amount processed digitally is also increasing, with the Internal Revenue Service (IRS) [reportedly](#) sending approximately 29 million electronic direct deposit returns between February 2018 and February 2019. Digital disbursements save all parties money, dodging check processing fees while getting consumers funds more quickly.

Tax refunds are often the largest lump sums Americans receive each year, and the average amount [hovers](#) at approximately \$3,000. Many consumers see these returns as integral parts of their yearly budgets and planned expenses, making faster payouts a top priority.

Filing complications could hold up tax refunds

Tax reports' complexity may be another factor that slows filers' returns, as consumers must have multiple small details on hand to complete the forms. The time from submission to receipt depends on input accuracy, how the reports were filed and consumers' chosen methods of return. Those who ask for checks have longer waits, but refunds also take longer to arrive if tax forms are mailed rather than filed online, [reports](#) note. It can take up to six weeks for those using postal mail to receive their refund checks, compared to 21 days for digital filers. Forty-six percent of filers are expecting refunds of more than \$1,000 this year and may not know why their returns were delayed. The IRS [expects](#) 90

percent of consumers to file electronically during the 2020 tax season.





DEEP DIVE

Paper checks: The bane of student disbursements?

U.S. college students must stay on top of numerous bills — including healthcare, housing, textbooks and tuition — so they can fully focus on their educational goals. Many depend on scholarships, loans or grants to pay these bills, and late disbursements of such payments can add frustration to students' already stressful lives.

Myriad universities still use paper checks to send tuition or housing payments, despite the well-documented inefficiencies. Most students are from generations that are unlikely to use checks to manage their finances as well, and many [pay](#) their tuitions or other academic expenses through ACH or debit cards — but only after they receive paper check disbursements from their colleges. Just 5 percent of millennial students paid their tuitions with checks.

This confusing process — checks paid out via universities, deposited into students' accounts, then finally transferred back to the schools through ACH or debit cards — has deep consequences for students. Check delays could prevent them from paying for housing, food or academic supplies, putting them behind academically and financially.

Universities may not be able to upgrade their disbursements processes to incorporate students' preferred speed and flexibility, though. State and federal regulatory concerns keep outdated tools in circulation, and implementing new digital methods can be costly for smaller institutions stretched thin maintaining the rest of their campuses' student services. Solving student disbursement frustrations is much more complex than it appears, but colleges must keep up with the changing payment atmosphere as other transactions go digital.

The check problem

Fifty-four percent of college students [take](#) on some kind of debt to fund their educations, which on average cost \$26,290 per year in 2019 for out-of-state institutions. Students are dealing with financial stresses before they even walk onto campus, and check-based fund disbursements can exacerbate these problems.

Academic institutions have similar disbursement processes, though they vary slightly when certifying loans or setting disbursement frequencies. Colleges complete loan certification — verifying

that the funds are both necessary and heading to the right recipients — before disbursements are [sent](#) directly to these institutions. Refunds or money for housing and other expenses are then sent out via checks.

This is the last step in a process filled with stumbling blocks, but universities cannot fully get rid of checks due to federal regulations meant to keep certain options available for students who do not have bank accounts or have other financial constraints preventing them from accepting digital payments. This does not necessarily explain why colleges [still](#) use checks for most disbursements, however.

Checks are an easy and familiar way to send out funds after combing through long, paperwork-based processes littered with tiny details — all of which need to be verified before money can be sent to recipients. The technology has been part of the disbursement process for decades, though its costs and inefficiencies have increased with time.

Checks' cons have outweighed their pros for years, and today's students are much less likely to put up with their frustrations. Universities will need to find ways to move forward to [appease](#) tech-savvy students and their budgetary constraints. They can ensure students have access to faster and more convenient digital options in addition to checks, for example, cutting down on processing costs and payment delays. Mobile tools are also emerging as potential ways to bring disbursements directly to students who are more attached to their smartphones than checkbooks.

Mobile disbursements as check alternatives

Younger consumers are more mobile-focused than previous generations, with many already banking and

shopping via smart devices. Disbursing college funds to students' phones would prevent them from having to repeatedly check postal mailboxes and wait for funds to clear in their bank accounts. It also grants assurance to lenders that want to ensure funds are spent correctly — something much more difficult to prove with checks.

Such disbursements are slowly filtering into schools, but early results are positive. Nearly 90 percent of students from the University of Arkansas and University of Texas have [elected](#) to receive mobile disbursements since the offering became available in late 2018, for example. The popularity is unsurprising given younger consumers' mobile habits. What is surprising is that mobile and digital methods, like prepaid or digitally linked debit cards, remain experimental. Thirty-six American universities [decided](#) to support mobile payments through respective partnerships with one payment provider in 2018, but other academic institutions have yet to follow.

