

JULY 2021

DISBURSEMENTS

Tracker®

How Resorts World Las Vegas Is Bringing Digital Disbursements, Payments To In-Person Betting

80 percent of gig workers prefer financial flexibility
when getting paid

— Page 12 ([News and Trends](#))

How eSports and gaming platforms can keep players engaged
with instant digital disbursements

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DISBURSEMENTS Tracker®

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WHAT'S INSIDE

Consumers' demands for instant disbursements are growing stronger across a variety of sectors, including the global gaming and gambling industry. In the United States, numerous states are **approving** measures to legalize online gaming, paving the way for a host of collaborations and services **intended** to quickly disburse winnings to players. Another area picking up steam is eSports, which is on track to top \$1 billion by the end of the year. eSporting events **draw** video gamers from around the world to compete in hugely popular multi-player games such as Fortnite and Call of Duty. These tournaments can bring in up to 40,000 spectators and **carry** prize purses of \$20 million or more. Players who participate in these events are no strangers to digital services, and this has profoundly influenced their desire for fast, digital access to their winnings.

eSports participants and online gambling enthusiasts alike agree that receiving their wages swiftly is a key consideration as digital commerce and activities heat up. The pandemic has only accelerated this trend, leading many consumers to seek out increasingly convenient, secure and seamless digital payment experiences. Charlie Watson, CEO of Toronto-based eSports company Tiidal Gaming, said that the past

15 months have **propelled** the industry's betting developments forward by two to three years, further legitimizing eSports and online gaming in general.

Growing pains remain amid this expansion, however. Many companies want to **avoid** manual or slower payment methods like wire or automated clearing house (ACH) transfers and paper checks, which often face delays. There are also regulations and foreign currency considerations that gaming firms must keep in mind, especially if they transact across borders. It is becoming increasingly clear that serving the needs of a rapidly expanding global customer base will require innovations such as instant, digital disbursements. This will allow businesses in the gaming industry to keep their customers satisfied while reaping the benefits of faster, streamlined payment processing, positioning them for growth in the years ahead.

Around the disbursements space

The Michigan Gaming Control Board recently **gave** the green light for two payment solution providers, PayNearMe and Paysafe, to take part in online gaming ventures in the state. PayNearMe, which is partnering with William Hill, said that its solution would allow bettors to make deposits digitally in as few as two clicks and claims to handle digital payouts as well. Paysafe, meanwhile, said

that its collaboration with Golden Nugget Online Gaming would allow Michigan gamblers to gain instant access to their winnings via their registered banks accounts.

As the tourist industry rebounds, a new [survey](#) reveals that many European consumers are interested in flexible, digital travel insurance options that can offer them instant payouts in the event of cancellations and other issues. Some of the major concerns cited were being stranded without transportation (63 percent), having a trip canceled (62 percent) and facing transportation delays or having belongings stolen (57 percent). The study noted that many consumers are willing to pay for add-on insurance that could offer them smooth,

instant payouts if their fears came to pass. Forty-seven percent of those who made bookings via travel agencies said such flexible cancellation policies would go a long way toward making them switch insurance providers.

Companies in the business-to-business (B2B) space are also eager for instant payments, and Toronto-based financial services provider Wave recently [launched](#) such a capability for firms in Canada. The company, an H&R Block subsidiary, said its clients will be able to receive instant payouts as well as have 24/7 access to cash and instant deposits. Wave said its customers do not have to wait for the usual payment processing. The feature also connects with



Wave's invoicing and payments system, further easing cash flow management for recipients.

For more on these stories and other disbursements headlines, read the Tracker's News and Trends section (p. 12).

How Resorts World Las Vegas is tapping digital-first payments and disbursements to create a next-gen gambling experience

Consumers who spent more than a year making most purchases online are unlikely to give up their digital payment methods — even as brick-and-mortar retailers reopen. They also expect to receive funds in a similarly seamless manner, making streamlined digital-first disbursements particularly crucial for merchants in industries such as gambling that typically rely on an influx of customers to boost their cash flows. In this month's Feature Story (p. 8), Rick Hutchins, senior vice president of casino operations for [Resorts World Las Vegas](#), explains why the casino is incorporating mobile payments as well as digital-first disbursement options and gambling to stand out in the traditionally cash-reliant industry.

Deep Dive: How instant, digital disbursements are taking eSports and online gaming to the next level

Participants in the eSports and online gaming communities are well-acquainted with digital services, and this extends to their preferred payment methods. The past 15

months have only accelerated their expectations for smooth, swift payouts, making instant payment solutions particularly appealing in the current climate. This month's Deep Dive (p. 17) explores innovative solutions that can help gaming platforms break free of sluggish, manual payment processes and add much-needed speed to their payouts.



EXECUTIVE INSIGHT

What incentives do eSports tournament owners need to adopt a seamless, safe digital payment platform?

"eSports is no longer the domain of amateur players and slapdash competitions. The sector has grown from its fringe origin to become a global industry filled with professional competitors and slick productions. It boasts blue-chip investors, mainstream sponsors and celebrities galore.

Like any other mature sports league, competitors expect to be paid quickly and securely. Could you imagine a world in which Novak Djokovic was not paid his prize purse for winning [last] month's French Open? Or even one in which he had to wait for the check to arrive in the mail, then bring it to his local bank branch to deposit?

Not happening.

For eSports tournament operators, instant cash payouts are a way to attract top-flight competitors. Digital distributions should be table stakes for an industry that caters to younger, digital-first consumers. Winners have an expectation that they can take payment instantly to the account of their choosing.

At the same time, when you consider that competitions like the Fortnite World Cup pay out a prize pool of \$30 million to 200 players, digital payments offer a superior way to manage distributions. Partnering with a payments network like Ingo Money allows for easy, real-time payments to an unmatched number of endpoints, with risk management, regulatory compliance, reconciliation and settlement included.

Further, some leagues and tournaments that award cash payouts to winners increasingly understand that the method of prize distribution can be a competitive differentiator. In 2019, The Basketball Tournament — an annual tournament in which teams compete for a winner-take-all prize worth millions of dollars that is often shared among players — announced it would be distributing its prize via electronic payment.

For eSports, finding a payments distribution partner not only helps meet player expectations and create more efficient payment operations but perhaps even creates an opening for new sponsor opportunities."

DREW EDWARDS
CEO
Ingo Money

FIVE FAST FACTS

87%

Share of firms that have implemented automation technology into their accounts receivable processes and say that doing so gave them faster processing speeds

14%

Portion of businesses that say the length of time required to receive payments is their most pressing payments problem

25%

Share of businesses that plan to implement instant cross-border payments over the next three years

2%

Portion of annual sales the average business spends on maintaining internal payments systems

63%

Share of payors willing to pay a fee to receive instant nongovernment disbursements

A photograph of a modern building facade with a grid of orange and red panels. A large, white, stylized script logo for 'Resorts World' is mounted on the upper part of the building. The sky is a clear, light blue with some wispy clouds. The building's corner is visible on the left side of the frame.

Resorts World

FEATURE STORY

FEATURE STORY

How Resorts World Las Vegas Is Bringing Digital Disbursements, Payments To In-Person Betting

Health and public safety guidelines prompted consumers to scale back their brick-and-mortar spending over the past year, drastically affecting cash flows in industries such as betting and gambling that still rely on in-person customers for the bulk of their revenues. Consumers are finally returning to physical merchants as vaccination rates rise and locations reopen, but they are now bringing with them the payment preferences they developed over the past 16 months. It is undeniable that they have begun to expect digital-first methods when it comes to making payments and receiving disbursements.

This means that supporting emerging, digital-first methods and other technologies that offer in-person convenience to consumers will be key for brick-and-mortar retailers going forward. This also explains why digital-first disbursements and other payment technologies are critical factors for [Resorts World Las Vegas](#), the newest

casino to open its doors on the Vegas Strip, explained Rick Hutchins, its senior vice president of casino operations.

"It has been nearly 10 years since a major resort opened on the Las Vegas Strip, and one of our key priorities was to bring the latest innovations to the property with a key focus on digital," he said. "We not only want to meet the latest trends in the consumer economy, but to deliver a more efficient and streamlined guest experience."

Addressing consumers' digital disbursement demands could give the casino crucial advantages over its competitors as gamblers and visitors return to the Vegas Strip. Hutchins explained that casinos and resorts must not overlook the convenience of digital-first disbursements and their importance to customers.

"Access to funds, whether it be winnings or to play with, is all about creating a convenient process that aligns with consumer preferences," he said. "Where it applies to

cashless wagering, casino systems should seamlessly integrate with financial instruments to allow for transference of winnings.”

Offering seamless online and in-person experiences is one way to stand out among much more established players, especially as consumers’ preferences for digital disbursement methods grow across channels.

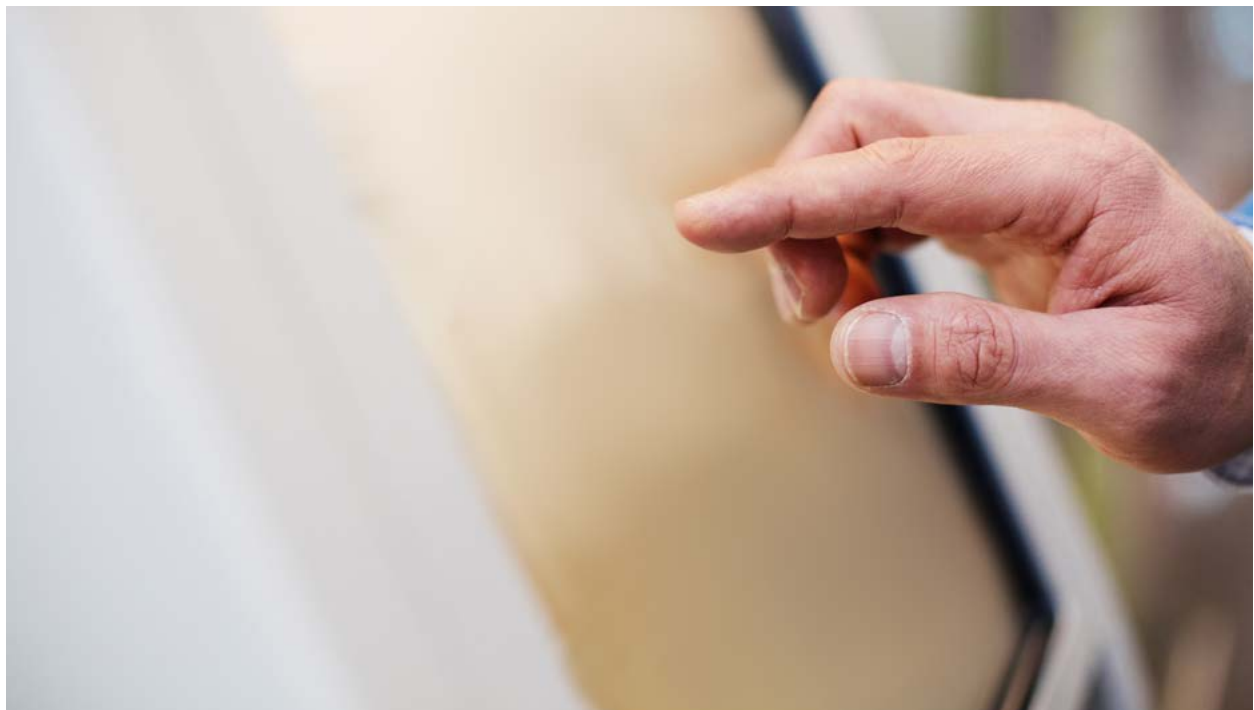
Supplanting the cash-first casino reality

Both Resorts World Las Vegas and its competitors are struggling to shake off the past year’s economic consequences. Resorts World is pulling out many of the same stops as other casinos, including boasting a respectable roster of performers and providing luxury accommodations.

It is also **outfitting** its gaming area with radio-frequency identification chips and allowing consumers to pay using mobile and digital-first methods. This represents a significant shift from the industry norm.

“The gaming industry is widely known as a cash-forward business,” Hutchins said. “It is critically important that the gaming industry moves quickly to build capabilities to adapt to the constantly changing behaviors that are being adopted in the broader economy. If the gaming industry chose not to adopt this new technology, it would find itself losing out on customers that have become strong adopters of a cashless environment.”

Digital kiosks and mobile payments are not new innovations, Hutchins admitted,



but incorporating these methods into the betting experience does represent a step toward creating a digital-first — if not fully cashless — physical gaming experience. Guests can use the casino's GamingPlay mobile app for everything from betting to accessing the casino's loyalty program, creating a bridge between in-person entertainment and physical play. Players can **connect** the app to their bank accounts, credit cards or PayPal accounts to move money. This functionality also extends to giving customers disbursements that flow seamlessly into their gaming wallets.

"This cashless wagering is fully end to end, where a guest can use the app to log into any slot machine or table game, fund the game with money from their GamingPlay wallet and cash out and return any winnings into their GamingPlay wallet," Hutchins said.

The resort also sees digital disbursements as a way to break down some of the existing walls between in-person and digital payouts to give customers a truly omnichannel experience. Hutchins explained that, in the future, guests will be able to disburse funds from their cashless wagering accounts at any on-site ATMs, for example.

Mobile's role in omnichannel payments

Casinos must continue to monitor consumers' evolving payment needs. Cash still dominates the space, but it is likely that mobile-optimized solutions that offer omnichannel experiences will slowly replace more traditional payment methods.

"Cashless wagering is in its infancy in the brick-and-mortar gaming industry," Hutchins said. "Technology solutions as well as payment methods will continue to improve in an effort to create a friction-free experience for guests, all while promoting responsibility. I envision a solution that is ... similar to an Apple Pay 'tap-to-play' solution, albeit a little way down the road."

Supporting digital-first payment methods and disbursement options within brick-and-mortar environments will almost certainly become more important for casinos and other merchants in the years ahead. Offering the digital payments and disbursement experiences that gambling aficionados expect will be key to keeping their cash in play — in person or otherwise.

NEWS & TRENDS

GAMBLING DISBURSEMENTS DEVELOPMENTS

Michigan OKs two new digital payment solutions for online gaming operators

Gambling aficionados are often eager to access their earnings as swiftly as possible, and two recent Michigan Gaming Control Board decisions are likely to help them do so. The board recently announced that it has **authorized** two new digital payment processors, PayNearMe and Paysafe, for online gaming ventures in the state. The former is partnering with William Hill in Michigan, which joins its existing clients BetMGM and FanDuel, while the latter is bringing its long-term relationship with Golden Nugget Online Gaming into the state.

PayNearMe's platform reportedly allows bettors to deposit their funds in as few as two clicks, and it also claims that it can manage digital payouts in addition to deposits and engagements. Paysafe noted that its Michigan collaboration with Golden Nugget Online Gaming would allow online gamers to use their credit and debit cards for deposits. It also stated that users would be able to gain instant access to their gaming disbursements using their registered bank accounts.

How mobile gaming's ease, seamless payments can keep players satisfied

Smartphones are ubiquitous the world over, and consumers are comfortable using them for everything from managing their finances to keeping up to date with family and friends on social media. Phones are also **beginning** to take on a bigger role in the digital gambling space, as consumers can use them to securely log in to their accounts and play on the go at any time. The numbers bolstering this trend are also enticing for gaming platforms: 2.71 billion individuals around the world use smartphones, and more than 2.3 billion gamble online. This means that it is all but certain that a sizable share of consumers worldwide either use or are willing to use their phones when gaming.

The payment options mobile gaming platforms provide can also be attractive to many consumers. Apps and payment solutions can be tailored to accept swift digital payment options, including those backed by biometrics and those that rely on digital security measures such as two-factor authentication. Further integration with payment apps can offer additional advantages, providing smooth customer experiences and expedited payouts. Gaming services that are just getting into the online gambling scene as well as those that are established players would thus do well to examine rolling out mobile-first sites or apps to capitalize on this opportunity.

BRINGING PAYROLL, PAYMENTS INTO THE 21ST CENTURY

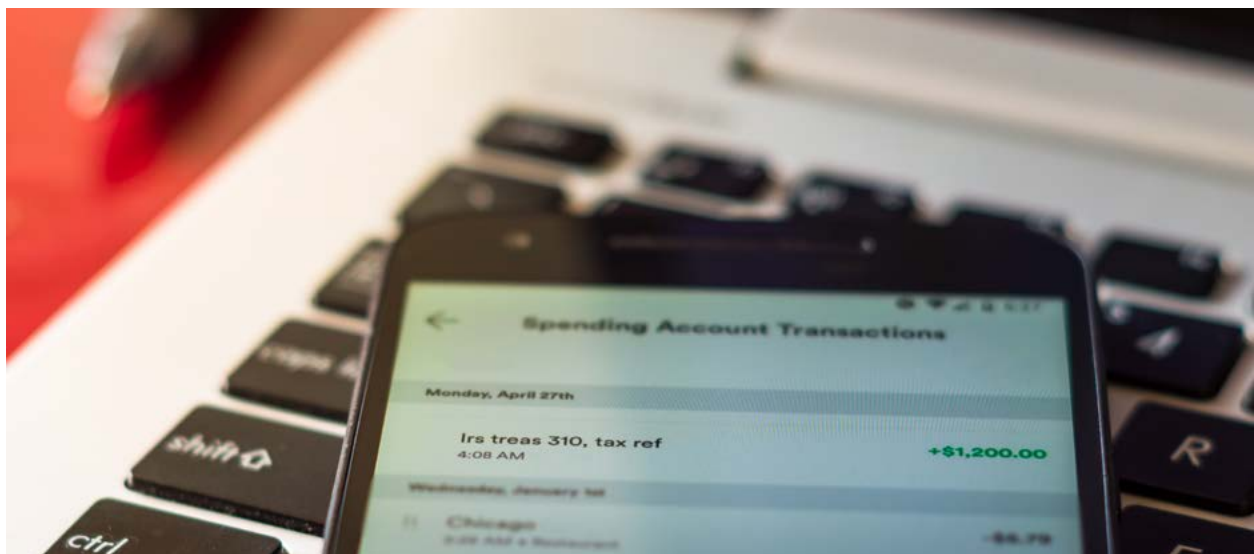
80 percent of freelancers are eager for flexible payment options

The gig economy continues to [transform](#) how Americans work and get paid, and these shifts are prompting changes in their disbursement expectations in turn. A new [report](#) found that the gig economy is growing three times as fast as the American workforce in general, with more than half the workforce expected to take part in freelance work of some kind within two years. It also revealed that roughly 80 percent of gig workers value payment flexibility, while more than two-thirds want their payments disbursed within the same day.