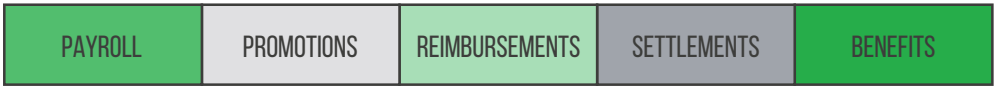
Checks will likely remain part of student disbursements for a while — at least until schools are able to make upgrades that would ease their cost and time burdens. Universities are already working with third-party providers on payment methods to replace checks, but these solutions may never fully oust legacy methods unless legal restrictions evolve. Academic institutions, students and regulators will need to work together to relieve the strain that paper checks cause.



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

	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



American Express Serve offers a cash load network and money management capabilities in its service’s prepaid suite. The company's services include direct deposit, bill pay, mobile check capture and personal financial management tools.

American Express Serve

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

Settlement Time: Instant

Services Provided: Direct deposit, mobile check capture, financial management tools, corporate cards

Website: [AMEX Serve](#)



China Union Pay provides different payment solutions such as ACH processing and prepaid card issuing through its Transact24 subsidiary. The company has several partnerships available to provide different person-to-person services, such as Alipay, Entropay and Envoy.

China Union Pay

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

Settlement Time: Instant

Services Provided: ACH processing, P2P payments, prepaid card issuing

Website: [Transact24](#)



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

Discover Network

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

Settlement Time: Instant

Services Provided: Direct deposit, real time tracking, financial management tools

Website: [Discover Network](#)



Interac is responsible for development and operations related to the Interac network, a Canadian national payment network.

Interac

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

Settlement Time: Instant

Services Provided: Digital payments, debit payments, fund transfers

Website: [Interac](#)



Mastercard Send can help businesses, governments, nonprofits and other disbursers to broaden their reach by sending funds to virtually all consumer bank accounts using associated debit card numbers, typically within seconds.

Mastercard Send

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

Settlement Time: Instant

Services Provided: Funds disbursements, P2P payments, cross-border payments, corporate cards

Website: [Mastercard Send](#)



NACHA uses a batch processing and store-and-forward system that allows it to move approximately 22 billion electronic financial transactions valued at \$39 trillion each year. The organization represents more than 10,000 financial institutions and works to facilitate the expansion and diversification of electronic payments on the ACH network.

NACHA/ACH

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

Settlement Time: Instant

Services Provided: Direct deposit, direct payment transaction

Website: [NACHA/ACH](#)



NYCE Payments Network, LLC, an FIS company, provides consumers with secure, real-time access to their money, offering ATM and point-of-sale (POS) locations nationwide. The NYCE On-Demand product offers cardholders a real-time solution to pay bills online, receive loan proceeds and transfer funds.

NYCE

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

Settlement Time: Instant

Services Provided: Bill payment, receive loans, fund transfers

Website: [NYCE](#)



The SHAZAM network is a member-owned financial services provider and debit processor. Its portfolio of solutions include core, risk management, card, ATM, marketing, merchant, mobile and ACH.

SHAZAM

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

Settlement Time: Instant

Services Provided: ACH, P2P payments

Website: [SHAZAM](#)



Visa Direct

Visa Direct offers fund disbursement options for reimbursements, refunds, rebates, payouts, loan distributions and government disbursements, among other applications. Its real-time payments capabilities open convenient payment experiences for different use cases, such as paying friends and family, splitting bills, paying contractors and freelancers, sending remittances and performing account transfers.

VERTICALS

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

Settlement Time: Instant

Services Provided: Funds disbursements, P2P payments, credit cards

Website: [Visa Direct](#)



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

Settlement Time: Instant

Services Provided: Insurance, merchant disbursements

Website: [ACI Worldwide](#)



ADP is a global provider of cloud-based human capital management solutions, including human resources, payroll, talent, time, tax and benefits administration. ADP offerings also cover business outsourcing services, analytics and compliance solutions.

ADP

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

Settlement Time: Instant

Services Provided: Payroll disbursements

Website: [ADP](#)



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

Alberta Payments

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

Settlement Time: Instant

Services Provided: Merchant disbursements

Website: [Alberta Payments](#)



Assembly Payments' platform enables businesses in North America, the Asia Pacific and Africa to accept, manage and disburse payments.

Assembly Payments

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

Settlement Time: Instant

Services Provided: Accept, disburse and manage payments

Website: [Assembly Payments](#)



Azimo enables users to send money to more than 195 countries in more than 60 currencies. Funds can be sent directly to banks, cash pick-up locations or mobile wallets.

Azimo

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Azimo](#)



Berkeley Payments allows companies to pay customers, clients and employees. Its solutions include prepaid cards, virtual cards and application programming interfaces (APIs), and its products can be used for rewards, rebates, disaster relief payments and payroll disbursements, among other options.

Berkeley Payments

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

Settlement Time: Instant

Services Provided: Payroll disbursements, corporate disbursements, government disbursements

Website: [Berkeley Payments](#)



Bridge21’s solutions enable businesses and individuals to send money from the United States to recipients in Mexico in four to five business days. Its offerings deliver funds directly to recipients’ bank accounts.

Bridge21

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

Settlement Time: Four to five business days

Services Provided: Payroll disbursements, P2P payments

Website: [Bridge 21](#)



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

Brightwell Payments

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

Settlement Time: Instant

Services Provided: Employee and corporate disbursements

Website: [Brightwell Payments](#)



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

CloudPay

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

Settlement Time: N/A

Services Provided: Payroll disbursements

Website: [CloudPay](#)



Comdata is a business-to-business (B2B) payment and operating technology solutions provider. The company's set of corporate payment products includes accounts payable (AP) automation, corporate card programs, travel expense management solutions and workforce payment solutions.

Comdata

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

Settlement Time: Instant

Services Provided: Employees and contractors, corporate disbursements

Website: [Comdata](#)



Conduent provides diversified business process services with capabilities in transaction processing, automation, analytics and constituent experience. Its solutions serve multiple industries, including healthcare, public sector and insurance.

Conduent

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

Settlement Time: Varies

Services Provided: Government disbursements, payroll, pension payments

Website: [Conduent](#)



Corporate Spending Innovations, formerly known as CSI globalVcard, offers several solutions, including virtual card payments, electronic account payables, corporate travel payments, mobile payments and cross-border payment solutions.

Corporate Spending Innovations

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time: Instant

Services Provided: Cross-border payments, corporate travel payments

Website: [Corporate Spending Innovations](#)



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

Currencycloud

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

Settlement Time: Instant

Services Provided: Conversion, payment, account and compliance manager

Website: [Currencycloud](#)



Dwolla provides application programming interfaces (APIs) enabling businesses to leverage its bank transfer platform and integrate ACH transfers into their applications. Clients can label the API with their own brands, onboard customers, link bank accounts, initiate transfers and use webhooks to monitor transactions.

Dwolla

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

Settlement Time: Same-day ACH for approved partners, next-day ACH

Services Provided: ACH payments, direct deposits, instant identity verification

Website: [Dwolla](#)



Early Warning delivers payments and risk solutions to a network of more than 1,400 financial institutions, government entities and payment companies worldwide. Its portfolio of solutions enables real-time funds availability for a variety of payment types, including solutions that enable corporate clients to instantly disburse funds without revealing sensitive account information.

Early Warning

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

Settlement Time: Instant

Services Provided: Faster payments, P2P payments, corporate and government disbursements, direct check deposit/check cashing

Website: [Early Warning](#)



EML Payments issues mobile, virtual and physical card solutions for varied industries, including government, insurance and merchants. Its portfolio offers payment technology solutions for payouts, gifts, incentives, rewards and supplier payments.

EML Payments

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

Settlement Time: Instant

Services Provided: Government, insurers, commissions and rewards disbursements

Website: [EML Payments](#)



equensWorldline offers clients an end-to-end service portfolio for payments, card transactions and cross-border availability of value-added services.

equensWorldline

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [equensWorldline](#)



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

Espago

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

Settlement Time: Instant

Services Provided: Marketplace disbursements, merchant disbursements

Website: [Espago](#)



Fiserv is a financial services developer with solutions covering payments, processing services, risk, compliance, optimization and customer and channel management and insights. Digital Disbursements is Fiserv’s solution for the business-to-consumer (B2C) digital payments market.

Fiserv

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

Settlement Time: Instant

Services Provided: Digital disbursements

Website: [Fiserv](#)



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

Hyperwallet

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time: Instant

Services Provided: Contractor and employee payments

Website: [Hyperwallet](#)



Ingo Money

Ingo Money is the instant money company. Founded in 2001 with a mission to digitize the paper check, its industry-first disbursements marketplace enables businesses and banks to disburse instant, safe-to-spend electronic funds from any source to 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							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time: Instant

Services Provided: Loan disbursements

Website: [Ledge](#)



Marqeta provides an open application programming interface (API) issuer and processor platform enabling companies to issue and deploy payment, finance and commerce solutions with control over what, where and how purchases are authorized.