The report outlined other factors that influence gig workers' interest in receiving swift disbursements. More than 90 percent said faster access to pay would give them financial peace of mind, while almost the same share said they were more likely to choose a gig platform that paid instantly without fees. This indicates that receiving instant digital disbursements is becoming a top priority for freelancers as the nation's economy rebounds from the past year's recession.

How faster disbursements can power the future of cross-border payroll

Many financial services executives are starting to look beyond their accounts payable and accounts receivable to streamline workflows, and payroll is emerging as a critical function in hiring and retaining talent. In this environment, instant digital disbursement



tools can help companies move past antiquated biweekly or monthly payroll systems to provide more flexibility for their employees. Achieving this flexibility can be difficult, however, particularly for firms that operate across borders, David Munn, director of international payroll services at IRIS Software, recently **told** PYMNTS.

Munn said that there are several dynamics driving greater demand for innovative cross-border payroll technologies. Employers are confronting challenges as they try to match workers' needs amid an increase in global mobility, he explained. Companies are still facing the financial and regulatory implications that come with cross-border payroll, however, such as foreign currency conversion and local tax regulations. Munn said that one innovation offers promise in helping global infrastructure get up to speed with these requirements: instant payments. He said that, while achieving interoperability has taken some time, these networks will all but inevitably become integral to the future of global payroll.

DISBURSEMENTS GO INSTANT

Ingo Money outlines open-loop opportunity for P2P payments

Peer-to-peer (P2P) payment platforms are emerging as powerful forces driving

disbursements around the globe. Each of these solutions operates independently, however, requiring its senders and recipients to use the same platform and restricting their payment choices. This can cause frustration among parties who want to pay — and be paid — in different ways, Drew Edwards, CEO of Ingo Money, recently **told** PYMNTS' Karen Webster. Edwards said Ingo is planning to innovate the approach to P2P payments by applying its Ingo Payments Network, which supports more than 300 brands and over 30 endpoints, to the P2P use case, allowing everyone to make payments to anyone, no matter where they want to receive their money. That means consumers can send funds to any app, operating system or endpoint. Rather than selecting which service to use, he explained, businesses and consumers alike can simply select a recipient and let the network do the work. Ingo's open-loop P2P functionality is anticipated to go live later this year.

Wave debuts service for instant B2B payouts in Canada

Instant payouts are also becoming increasingly desirable for more companies in the B2B space as they look to get a better handle on cash flow. Toronto-based FinTech Wave, which focuses on providing financial services and software to small businesses, recently **launched** an instant payout feature for Canadian small businesses. The

company, which is an H&R Block subsidiary, said clients that use the new service can gain 24/7 access to their funds and instant deposits rather than having to wait for payments to process. Les Whiting, chief financial services officer at Wave and H&R Block, said the feature is intended to help Canadian small businesses thrive. It also connects with Wave's invoicing and payments system to further streamline cash flow management.

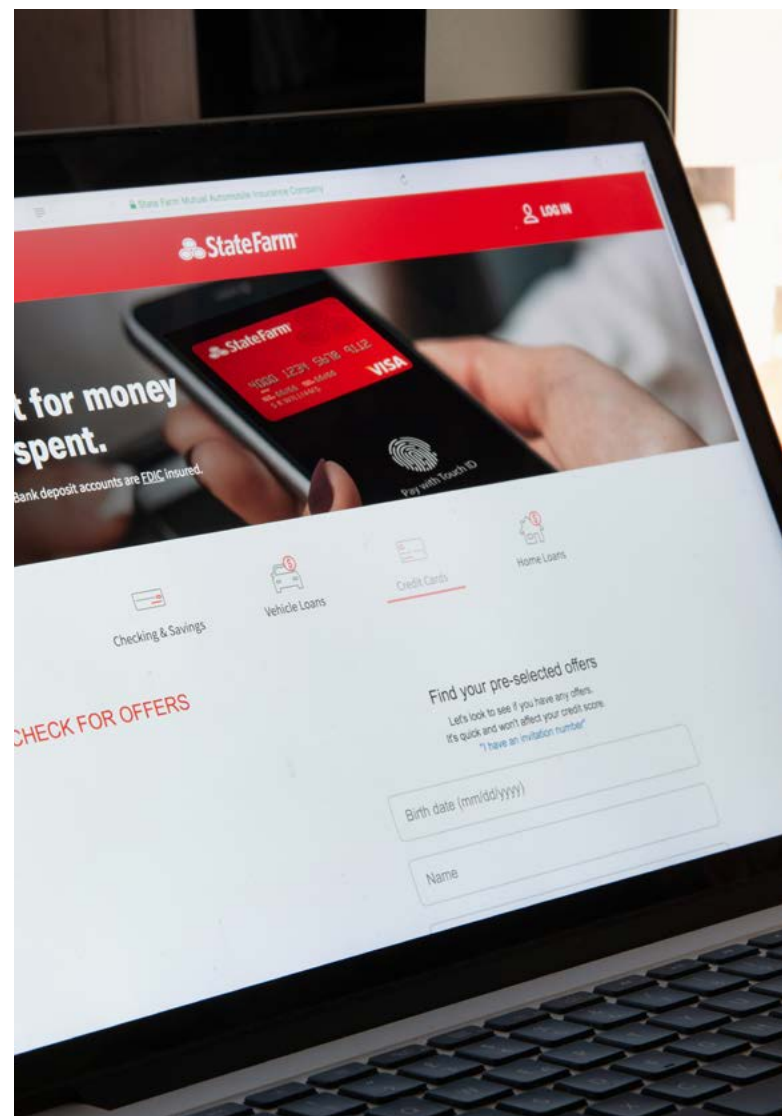
INSURANCE PAYOUTS

State Farm rolls out instant digital disbursement option for customers

Insurance claim payouts are often considered slow and cumbersome, but new payment developments in the insurance space could change this perception. State Farm, one of the nation's largest vehicle and home insurers, said that it is partnering with a third-party payment services provider to **implement** digital payments and payouts. The company said the move will allow it to adopt digital payout technologies to bring speed and flexibility to auto and fire claim payments.

The collaboration is intended to give State Farm customers more choices regarding how and when they receive their settlements, and it also aims to help the insurer better connect with customers digitally. Under the new system, State Farm customers who receive a settlement notice

will get an email directing them to the payment portal that offers three disbursement choices. The options include ACH transfers, instant disbursements to debit cards and an option to receive a check in the mail.



Survey outlines Europeans' desire for add-on travel insurance with instant payouts

A new [survey](#) revealed that a majority of consumers in Europe are interested in purchasing flexible, digital travel insurance policies as they begin taking trips once more. The study outlined some of the major reservations that these consumers have about their plans, including being stranded without transportation or a hotel (63 percent), fearing that their trips will be canceled (62 percent) and worries about transportation delays or theft of their belongings (57 percent).

The survey found that consumers are willing to spring for add-on insurance that could give them access to seamless, instant payouts. Forty-seven percent of consumers stated that they would pay more to access flexible cancellation policies for bookings made via travel agencies. Seventy-one percent of consumers overall said they would even switch insurance providers if they were given access to flexible cancellation policies that offered instant payouts. This signals that offering the right mix of flexible add-on insurance policies and instant payout capabilities can help travel insurance providers stand out from the competition.



HOW INSTANT DIGITAL DISBURSEMENTS COULD BE THE NEXT BIG PLAY IN ONLINE GAMING

Video gaming is just the tip of the iceberg when it comes to eSports, which has become a big global business — a form of rivalry in which supremely skilled players are rewarded with cash prizes. eSports firms **support** competitive versions of multi-player games like Call of Duty and Fortnite, with some matches being played in front of tens of thousands of fans. The sector is on track to **exceed** \$1 billion in revenue by the year's end — a 14 percent rise from \$947 million in 2020 — after experiencing robust growth in viewership over the past 15 months. More than 75 percent of this income is expected to stem from sponsorships and media rights.

The industry's success has **attracted** everyone from venture capitalists to Fortune 500 companies. It has even garnered the attention of celebrity investors, including singer and actress Jennifer Lopez and Canadian rapper Drake. As the industry's star rises, so do the prize payouts for the professional players who take part in online and

in-person tournaments. Epic Games, creator of Fortnite, said earlier this year that the game's **competitive** space will have prizes totaling \$20 million for 2021, up from \$17 million last year. The 2019 Fortnite World Cup **featured** an even more staggering prize pool of \$30 million, with each of the 200 players who qualified for the event taking home at least \$50,000.

Given the industry's popularity and the enormous amounts of money at stake, the efficient distribution of prize payments is fundamental to keeping players satisfied. Issuing quick payouts for these fast-paced games has proved challenging, however. It can be costly and slow-going to **send** prize money via wire, ACH transfers and even paper checks, and such payments are routinely delayed. Manual payment processes make it impossible to get prize money into winners' accounts instantly, and many traditional methods may not work for winners who lack bank accounts. Players' disbursements must also be converted into their local currencies, which further complicates

the process and increases the cost of paying out winnings for global tournaments.