Marqeta

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

Settlement Time: Instant

Services Provided: Loan, payroll, corporate disbursements

Website: [Marqeta](#)



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

Mitek

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

Settlement Time: One to two days

Services Provided: Mobile capture and identity verification, multi-check capture, mobile deposit

Website: [Mitek Systems](#)



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

Modulr Finance

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

Settlement Time: Instant

Services Provided: Payroll disbursements, lending and insurance

Website: [Modulr Finance](#)



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

Moneris

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: One hour

Services Provided: Merchant disbursements, corporate disbursements

Website: [Moneris](#)



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

MoneyGram

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: One hour

Services Provided: P2P payments

Website: [MoneyGram](#)



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

Netspend

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

Settlement Time: N/A

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

Website: [Netspend](#)



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

Novatti

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

Settlement Time: N/A

Services Provided: Government disbursements, P2P

Website: [Novatti](#)



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

NovoPayment

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

Settlement Time: Instant

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

Website: [NovoPayment](#)



Obopay

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

VERTICALS

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

Settlement Time: Instant

Services Provided: Payroll, corporate disbursements, P2P payments

Website: [Obopay](#)



OKPAY

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

VERTICALS

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

Settlement Time: Instant

Services Provided: Payroll, P2P payments

Website: [OKPAY](#)



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

One, Inc.

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time: Instant

Services Provided: Claims disbursements

Website: [One, Inc.](#)



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

Open Platform

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

Settlement Time: Instant

Services Provided: N/A

Website: [Open Platform](#)



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

Parascript

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

Settlement Time: One to two days

Services Provided: Check processing, check recognition and verification

Website: [Parascript](#)



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

Paya

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

Settlement Time: Instant

Services Provided: Payroll disbursements, corporate disbursements

Website: [Paya](#)



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

Paychex

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

Settlement Time: Same day
Services Provided: Employees disbursements
Website: [Paychex](#)



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

PayKey

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

Settlement Time: Instant
Services Provided: Mobile payment solutions
Website: [PayKey](#)



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							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					✓

Settlement Time: Instant

Services Provided: Marketplace disbursements, merchant disbursements

Website: [PayLane](#)



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

Payoneer

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

Settlement Time: Minutes

Services Provided: Payroll, international payments

Website: [Payoneer](#)



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

Payoneer

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

Settlement Time: Minutes

Services Provided: Merchant disbursements, insurers, payroll disbursements

Website: [Payouts Network](#)



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

PayPal

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

Settlement Time: Instant

Services Provided: P2P payments

Website: [PayPal](#)



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

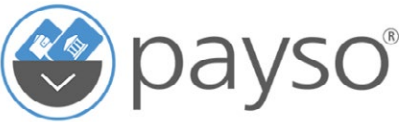
Paysafe

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

Settlement Time: Instant

Services Provided: Corporate disbursements, payroll disbursements, P2P payments

Website: [Paysafe](#)



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

Payso

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

Settlement Time: Instant

Services Provided: Payroll disbursements, P2P payments

Website: [Payso](#)



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

PayU

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

Settlement Time: Instant

Services Provided: Merchant disbursements

Website: [PayU](#)



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

Pleo

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time: Instant

Services Provided: Corporate disbursements

Website: [Pleo](#)



Pungle

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).

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

Settlement Time: Instant

Services Provided: Payroll, corporate disbursements, P2P payments

Website: [Pungle](#)



PrePay Solutions

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.

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

Settlement Time: Instant

Services Provided: Payroll, corporate disbursements, P2P payments

Website: [PrePay Solutions](#)



Rapid Financial Solutions offers business-to-business (B2B) payment solutions for government solutions such as tax refunds, jury payments and bond payments. It also offers payment products for payroll and corporate disbursements.

Rapid Financial Solutions

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

Settlement Time: Instant

Services Provided: Government, corporate, employees, P2P payments, law firms disbursements

Website: [Rapid Financial Solutions](#)



Remitly is an international payments company with solutions enabling customers in the United States, United Kingdom and Canada to instantly send money to others in countries like the Philippines, India and Mexico. Delivery options include cash pick up and direct deposit.

Remitly

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Remitly](#)



SelectCore is a prepaid payment solutions provider. The company offers a range of services – from point-of-sale (POS) activation and mobile top-up to open- and closed-loop prepaid stored value cards – for corporate clients, government agencies, telecom carriers and retail partners.

SelectCore

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

Settlement Time: Instant

Services Provided: Government disbursements, payroll disbursements

Website: [SelectCore](#)



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

Skrill

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments, digital checks

Website: [Skrill](#)



SnapCheck provides a digital checking solution for businesses, consumers and banks. Its offerings allow companies to pay expenses and employees, enabling them to send digital checks via email, Skype, Dropbox or mobile app.

SnapCheck

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

Settlement Time: N/A

Services Provided: N/A

Website: [SnapCheck](#)



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

SOLE

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

Settlement Time: One business day

Services Provided: Payroll disbursements

Website: [SOLE](#)



The Stripe Connect platform accepts and delivers payments to third parties. It handles recurring billing and other types of business-to-business (B2B) payments.

Stripe Connect

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

Settlement Time: Instant

Services Provided: Payments, third parties

Website: [Stripe Connect](#)



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

Tango Card

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

Settlement Time: Instant

Services Provided: Merchant disbursements, corporate disbursements

Website: [Tango Card](#)



Tipalti provides a supplier payments automation solution to automate accounts payable and payment management workflows. Its product enables users to manage supplier onboarding, taxes, regulatory compliance, global payments and invoice processing.

Tipalti

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

Settlement Time: Instant

Services Provided: Payroll disbursements

Website: [Tipalti](#)



TransCard is a software-as-a-service (SaaS) funds disbursement and management platform offering solutions for an array of industries, including financial services, corporate disbursements, insurance, hospitality, payroll and government.

TransCard

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

Settlement Time: Varies

Services Provided: Payroll disbursements, corporate disbursements, insurance claims disbursements

Website: [TransCard](#)



TransferGo is an international money transfer company for migrant workers who want to send money back to their families without paying excessive bank fees. It was founded in 2012 and has offices in Lithuania and the United Kingdom.

TransferGo

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P

Website: [TransferGo](#)



TransferMate offers a global payroll solution enabling companies to process global payments in more than 30 currencies. It also delivers solutions like mass payments, international receivables, spot transactions and stop loss order, among others.

TransferMate Global Payments

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

Settlement Time: N/A

Services Provided: Payroll disbursements

Website: [TransferMate Global Payments](#)



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

TransferWise, Ltd

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

Settlement Time: Days

Services Provided: International payments

Website: [TransferWise, Ltd](#)



Transpay offers a business-to-business (B2B)/business-to-consumer (B2C) cross-border payouts platform. Its offerings service several industries, including international payroll, online travel agencies, vacation rentals, crowdsourcing platforms and eCommerce marketplaces.

Transpay

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

Settlement Time: Hours

Services Provided: Payroll disbursements

Website: [Transpay](#)



Wirecard serves companies that wish to issue their own payment instruments via an end-to-end infrastructure. Its offerings include the requisite licenses for card and account products.

Wirecard

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

Settlement Time: Instant

Services Provided: Payroll disbursements, corporate disbursements

Website: [Wirecard](#)



Cincinnati, Ohio-based Worldpay is an FIS-owned payments processing firm that provides solutions for merchants’ B2B and B2C needs. The company is focused mainly on merchants’ financial transactions.

Worldpay

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

Settlement Time: Instant

Services Provided: Merchant disbursements

Website: [Worldpay](#)

NEW



99designs is an on-demand design marketplace working to connect companies with freelance designers for logos, websites, packaging and other jobs. It transfers designers' payments into their accounts through one of its payment providers.

99designs

VERTICALS

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

Settlement Time: 48 hours

Services Provided: Payroll disbursements

Website: [99designs](https://99designs.com)



Abra is a bitcoin-based digital wallet app. Users can fund their Abra app wallets with bitcoin, their bank accounts, Amex Cards or with cash through an Abra Teller. Funds can also be transferred to users internationally.

Abra

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P disbursements

Website: [Abra](https://abra.com)



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

Activehours

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time: Same day

Services Provided: Receive payments from employer

Website: [Activehours](#)



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

Afluenta

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

Settlement Time: Instant

Services Provided: Lenders market

Website: [Afluenta](#)



Airtasker Pay is an app used by hiring platform Airtasker that enables delivery and service providers to get paid for their work. The app holds transferred funds from customers and releases payments to workers once their work has been completed.

Airtasker Pay

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
							✓

Settlement Time: Instant

Services Provided: N/A

Website: [Airtasker Pay](#)



Alipay's solutions include person-to-person transfers, prepaid mobile phone solutions, bus and train ticket purchases, credit cards payments and insurance selection, among others.

Alipay

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

Settlement Time: Instant

Services Provided: Insurance selection, P2P payments, transport fares

Website: [Alipay](#)



Allianz is an insurance and financial services provider. The company's subsidiary, travel insurance provider Allianz Global Assistance, enables clients to file claims using mobile devices and receive money to their bank accounts through direct deposit. Funds are disbursed within one to two days of a claim's approval.

Allianz

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time: Varies

Services Provided: Insurance disbursements

Website: [Allianz](#)



Allstate offers car, home, property, condo and renters insurance, as well as insurance for recreational vehicles. The company's Fast Mobile ePayment tool is available for both auto and property claims, enabling policyholders to have their claim payments disbursed to accounts on the day the payment is issued.

Allstate

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time: Same day to two days

Services Provided: Insurance disbursements

Website: [Allstate](#)



Ally is an online banking solution that allows bill payments through digital wallets like Apple Pay, Google Pay, Samusung Pay and Microsoft Pay, and also includes a person-to-person (P2P) service.