The following Deep Dive examines consumers' desires for faster digital payment options in the eSports and online gaming space as well as the challenges platforms can face in swiftly sending them their winnings. It also looks at why instant digital disbursements could be key to keeping them engaged and satisfied when gaming online.

Digital platforms present solution to slow payments

One solution to the eSports payment conundrum is digital payment platforms that offer quick access to prize winnings through a number of methods. These can include options such as bank deposits in local currencies, Venmo, PayPal, branded prepaid or virtual cards and debit card transfers. Networks geared toward fast or instant digital payouts can simultaneously handle thousands of prize payments and even permit winners to track and receive their transfers online or on their mobile devices with ease. This functionality is also important because many eSports players hail from younger demographics, which typically value digital funds transfers.

Silvana Hernandez, senior vice president of digital payments at Mastercard, told PYMNTS that online gamers and gamblers are coming to demand more convenient,

secure and seamless payment experiences that improve their lives. She said that the pandemic has accelerated the adoption of instant payments because consumers have come to expect the function as part of the gaming process, making it integral to the end user experience. Hernandez said the shift is happening not just in gaming but across many verticals, including P2P payments, insurance disbursements and loan payouts.

Even as the pandemic abates, Hernandez said that customers are unlikely to lose their desire for faster payouts in gaming or other sectors. Mastercard estimates that the U.S. gaming market is valued at \$120 billion and is only growing. This means that faster payouts are advantageous for merchants as well as consumers, she explained, because they provide an opportunity for businesses to modernize how they interact with their customers and establish themselves in a booming market.

International eSports prize payments made easy

Ensuring that winnings can be seamlessly paid out to gamers worldwide is the other part of the eSports payments equation. Live tournaments are held online and take place globally, and organizers must distribute players' winnings in the appropriate legal tender. For the most part, tournaments are required to provide payout options in various currencies, but this can be a challenge for

gaming organizations that hold international tournaments. Digital payment platforms promise to eliminate the difficulties associated with the prize money distribution, however, by offering speedy, frictionless and efficient payouts.

In-game currencies could also have a place in gaming's future. Epic Games and other platforms have introduced currencies that can be purchased via said platforms or elsewhere. Fortnite features V-Bucks, for example, which can be spent on various items in the game. While such solutions are not

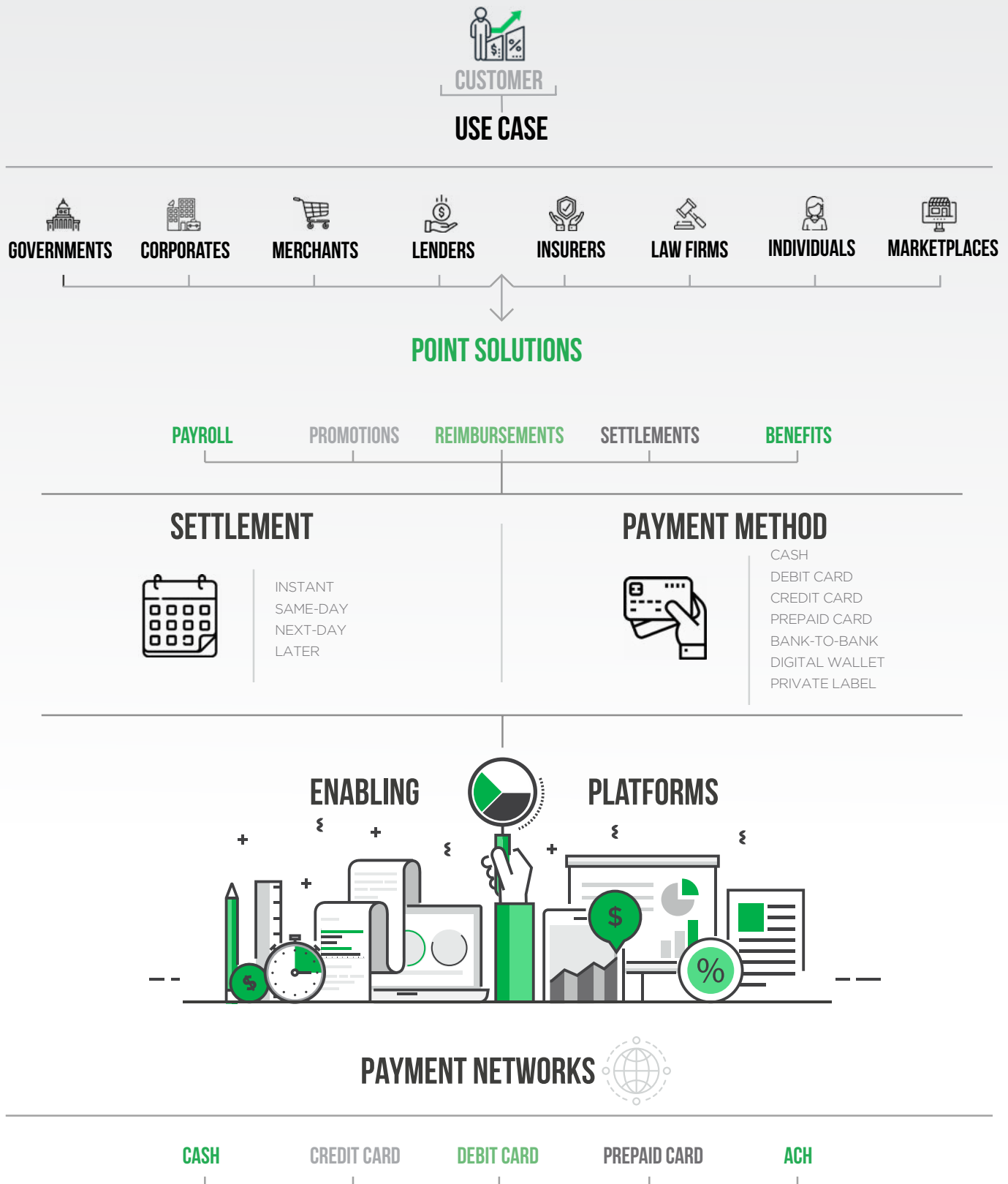
technically considered eMoney or currencies, players could eventually opt to receive their winnings through these methods, which would give them yet another digital choice.

Digital gaming is an intriguing option for consumers. The greater numbers of consumers taking part in gaming activities are likely to have an **impact** on the space's future and could direct more people to consider digital platforms as well as instant digital disbursement methods in the years ahead.



DISBURSEMENTS









ECOSYSTEM



DISBURSEMENTS ECOSYSTEM FRAMEWORK

The PYMNTS.com Disbursements Tracker® gives a breakdown of industry players and covers 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		EMPLOYEE, CUSTOMER PROMOTION	RETURNED MERCHANDISE		
 INSURERS		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 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	INDIVIDUALS	MARKETPLACE
	✓	✓	✓	✓			

Settlement Time: Instant

Services Provided: Corporate cards, direct deposit, financial management tools, mobile check capture

Website: [American Express Serve](#)



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

Discover Global Network

VERTICALS

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

Settlement Time: Instant

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

Website: [Discover Global Network](#)



Interac

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

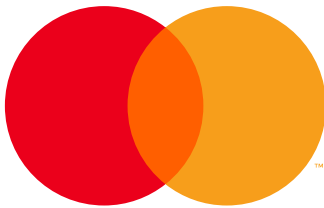
VERTICALS

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

Settlement Time: Instant

Services Provided: Debit payments, digital payments, fund transfers

Website: [Interac](#)



Mastercard Send

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

VERTICALS

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

Settlement Time: Instant

Services Provided: Corporate cards, cross-border payments, funds disbursements, peer-to-peer payments

Website: [Mastercard Send](#)



Nacha uses a batch processing and store-and-forward system that allows it to move approximately 23 billion electronic financial transactions valued at \$51 trillion each year. The organization represents more than 11,000 financial institutions and works to facilitate the expansion and diversification of electronic payments on the ACH network.

Nacha

VERTICALS

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

Settlement Time: Instant

Services Provided: Direct deposit, direct payment transaction

Website: [Nacha](#)



NYCE Payments Network, LLC, an FIS™ company, provides consumers with secure, real-time access to their money by offering ATM and point-of-sale locations nationwide. The NYCE On-Demand Payment Solutions offer cardholders a real-time solution with which they can pay bills online, receive loan proceeds and transfer funds.

NYCE

VERTICALS

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

Settlement Time: Instant

Services Provided: Bill payment, fund transfers, receive loans

Website: [NYCE](#)



London-based Rapyd is a payments network that uses application programming interfaces to simplify payments. It works with eCommerce merchants, gig platforms, remittance platforms and online lenders as well as financial institutions. The company was founded in 2016.

Rapyd

VERTICALS

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

Settlement Time: Instant

Services Provided: Marketplace disbursements, peer-to-peer payments

Website: [Rapyd](#)



UnionPay provides different payment solutions, such as automated clearing house processing and prepaid card issuing, through Transact24. The company has several partnerships, such as with Alipay, to enable different person-to-person services.

UnionPay

VERTICALS

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

Settlement Time: Instant

Services Provided: Automated clearing house processing, peer-to-peer payments, prepaid card issuing

Website: [UnionPay](#)



Velo

Velo is a software-as-a-service platform that uses cloud technology to provide digital disbursement services to entities like insurance companies, law firms and lenders. The business combines legacy payments data with newer payment rails.

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
			✓				✓

Settlement Time: Instant

Services Provided: Corporate disbursements, insurance disbursements, law firm disbursements, loan disbursements, marketplace disbursements

Website: [Velo](#)



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	INDIVIDUALS	MARKETPLACE
✓	✓		✓	✓		✓	✓

Settlement Time: Instant

Services Provided: Credit cards, funds disbursements, peer-to-peer payments

Website: [Visa Direct](#)



Youtap offers a real-time processing platform for contactless near-field communication and QR code payments.

Youtap

VERTICALS

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

Settlement Time: Seconds

Services Provided: Near-field communication, peer-to-peer payments, QR codes

Website: [Youtap](#)



ACI Worldwide's suite of electronic payment software offerings power electronic payments for financial institutions, retailers and processors. ACI Disbursement Services enable the return of prepaid funds, insurance claims, fee refunds and loyalty rewards.

ACI Worldwide

VERTICALS

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

Settlement Time: Instant

Services Provided: Insurance disbursements, merchant disbursements

Website: [ACI Worldwide](https://aciworldwide.com)



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

ADP

VERTICALS

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

Settlement Time: Instant

Services Provided: Payroll disbursements

Website: [ADP](https://adp.com)



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

Alberta

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
		✓					✓

Settlement Time: Instant

Services Provided: Merchant disbursements

Website: [Alberta](#)



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

Assembly

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
	✓			✓			

Settlement Time: Instant

Services Provided: Acceptance, disbursements, payment management

Website: [Assembly](#)



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

Berkeley

VERTICALS

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

Settlement Time: Instant

Services Provided: Corporate disbursements, government disbursements, payroll disbursements

Website: [Berkeley](#)



CloudPay provides cloud-based international payroll services through a software-as-a-service 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	INDIVIDUALS	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time: N/A

Services Provided: Payroll disbursements

Website: [CloudPay](#)



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

Comdata

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

Settlement Time: Instant

Services Provided: Corporate disbursements, employee and contractor disbursements

Website: [Comdata](#)



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

Conduent

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

Settlement Time: Varies

Services Provided: Government disbursements, payroll disbursements, pension payments

Website: [Conduent](#)



CSI offers several solutions, including corporate travel payments, cross-border payment solutions, electronic accounts payable tools, mobile payments and virtual card payments.

CSI

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
	✓						

Settlement Time: Instant

Services Provided: Corporate travel payments, cross-border payments

Website: [CSI](#)



Currencycloud developed a cloud-based platform that enables clients to automate international money send and receipt. The solution covers the whole payment cycle.

Currencycloud

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

Settlement Time: Instant

Services Provided: Account management, compliance management, conversion, payments

Website: [Currencycloud](#)



DWOLLA

Dwolla provides application programming interfaces that enable businesses to leverage its bank transfer platform and integrate automated clearing house transfers into their applications. Clients can label the application programming interfaces 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	INDIVIDUALS	MARKETPLACE
	✓	✓					✓

Settlement Time: Same day for approved partners, next day

Services Provided: Automated clearing house payments, direct deposits, instant identity verification

Website: [Dwolla](#)



Early Warning®

Early Warning delivers payments and risk solutions to a network of more than 2,500 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 allow corporate clients to instantly disburse funds without revealing sensitive account information.

Early Warning

VERTICALS

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

Settlement Time: Instant

Services Provided: Check cashing, corporate disbursements, direct deposit, faster payments, government disbursements, peer-to-peer payments

Website: [Early Warning](#)



EML

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

VERTICALS

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

Settlement Time: Instant

Services Provided: Commission disbursements, insurance disbursements, government disbursements, rewards disbursements

Website: [EML](#)



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	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: Peer-to-peer 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	INDIVIDUALS	MARKETPLACE
		✓					✓

Settlement Time: Instant

Services Provided: Marketplace disbursements, merchant disbursements

Website: [Espago](#)



Finix is a FinTech that allows users to set up payments infrastructures that are mainly focused on businesses, independent software vendors and marketplaces. The company was founded in 2015 and is currently based in San Francisco.

Finix

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
		✓					✓

Settlement Time: Instant

Services Provided: Marketplace disbursements, merchant disbursements

Website: [Finix](#)



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 digital payments market.

Espago

VERTICALS

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

Settlement Time: Instant

Services Provided: Digital disbursements

Website: [Fiserv](#)



Hyperwallet supports gig workers and freelance payment solutions for businesses. Its products are available as software-as-a-service or through representational state transfer application programming interface integrations and include systems monitoring, maintenance management, payee support tools and know your customer and anti-money laundering compliance.

Hyperwallet

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
	✓						

Settlement Time: Instant

Services Provided: Contractor and employee payments

Website: [Hyperwallet](#)



i2c

i2c is a payments infrastructure platform that allows various marketplaces to provide solutions including debit cards, credit cards, prepaid cards and cryptocurrencies. It also allows application programming interface, agile, mobile and digital integrations. The company was founded in 2001 and is currently based in Redwood City, California.

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
		✓					✓

Settlement Time: Instant

Services Provided: Marketplace disbursements, merchant disbursements

Website: [i2c](#)



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 4.5 billion debit, prepaid, credit, private label credit and mobile wallet accounts. This transformation of traditional payments helps businesses reduce costs and delays while dramatically improving the consumer experience by shifting choice to the recipient of a payment.

VERTICALS

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

Settlement Time: Instant

Services Provided: Account funding, bill payment, digital money movement, disbursements, one-to-many payments, treasury payments

Website: [Ingo Money](#)



Inpay offers a payment infrastructure allowing real-time, cross-border transactions in more than 100 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	INDIVIDUALS	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time: Instant

Services Provided: Aid disbursement, merchant refunds, payroll disbursements

Website: [Inpay](#)

Instarem.

Instarem is a cross-border payments company. Its MassPay solution enables firms to disburse high-volume payments to locations around the globe, and its personal payments offering covers countries in Asia, Europe, Oceania and North America.

Instarem

VERTICALS

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

Settlement Time: One to two days

Services Provided: Payroll disbursements, peer-to-peer payments

Website: [Instarem](#)

Justworks

Justworks' solutions help companies automate benefits, payroll, human resources and government paperwork. Its payroll management services allow direct deposit for part-time, full-time and hourly employees' salaries as well as contractor payments.

Justworks

VERTICALS

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

Settlement Time: Four business days

Services Provided: Corporate disbursements, payroll disbursements

Website: [Justworks](#)

LEDGE

Ledge provides a white-label business-to-business-to-consumer platform to optimize customers' 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	INDIVIDUALS	MARKETPLACE
			✓				

Settlement Time: Instant

Services Provided: Loan disbursements

Website: [Ledge](#)



Marqeta provides an open application programming interface 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	INDIVIDUALS	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time: Instant

Services Provided: Corporate disbursements, loan disbursements, payroll 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	INDIVIDUALS	MARKETPLACE
	✓	✓	✓	✓			✓

Settlement Time: One to two days

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

Website: [Mitek](#)



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

Modulr

VERTICALS

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

Settlement Time: Instant

Services Provided: Insurance disbursements, lending disbursements, payroll disbursements

Website: [Modulr](#)



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	INDIVIDUALS	MARKETPLACE
	✓	✓					

Settlement Time: One hour

Services Provided: Corporate disbursements, merchant 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 via Facebook Messenger or at select locations.

MoneyGram

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: One hour

Services Provided: Peer-to-peer payments

Website: [MoneyGram](#)



Nexi 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 works with firms to enable online payments and eCommerce services.

Nexi

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
		✓					✓

Settlement Time: Instant

Services Provided: Marketplace disbursements, merchant disbursements

Website: [Nexi](#)



Novatti is a global software technology and systems integration provider. Its solutions focus on bill payments, government disbursements, mobile banking and peer-to-peer payments, among others.

Novatti

VERTICALS

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

Settlement Time: Instant

Services Provided: Government disbursements, peer-to-peer payments

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 airline, business-to-business, corporate travel, gig worker and government payment needs like payroll, per diem and other considerations.

NovoPayment

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	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 telecommunications operators, retail chains and government and support services, among other industries, with offerings like peer-to-peer and corporate bulk payments.

VERTICALS

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

Settlement Time: Instant

Services Provided: Corporate disbursements, payroll disbursements, peer-to-peer payments

Website: [OBOPAY](#)



One Inc

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

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
				✓			

Settlement Time: Instant

Services Provided: Claims disbursements

Website: [One Inc](#)



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

OPEN Platform

VERTICALS

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

Settlement Time: Instant

Services Provided: Business-to-business payments, corporate disbursements

Website: [OPEN Platform](#)



Parascript

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.

VERTICALS

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

Settlement Time: One to two days

Services Provided: Check processing, check recognition, check 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	INDIVIDUALS	MARKETPLACE
	✓	✓				✓	✓

Settlement Time: Instant

Services Provided: Corporate disbursements, payroll disbursements

Website: [Paya](#)



Paychex provides small to mid-sized businesses with integrated human capital management solutions for payroll, human resources, 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	INDIVIDUALS	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time: Same day

Services Provided: Employee disbursements

Website: [Paychex](#)



Financial solutions provider PayKey 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	INDIVIDUALS	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 works with firms to enable online payments and eCommerce services.