Ally

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P

Website: [Ally](#)



Amazon Flex is an app enabling drivers to deliver Amazon packages and set their own work schedules. Payments are made through the Amazon Flex Pay app and mainly delivered via direct deposit.

Amazon Flex

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Amazon Flex](#)



Apple

Apple develops devices like the iPhone, iPad, Mac computer and Apple Watch, as well as its own operating system and software. The company's more modern devices include person-to-person (P2P) payment services.

VERTICALS

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

Settlement Time: Instant

Services Provided: P2P payments

Website: [Apple](#)



Avail

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

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE

Settlement Time: Instant

Services Provided: Payroll disbursements

Website: [Avail](#)



Barclays Pingit

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

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: One to two days

Services Provided: P2P payments

Website: [Barclays Pingit](#)



Bento

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

VERTICALS

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

Settlement Time: Instant

Services Provided: Corporate disbursements, payroll disbursements

Website: [Bento](#)



Better

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

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time: Instant

Services Provided: Insurance disbursements

Website: [Better](#)



Bill.com

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

VERTICALS

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

Settlement Time: Instant

Services Provided: P2P

Website: [Bill.com](#)



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

BillMo

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P, corporates

Website: [BillMo](#)



BLIK was founded in Poland and provides P2P and eCommerce retail mobile payment solutions while also supporting merchants' payments. Users can also use the payment application to withdraw cash from ATMs and conduct other financial transactions.

BLIK

VERTICALS

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

Settlement Time: Instant

Services Provided: Disbursements, Merchant disbursements

Website: [BLIK](#)

NEW



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

Boon.

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Boon.](#)



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

Brubank

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: N/A

Website: [Brubank](#)



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

Bunq

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Bunq](#)



chillr

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

Chillr

VERTICALS

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

Settlement Time: Instant

Services Provided: Payroll disbursements, P2P payments

Website: [Chillr](#)



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

Chime

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time: Instant

Services Provided: Payroll disbursements

Website: [Chime](https://chime.com)



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

ChimpChange

VERTICALS

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

Settlement Time: Instant

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

Website: [ChimpChange](https://chimpchange.com)



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

Circle

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: One to two days

Services Provided: P2P payments

Website: [Circle](#)



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

clearXchange

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Minutes

Services Provided: P2P payments

Website: [clearXchange](#)



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

Current

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Current](#)



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

DailyPay

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

Settlement Time: One business day

Services Provided: Employee disbursements

Website: [DailyPay](#)



Digiliti Money

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.

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](#)



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

enservio

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓			✓			

Settlement Time: Instant

Services Provided: N/A

Website: [enservio](https://enservio.com)



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

EQ Bank

VERTICALS

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

Settlement Time: Instant

Services Provided: P2P payments, payroll disbursements

Website: [EQ Bank](https://eqbank.ca)



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

Facebook

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Facebook](#)



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

Freelancer

VERTICALS

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

Settlement Time: Two to three business days

Services Provided: Freelancer disbursements

Website: [Freelancer](#)



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

FlexWage

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time: Instant

Services Provided: Payroll disbursements

Website: [FlexWage](#)



Gene Wallet provides blockchain-based payments solutions to enable person-to-person (P2P) transactions and escrow services.

Gene Wallet

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: N/A

Website: [Gene Wallet](#)



The Glance Pay app allows restaurant customers to pay for their purchases in real time using photos of bills or QR codes instead of payment machines or servers' assistance. Users can also earn rewards for frequent app use.

Glance Pay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
							✓

Settlement Time: Instant

Services Provided: N/A

Website: [Glance Pay](#)



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

Google Wallet

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Google Wallet](#)



Green Dot

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.

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓			✓				

Settlement Time: Instant

Services Provided: Payroll disbursements, Corporate disbursements

Website: [Green Dot](https://www.greendot.com)



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](#)



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

InstaMed

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time: Instant

Services Provided: Insurance disbursements

Website: [InstaMed](#)



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

JETCO Pay

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

Settlement Time: Instant

Services Provided: P2P payments

Website: [JETCO Pay](#)



Jiffy

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

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Jiffy](#)



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

Kakao Pay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time: Instant

Services Provided: Payroll disbursements

Website: [Kakao Pay](#)



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

Kalo

VERTICALS

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

Settlement Time: Fewer than five days

Services Provided: Freelancer disbursements

Website: [Kalo](#)



Kiosco Pay

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.

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					

Settlement Time: Instant

Services Provided: Online bill payment solutions

Website: [Kiosco Pay](#)



Koho

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.

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](#)



MedX offers cash advances to hospitals on behalf of both the payor and patient. The company allows providers to review accelerated claim statuses an average of 30 days in advance of the payor remittance files and payments. MexD also offers actionable reports daily, accelerating cash flow and reducing healthcare claims' administrative burden.