PayLane

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
		✓					✓

Settlement Time: Instant

Services Provided: Marketplace disbursements, merchant disbursements

Website: [PayLane](#)



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

Payoneer

VERTICALS

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

Settlement Time: Minutes

Services Provided: International payments, payroll disbursements

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.

Payouts Network

VERTICALS

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

Settlement Time: Minutes

Services Provided: Insurance disbursements, merchant disbursements, payroll disbursements

Website: [Payouts Network](#)



PayPal operates a digital payment platform that is home to over 360 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 platforms include Braintree, Venmo and Xoom.

PayPal

VERTICALS

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

Settlement Time: One to five business days

Services Provided: Consumer-to-merchant disbursements, peer-to-peer 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	INDIVIDUALS	MARKETPLACE
	✓	✓					

Settlement Time: Instant

Services Provided: Corporate disbursements, payroll disbursements, peer-to-peer payments

Website: [Paysafe](#)



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	INDIVIDUALS	MARKETPLACE
		✓					✓

Settlement Time: Instant

Services Provided: Merchant disbursements

Website: [PayU](#)



Pleo offers a payment card solution that enables individualized spending limits, automated expense reports and automatic purchase categorization. The solution can also sync with accounting systems.

Pleo

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
	✓						

Settlement Time: Instant

Services Provided: Corporate disbursements

Website: [Pleo](#)



PrePay Solutions designs, manages and implements prepaid card programs, and its prepaid product portfolio includes corporate disbursements, promotions, loyalty, gifting, travel and everyday spending solutions.

PrePay Solutions

VERTICALS

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

Settlement Time: Instant

Services Provided: Corporate disbursements, payroll disbursements, peer-to-peer payments

Website: [PrePay Solutions](#)



Rapid Financial Solutions offers business-to-business payment solutions for government needs, 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	INDIVIDUALS	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	✓

Settlement Time: Instant

Services Provided: Corporate disbursements, employee disbursements, government disbursements, law firm disbursements, peer-to-peer payments

Website: [Rapid Financial Solutions](#)



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

Remitly

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: P2P payments

Website: [Remitly](#)



Skrill provides digital payment solutions to consumers and businesses, allowing users to make local and international peer-to-peer 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	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: Digital checks, peer-to-peer payments

Website: [Skrill](#)



SnapCheck is a digital check payment platform that is focused mainly on businesses. It includes instant delivery with secure fraud prevention and flexible application programming interface integration. The company was founded in 2015 and is currently based in San Francisco, California.

SnapCheck

VERTICALS

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

Settlement Time: Instant

Services Provided: Corporate disbursements, government disbursements, insurance disbursements, loan disbursements, marketplace disbursements

Website: [SnapCheck](#)



Stripe accepts and delivers payments to third parties. It handles recurring billing and other types of business-to-business payments.

Stripe

VERTICALS

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

Settlement Time: Instant

Services Provided: Payments, third parties

Website: [Stripe](#)



Sync Payments is a payments technology provider for companies that enables them to integrate various tools and technologies into their systems. It offers services such as compliance consulting and can also enable app or mobile payment integrations for companies.

SYNC

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
		✓					✓

Settlement Time: Instant

Services Provided: Merchant disbursements

Website: [Sync](#)



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

Tango Card

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
	✓	✓					

Settlement Time: Instant

Services Provided: Corporate disbursements, merchant 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	INDIVIDUALS	MARKETPLACE
✓	✓	✓					

Settlement Time: Instant

Services Provided: Payroll disbursements

Website: [Tipalti](#)



Transcard is a software-as-a-service funds disbursement and management platform that offers solutions for an array of industries, including financial services, corporate, insurance, hospitality, payroll and government disbursements.

Transcard

VERTICALS

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

Settlement Time: Varies

Services Provided: Corporate disbursements, government disbursements, insurance disbursements, payroll 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	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: Peer-to-peer payments

Website: [TransferGo](#)



TransferMate Global Payments offers a global payroll solution that enables 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	INDIVIDUALS	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time: Same day

Services Provided: Payroll disbursements

Website: [TransferMate Global Payments](#)



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

Vocalink

VERTICALS

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

Settlement Time: Hours

Services Provided: Payroll disbursements

Website: [Vocalink](#)



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	INDIVIDUALS	MARKETPLACE
	✓	✓				✓	✓

Settlement Time: Instant

Services Provided: Corporate disbursements, payroll disbursements

Website: [Wirecard](#)



Wise 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.

Wise

VERTICALS

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

Settlement Time: Days

Services Provided: International payments

Website: [Wise](#)



Worldpay is an FIS-owned payments processing firm that provides solutions for merchants' business-to-business and business-to-consumer needs. The company is focused mainly on merchants' financial transactions.

Worldpay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
		✓					✓

Settlement Time: Instant

Services Provided: Merchant disbursements

Website: [Worldpay](#)



Abra is a bitcoin-based digital wallet app. Users can fund their Abra app wallets with bitcoin, their bank accounts, American Express 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	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: Peer-to-peer payments

Website: [Abra](#)



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	INDIVIDUALS	MARKETPLACE
			✓			✓	

Settlement Time: Instant

Services Provided: Lenders market

Website: [Afluenta](#)



Airtasker's Airtasker Pay is an app 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

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: Peer-to-peer payments

Website: [Airtasker](#)



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

Alipay

VERTICALS

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

Settlement Time: Instant

Services Provided: Insurance selection, peer-to-peer 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	INDIVIDUALS	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 e-Payment 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	INDIVIDUALS	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, Samsung Pay and Microsoft Wallet, and includes a peer-to-peer service.

Ally

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: Peer-to-peer payments

Website: [Ally](#)



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

Amazon Flex

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
		✓				✓	

Settlement Time: Instant

Services Provided: Employee disbursements

Website: [Amazon Flex](#)



Apple

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

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
		✓				✓	

Settlement Time: Instant

Services Provided: Consumer-to-merchant payments, peer-to-peer payments

Website: [Apple](#)



Avail

Avail allows tenants and landlords to pay and collect rent in an easier, online manner. The platform includes schedules for payments and an autopay function. There are also features that allow rent to be split between roommates as well as various spend tracking possibilities. Avail was acquired by realtor.com and is currently based in Chicago, Illinois.

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: Peer-to-peer payments

Website: [Avail](#)



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.

Bento

VERTICALS

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

Settlement Time: Instant

Services Provided: Corporate disbursements, payroll disbursements

Website: [Bento](#)



Better is an app that enables 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.

Better

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
				✓			

Settlement Time: Instant

Services Provided: Insurance disbursements

Website: [Better](#)



Bill.com is a web-based platform and mobile solution that enables freelancer payments through automated clearing house and PayPal. The offering allows users to send invoices and sync with Quickbooks, Xero and Sage Intacct.

Bill.com

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
	✓	✓					

Settlement Time: Instant

Services Provided: Payroll disbursements

Website: [Bill.com](https://bill.com)



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

BillMo

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
	✓					✓	

Settlement Time: Instant

Services Provided: Corporate disbursements, peer-to-peer payments

Website: [BillMo](https://billmo.com)



Black Banx

Black Banx is a digital bank that offers real-time account opening and cross-border payments for private and business clients in 18 currencies. The company's proprietary software, GlobalKYC and IRTP, allows instant account opening and payments. Individuals can also make bitcoin and ethereum deposits to fund checking accounts.

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
	✓					✓	

Settlement Time: Instant

Services Provided: Payroll disbursements, peer-to-peer disbursements

Website: [Black Banx](#)



BLIK

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

VERTICALS

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

Settlement Time: Instant

Services Provided: Consumer-to-merchant payments, peer-to-peer payments

Website: [BLIK](#)



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

Brubank

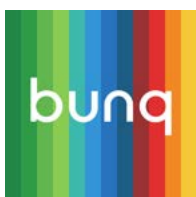
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: Peer-to-peer payments

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 Facebook Messenger.

Bunq

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: Peer-to-peer payments

Website: [Bunq](#)



Checkbook is a push payments solutions provider that allows clients and consumers to send funds in real time. Its solutions can be utilized by merchants and online marketplaces. Consumers can also make peer-to-peer payments by using recipients' addresses and names.

Checkbook

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

Settlement Time: Instant

Services Provided: Marketplace disbursements, peer-to-peer payments

Website: [Checkbook](#)



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

Chime

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

Settlement Time: Instant

Services Provided: Payroll disbursements

Website: [Chime](#)



CIRCLE

Circle offers an app that allows users to send money and exchange currency between United States dollars, United Kingdom pounds and euros. It works together with iMessage, enabling users to send money to other people without opening Circle's app.

Circle

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: One to two days

Services Provided: Peer-to-peer payments

Website: [Circle](#)

daily pay.

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	INDIVIDUALS	MARKETPLACE
	✓						

Settlement Time: One business day

Services Provided: Payroll disbursements

Website: [DailyPay](#)



Luxembourg-based DigiCash is a payconiq-owned digital wallet service that allows users to send and receive funds through its website and via its mobile app. Customers are able to pay merchants, restaurants and utility providers as well as make peer-to-peer payments. The company was founded in 2012.