MedX

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓			✓			

Settlement Time: Instant

Services Provided: Corporate disbursements, Insurers disbursements

Website: [MedX](#)



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

Mercadopago

VERTICALS

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

Settlement Time: Instant

Services Provided: P2P payments

Website: [Mercadopago](#)



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

Metal Pay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Metal Pay](#)



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

Microsoft Pay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					✓

Settlement Time: Instant

Services Provided: P2P payments

Website: [Microsoft Pay](#)



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

MobilePay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					

Settlement Time: Instant

Services Provided: P2P

Website: [MobilePay](#)



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

Mogo

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time: Same day

Services Provided: Loans

Website: [Mogo](#)



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

Monese

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

Settlement Time: Instant

Services Provided: P2P payments, payroll disbursements

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



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

MoneySend

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

Settlement Time: Instant

Services Provided: P2P payments, government disbursements, corporate disbursements

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



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

Monzo

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P

Website: [Monzo](#)



Moonrise provides a platform to connect gig workers with employers seeking to fill shifts. Its solution enables workers to receive payments on associated cards within 24 hours of completing the shift.

Moonrise

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

Settlement Time: 24 Hours

Services Provided: Payroll disbursements

Website: [Moonrise](#)



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

NCR

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓	✓				

Settlement Time: One to two days

Services Provided: Check imaging, remote deposit capture

Website: [NCR](#)



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

Neat

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time: Instant

Services Provided: Payroll disbursements

Website: [Neat](#)



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

Neteller

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

Settlement Time: Instant

Services Provided: P2P payments

Website: [Neteller](https://www.neteller.com)



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

Nooch

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

Settlement Time: Three business days

Services Provided: P2P payments

Website: [Nooch](https://www.nooch.com)



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

Pay-me

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					✓

Settlement Time: Instant

Services Provided: N/A

Website: [Pay-me](#)



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

Paym

VERTICALS

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

Settlement Time: Instant

Services Provided: P2P payments

Website: [Paym](#)



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

Paym

VERTICALS

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

Settlement Time: Instant

Services Provided: Food wallet, QR code

Website: [Paytm](#)



Payza is a global online payment platform specializing in eCommerce payment processing, corporate disbursements and remittances for individuals and businesses.

Payza

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Payza](#)



Pepper offers alternative lending services to the Australian market for home, personal, professional equipment and car loans, as well as property advisory and asset servicing solutions. The loan application process takes place entirely online and funds are disbursed into approved customers' bank accounts.

Pepper

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time: One business day

Services Provided: Lending disbursements

Website: [Pepper](#)



Pingit is a payment app handled by Barclays Bank UK that allows person-to-person (P2P) payments in which a mobile phone number is linked to a bank account. It also allows chatting between users and permits payments to small businesses.

Pingit

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

Settlement Time: Instant

Services Provided: P2P

Website: [Pingit](#)



Pockit

Pockit is a personal finance solutions developer. Its digital banking account enables account holders to have their salaries or benefits paid via bank transfer or debit card. Users can also be paid in cash at PayPoints locations.

Pockit

VERTICALS

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

Settlement Time: Varies

Services Provided: Government, payroll, P2P disbursements

Website: [Pockit](#)

popmoney

Popmoney's solutions are designed for use with payment collections, recurring money requests and person-to-person (P2P) payment transfers.

Popmoney

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Popmoney](#)



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

Prosper Marketplace

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time: One to three days

Services Provided: Loans

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



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

Qkr!

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

Settlement Time: Instant

Services Provided: P2P payments

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



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

RateSetter

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time: One business day

Services Provided: Loans

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



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

Rakuten Pay

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
							✓

Settlement Time: Instant

Services Provided: N/A

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



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

RappiPay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
							✓

Settlement Time: Instant

Services Provided: N/A

Website: [RappiPay](#)



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

Revolut

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Revolut](#)



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

Revelator

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

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



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

RoadSync

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓	✓					

Settlement Time: Instant

Services Provided: Corporate disbursements, Payroll, Merchants disbursement

Website: [RoadSync](https://roadsync.com)



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

Rover

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: One to four days

Services Provided: Payroll, disbursements

Website: [Rover](#)



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

RushCard

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time: Instant

Services Provided: Cash checks, mobile app

Website: [RushCard](#)



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

Samsung Pay

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

Settlement Time: Instant

Services Provided: Payroll disbursements, corporate disbursements, government disbursements

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



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

Simple

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

Settlement Time: Instant

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

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



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

Skype

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Skype](#)



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.