DigiCash

VERTICALS

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

Settlement Time: One business day

Services Provided: Bill payments, consumer-to-merchant payments, freelancer payments, nonprofit payments, peer-to-peer payments

Website: [DigiCash](#)



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

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: Payroll disbursements, peer-to-peer payments

Website: [DiPocket](#)



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	INDIVIDUALS	MARKETPLACE
	✓						

Settlement Time: Instant

Services Provided: Payroll disbursements

Website: [DogHero](#)



Drafty

Drafty is a GAIN Credit-owned mobile app that enables users to apply for and access small-scale, same-day personal loans through their smartphones. The app also supports the repayment process. Drafty's software automatically sets a credit limit for potential borrowers based on the financial information they provide and their success in paying back previous loans on the app.

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
			✓				

Settlement Time: Instant

Services Provided: Lending disbursements

Website: [Drafty](#)



EarlySalary is a mobile application that allows borrowers in India to quickly receive funds via their smartphones. The app is geared toward underbanked individuals or those with lower incomes who may need faster access to funds between traditional pay cycles. The company is based in Pune, India.

EarlySalary

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: Peer-to-peer payments

Website: [EarlySalary](#)



EbixCash is a payments and card solutions platform for both individuals and corporates. The platform provides a prepaid card that allows payments for many needs, including travel, bill payments, medical, insurance and lending.

EbixCash

VERTICALS

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

Settlement Time: Instant

Services Provided: Corporate disbursements, insurance disbursements, loan disbursements, marketplace disbursements, merchant disbursements, peer-to-peer payments

Website: [EbixCash](#)



Ensenta develops real-time software-as-a-service 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	INDIVIDUALS	MARKETPLACE
	✓	✓	✓				

Settlement Time: One to two days

Services Provided: Check cashing, mobile payments, remote deposit capture

Website: [Ensenta](#)



Enservio offers insurance software that provides instant automated clearing house and electronic funds transfer solutions for auto and household claims. It also offers business-to-business virtual turnkey solutions with a Mastercard reloadable card for quick access to funds.

Enservio

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
	✓			✓			

Settlement Time: Instant

Services Provided: Corporate disbursements, insurance disbursements

Website: [Enservio](#)



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

EQ Bank

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
	✓					✓	

Settlement Time: Instant

Services Provided: Payroll disbursements, peer-to-peer payments

Website: [EQ Bank](#)



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	INDIVIDUALS	MARKETPLACE
	✓					✓	

Settlement Time: Instant

Services Provided: Payroll disbursements

Website: [FlexWage](#)



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

Freelancer.com

VERTICALS

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

Settlement Time: Two to three business days

Services Provided: Freelancer disbursements

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



GENE Wallet provides blockchain-based payment solutions to enable peer-to-peer transactions and escrow services.

GENE Wallet

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Two to three business days

Services Provided: Consumer-to-merchant payments, peer-to-peer payments

Website: [GENE Wallet](https://genewallet.com)



Google Pay

Google Pay allows users to make transactions via its app, Gmail or online, and money received through the app is directly deposited into users' linked bank accounts.

Google Pay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Varies

Services Provided: Peer-to-peer payments

Website: [Google Pay](#)



Green Dot

Green Dot corporation, along with its subsidiary bank, Green Dot Bank, is a FinTech that specializes 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	INDIVIDUALS	MARKETPLACE
✓	✓		✓				

Settlement Time: Instant

Services Provided: Corporate disbursements, payroll disbursements

Website: [Green Dot](#)



Guru is an online platform that allows businesses to hire freelancers in fields such as software, IT, writing, translation, management and finance. Freelancers are paid via one of several available methods, including PayPal, credit card and eCheck.

Guru

VERTICALS

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

Settlement Time: 24 hours

Services Provided: Contractor disbursements, employee disbursements

Website: [Guru](#)



Huawei Pay offers a digital wallet solution that enables 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	INDIVIDUALS	MARKETPLACE
							✓

Settlement Time: Instant

Services Provided: Marketplace disbursements

Website: [Huawei Pay](#)



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

InstaMed

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
				✓			

Settlement Time: Instant

Services Provided: Insurance disbursements

Website: [InstaMed](#)



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

JETCO Pay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
		✓					✓

Settlement Time: Instant

Services Provided: Consumer-to-merchant payments, peer-to-peer payments

Website: [JETCO Pay](#)



Jiffy

Jiffy enables 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

INDIVIDUALS

MARKETPLACE



Settlement Time: Instant

Services Provided: Peer-to-peer payments

Website: [Jiffy](#)

Joompay

Joompay is a peer-to-peer payment app based in Europe that allows individuals to send and receive money digitally. It has received electronic money licenses from Luxembourg, allowing it to operate within the European Union.

Joompay

VERTICALS

GOVERNMENT

CORPORATES

MERCHANTS

LENDERS

INSURERS

LAW FIRMS

INDIVIDUALS

MARKETPLACE



Settlement Time: Instant

Services Provided: Peer-to-peer disbursements

Website: [Joompay](#)

KakaoPay

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, loans, financing and other products.

Kakao Pay

VERTICALS

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

Settlement Time: Instant

Services Provided: Consumer-to-merchant payments, government payments, loan disbursements, peer-to-peer payments

Website: [Kakao Pay](#)

kalo

Kalo is a freelancer management platform that allows companies to see 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	INDIVIDUALS	MARKETPLACE
✓	✓	✓	✓	✓	✓		✓

Settlement Time: Fewer than five days

Services Provided: Freelancer disbursements

Website: [Kalo](#)



KiaKia is a Nigeria-based service that provides an online marketplace for personal loans and allows users to apply through its mobile app. The app also enables individual investors or corporate lenders to bid on or invest in these loans. It employs machine learning to match borrowers and lenders in real time.

KiaKia

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
			✓				

Settlement Time: Instant

Services Provided: Loan disbursements

Website: [KiaKia](#)



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

Kiosco Pay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
		✓					

Settlement Time: Instant

Services Provided: Consumer-to-merchant payments

Website: [Kiosco Pay](#)



Kiva is a San Francisco-based lending service that provides microloans to small businesses and individual entrepreneurs. Kiva is accessible via its online website or through its mobile application, and it focuses on providing funds for unbanked or underbanked individuals and businesses in developing countries searching for beginning capital.

Kiva

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
			✓				

Settlement Time: Instant

Services Provided: Loan disbursements

Website: [Kiva](#)



Koho is a Canadian personal finance company that offers 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 offerings.

Koho

VERTICALS

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

Settlement Time: 30 to 90 minutes

Services Provided: Bill payments, payroll disbursements

Website: [Koho](#)



Lemonade is a property and casualty insurance company that provides its services through its iOS and 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	INDIVIDUALS	MARKETPLACE
				✓			

Settlement Time: Almost instant

Services Provided: Insurance disbursements

Website: [Lemonade](#)



LendingClub is an online marketplace that connects borrowers with investors and automatically deposits loans into borrowers' bank accounts. 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	INDIVIDUALS	MARKETPLACE
			✓				

Settlement Time: Varies

Services Provided: Loan disbursements

Website: [LendingClub](#)



LendingPoint is a FinTech balance sheet lender that enables 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	INDIVIDUALS	MARKETPLACE
			✓				

Settlement Time: One business day

Services Provided: Loan disbursements

Website: [LendingPoint](#)



LINE Pay is a payment platform controlled by LINE 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	INDIVIDUALS	MARKETPLACE
						✓	✓

Settlement Time: Instant

Services Provided: Marketplace disbursements

Website: [LINE Pay](#)



LuLu Money is an application that supports peer-to-peer 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	INDIVIDUALS	MARKETPLACE
			✓			✓	

Settlement Time: Instant

Services Provided: Peer-to-peer payments

Website: [LuLu Money](#)



Lydia is a Paris-based mobile peer-to-peer application that allows its users to send and receive funds instantly through their smartphones. The application also allows individuals to transact with merchants or marketplaces digitally and provides access to microloans sent within the app itself.

Lydia

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
		✓					

Settlement Time: Instant

Services Provided: Loan disbursements, marketplace disbursements, merchant disbursements, peer-to-peer payments

Website: [Lydia](#)



Mamo Pay is a digital wallet solution based in Dubai, United Arab Emirates. The wallet enables customers and businesses to make peer-to-peer payments by using recipients' email addresses or phone numbers. Users can also track their payments' statuses and attach the digital wallet to Mamo Pay's accompanying debit card to make transactions or cash withdrawals from ATMs.

Mamo Pay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
		✓				✓	

Settlement Time: Instant

Services Provided: Marketplace disbursements, merchant disbursements, peer-to-peer payments

Website: [Mamo Pay](#)



Mashreq Neo is a full-service digital-only bank that offers peer-to-peer transfers, bill payment features and salary disbursement options.

Mashreq Neo

VERTICALS

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

Settlement Time: Instant

Services Provided: Bill payments, loan disbursements, payroll disbursements, peer-to-peer payments

Website: [Mashreq Neo](#)



The Mercado Pago platform is the payment ally of Mercado Libre and helps merchants and other users pay out and receive funds. Its app was recently updated to become a payment vehicle for bills and government disbursements.