SocietyOne

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time: Approximately 72 hours

Services Provided: Loan disbursements

Website: [SocietyOne](#)



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

SoFi

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓			✓	

Settlement Time: Instant

Services Provided: Student payments

Website: [SoFi](#)



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

Square Cash

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Square Cash](#)



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

Starling Bank

VERTICALS

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

Settlement Time: Instant

Services Provided: Payroll disbursements, P2P disbursements

Website: [Starling Bank](#)



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

Swish

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time: Instant

Services Provided: P2P

Website: [Swish](#)



Tapp

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

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					

Settlement Time: Instant

Services Provided: P2P payments

Website: [Tapp](#)



Tesco Pay

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

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					✓

Settlement Time: Instant

Services Provided: P2P payments

Website: [Tesco Pay](#)



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

TigoMoney

VERTICALS

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

Settlement Time: Instant

Services Provided: P2P payments

Website: [Tigo Money](https://www.tigomoney.com)



The Check Cashing Store's services include cashing various checks for various purposes like payroll, government, small businesses, personal, insurance and money orders.

The Check Cashing Store

VERTICALS

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

Settlement Time: Two days or more

Services Provided: Check cashing

Website: [The Check Cashing Store](https://www.thecheckcashingstore.com)



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

Tuyyo

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Minutes

Services Provided: P2P payments

Website: [Tuyyo](#)



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

Ualá

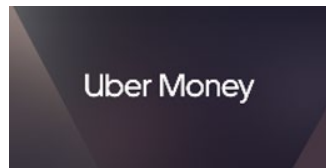
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P

Website: [Ualá](#)



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
						✓	

Settlement Time: Instant

Services Provided: Disbursements

Website: [Uber Money](#)



Upstart is an online lending platform. In addition to its direct-to-consumer lending platform, the company provides technology to banks, credit unions and other partners via its Powered by Upstart software solution.

Upstart

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time: One to five business days

Services Provided: Loan disbursements

Website: [Upstart](#)



Upwork is a freelancing platform allowing clients to find, hire, work with and pay freelancers. Workers can choose payment through various methods, including ACH and PayPal.

Upwork

VERTICALS

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

Settlement Time: Varies

Services Provided: Employee payments

Website: [Upwork](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
		✓				✓	✓

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
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Venmo](#)



Verse

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

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Verse](#)



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
			✓				

Settlement Time: Instant

Services Provided: Lending disbursements

Website: [Vivus](#)



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

Vouchr

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: N/A

Services Provided: P2P payments

Website: [Vouchr](#)



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

Voygo

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time: Instant

Services Provided: Corporate disbursements

Website: [Voygo](#)



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

VPay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓			✓		

Settlement Time: Instant

Services Provided: Claims disbursements, payroll disbursements

Website: [VPay](#)



Wala is a financial platform that includes financial analysis tools, bill payments and person-to-person (P2P) payment transfers.

Wala

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					

Settlement Time: Instant

Services Provided: P2P

Website: [Wala](#)



Waleteros offers a smartphone app linked to a prepaid card enabling users to receive their salaries or government benefits through direct deposit, or to deposit paper checks by taking pictures of them. The app also enables users to send money and pay bills in the U.S. or abroad.

Waleteros

VERTICALS

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

Settlement Time: Instant

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

Website: [Waleteros](#)



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

Walnut

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Minutes

Services Provided: P2P payments

Website: [Walnut](#)



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

WB21

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: Payroll disbursements, P2P disbursements

Website: [WB21](#)



WeChat Pay supports international credit and debit cards, transportation tickets, ride-hailing and retail solutions. Its offerings make it possible to pay government fees or insurance using an in-app security card.

WeChat Pay

VERTICALS

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

Settlement Time: Minutes

Services Provided: P2P payments, corporate disbursements

Website: [WeChat Pay](#)



Wonolo 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
						✓	

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
	✓					✓	

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
✓	✓	✓	✓	✓	✓		✓

Settlement Time: Instant

Services Provided: Employee payments

Website: [WorkMarket](#)



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

Wyndy

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: One to three days

Services Provided: Employee payments

Website: [Wyndy](#)



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

Xoom

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Xoom](#)



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

Zelle

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time: Minutes

Services Provided: P2P payments

Website: [Zelle](#)



ZestMoney is a FinTech that lends to over 300 million households in India that do not have access to traditional credit products or financial services. The company uses artificial intelligence and mobile technology to enhance its customer experience and lending products.

ZestMoney

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓			✓	

Settlement Time: Instant

Services Provided: Loans

Website: [ZestMoney](#)



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

Zopa

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time: One to three days

Services Provided: Loans

Website: [Zopa](#)

Feedback

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



[Ingo Money](#) is the instant money company. Founded in 2001 with a mission to digitize the paper check, its industry-first disbursements marketplace enables businesses and banks to disburse instant, safe-to-spend electronic funds from any source to 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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