Mercado Pago

VERTICALS

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

Settlement Time: Instant

Services Provided: Bill payments, consumer-to-merchant payments, government disbursements, peer-to-peer payments

Website: [Mercado Pago](#)



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

Messenger

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: Peer-to-peer payments

Website: [Messenger](#)



Metal Pay is a mobile app allowing users to make peer-to-peer transfers and disburses payments based on app usage.

Metal Pay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: Peer-to-peer payments

Website: [Metal 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 via 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	INDIVIDUALS	MARKETPLACE
		✓				✓	

Settlement Time: Instant

Services Provided: Bill payments, consumer-to-merchant payments, peer-to-peer payments

Website: [MobilePay](#)



Monese offers mobile banking services, including an account linked to a prepaid debit card that enables United Kingdom-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	INDIVIDUALS	MARKETPLACE
✓	✓	✓				✓	✓

Settlement Time: Instant

Services Provided: Bill payments, consumer-to-merchant payments, peer-to-peer payments

Website: [Monese](#)



Monzo is a mobile-only, United Kingdom-based bank with an app that enables peer-to-peer transactions.

Monzo

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
			✓			✓	

Settlement Time: Instant

Services Provided: Peer-to-peer payments

Website: [Monzo](#)



MuchBetter is a mobile and online eWallet application that allows consumers to both send and receive payments from gaming or eCommerce platforms. The wallet is connected to users' bank accounts and also comes with a debit card that is issued once funds have been added to the wallet.

MuchBetter

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
						✓	✓

Settlement Time: Instant

Services Provided: Marketplace disbursements, peer-to-peer payments

Website: [MuchBetter](#)



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

NCR

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
		✓	✓				

Settlement Time: One to two days

Services Provided: Check imaging, remote deposit capture

Website: [NCR](#)

neat

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

Neat

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
	✓					✓	

Settlement Time: One to two days

Services Provided: Payroll disbursements, peer-to-peer payments

Website: [Neat](#)

NETELLER

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

Neteller

VERTICALS

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

Settlement Time: Instant

Services Provided: Corporate disbursements, marketplace disbursements, merchant disbursements

Website: [Neteller](#)



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

Pay-me

VERTICALS

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

Settlement Time: Instant

Services Provided: Marketplace disbursements, merchant disbursements, peer-to-peer disbursements

Website: [Pay-me](#)



Paym is a peer-to-peer payment app that enables payment exchanges between friends.

Paym

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: Peer-to-peer payments

Website: [Paym](#)



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

Paytm

VERTICALS

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

Settlement Time: Instant

Services Provided: Bill payments, consumer-to-merchant payments

Website: [Paytm](#)



Perk Hero is a mobile ordering platform that allows payments to be processed and also has rewards based on gift cards that can be purchased in the platform. Perk Hero is currently based in Vancouver, Canada.

Perk Hero

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
		✓					✓

Settlement Time: Instant

Services Provided: Marketplace disbursements, merchant disbursements

Website: [Perk Hero](#)



Pepper Money 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 Money

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
			✓				

Settlement Time: Instant

Services Provided: Lending disbursements

Website: [Pepper Money](#)



PhonePe is an Indian mobile peer-to-peer payments application that was founded in 2015. It allows instant payments to be sent from one user to another and enables individuals to pay their bills. The application comes with a mobile wallet in which individuals can store funds. The wallet can also connect to debit and credit cards for other transactions.

PhonePe

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
		✓				✓	

Settlement Time: Instant

Services Provided: Bill payments, consumer-to-merchant payments, peer-to-peer payments

Website: [PhonePe](#)



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

Pockit

VERTICALS

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

Settlement Time: Varies

Services Provided: Government disbursements, payroll disbursements, peer-to-peer payments

Website: [Pockit](#)



Popmoney's solutions are designed for use with payment collections, recurring money requests and peer-to-peer payments.

Popmoney

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
		✓				✓	

Settlement Time: Instant

Services Provided: Consumer-to-merchant payments, peer-to-peer payments

Website: [Popmoney](#)



Prosper 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

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
			✓				

Settlement Time: One to three days

Services Provided: Loan disbursements

Website: [Prosper](#)



Mastercard's Qkr! solution is a mobile order-ahead and payments platform that is available to bars and restaurants. Qkr! can be integrated with Oracle's point-of-sale terminals to enable payments at gas stations, vending machines, parking lots and sporting arenas as well.

Qkr!

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
		✓					✓

Settlement Time: Instant

Services Provided: Consumer-to-merchant payments

Website: [Qkr!](#)



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

Rakuten Pay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
							✓

Settlement Time: Instant

Services Provided: Marketplace disbursements

Website: [Rakuten Pay](#)



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

RappiPay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
							✓

Settlement Time: Instant

Services Provided: Food delivery payments

Website: [RappiPay](#)



RateSetter offers a peer-to-peer lending service that allows 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	INDIVIDUALS	MARKETPLACE
			✓				

Settlement Time: One business day

Services Provided: Loan disbursements

Website: [RateSetter](#)

Refundit is a Tel Aviv, Israel-based mobile application that allows consumers to take photographs of their receipts or other payment documents before submitting them for value-added tax refunds when traveling internationally. Payments can be made through users' connected PayPal accounts, directly to their credit cards or via bank transfer.

Refundit

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
	✓					✓	

Settlement Time: Instant

Services Provided: Corporate disbursements

Website: [Refundit](#)



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. The service also offers currency exchange capabilities.

Revolut

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
	✓					✓	

Settlement Time: Instant

Services Provided: Peer-to-peer payments

Website: [Revolut](https://www.revolut.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	INDIVIDUALS	MARKETPLACE
	✓	✓					

Settlement Time: Instant

Services Provided: Corporate disbursements, merchant disbursements, payroll disbursements

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



Rover's app connects pet sitters or dog walkers with dog owners. Sitters are paid through the app, and PayPal accounts are required for users to receive payments.

Rover

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: Payroll disbursements

Website: [Rover](#)



RushCard offers clients prepaid Visa cards, enabling them to use different features, like mobile access and ATM withdrawals. They can also get their paychecks sent directly to their RushCards.

RushCard

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
	✓						✓

Settlement Time: Instant

Services Provided: Check cashing, mobile app, payroll disbursements

Website: [RushCard](#)



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	INDIVIDUALS	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	INDIVIDUALS	MARKETPLACE
			✓				

Settlement Time: Instant

Services Provided: Loan disbursements

Website: [SoFi](#)



STARLING BANK

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	INDIVIDUALS	MARKETPLACE
✓	✓	✓	✓	✓	✓	✓	✓

Settlement Time: Instant

Services Provided: Business-to-business payments, consumer-to-merchant payments, payroll disbursements, peer-to-peer payments

Website: [Starling Bank](#)



Swish is a payments service based in Sweden that allows peer-to-peer 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	INDIVIDUALS	MARKETPLACE
	✓					✓	

Settlement Time: Instant

Services Provided: Consumer-to-merchant payments, peer-to-peer payments

Website: [Swish](#)



Tapp

Tapp is a commerce app that helps 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	INDIVIDUALS	MARKETPLACE
		✓					

Settlement Time: Instant

Services Provided: Consumer-to-merchant payments

Website: [Tapp](#)



Tesco Pay+

Tesco Pay+ can be connected to users' bank accounts or credit cards to enable payments, show points balances and display past transactions. It can also be used to make purchases of up to £250 (\$342 USD) at Tesco stores and gas stations.

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
		✓					✓

Settlement Time: Instant

Services Provided: Consumer-to-merchant payments

Website: [Tesco Pay+](#)



The Check Cashing Store's services include cashing checks relating to payroll, government, small businesses, personal, insurance and money orders.

The Check Cashing Store

VERTICALS

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

Settlement Time: Two or more days

Services Provided: Check cashing

Website: [The Check Cashing Store](#)



Tigo Money is a peer-to-peer payment service that can be used as a wallet to pay for services, bills and purchases on most eCommerce platforms.

Tigo Money

VERTICALS

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

Settlement Time: Instant

Services Provided: Bill payments, consumer-to-merchant payments, peer-to-peer payments

Website: [Tigo Money](#)



Toss is a South Korean mobile banking platform that has a variety of digital features, including access to digital checking accounts, money transfers and digital payments.

Toss

VERTICALS

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

Settlement Time: Instant

Services Provided: Insurance disbursements, marketplace disbursements, merchant disbursements, peer-to-peer payments

Website: [Toss](#)



Tuyyo is a peer-to-peer payment service provided by BBVA that focuses on transactions between the United States and Mexico. Sent funds can be collected at BBVA ATMs and participating cash pickup locations or disbursed directly into bank accounts.

Tuyyo

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Minutes

Services Provided: Peer-to-peer payments

Website: [Tuyyo](#)



Ualá is a mobile financial management app that allows users to conduct personal transactions through their smartphones. It is linked to a Mastercard prepaid card and enables peer-to-peer transactions.

Ualá

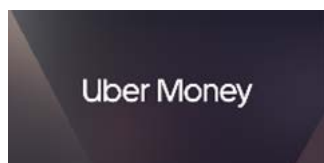
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: Peer-to-peer payments

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	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: Payroll 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	INDIVIDUALS	MARKETPLACE
			✓				

Settlement Time: One to five business days

Services Provided: Loan disbursements

Website: [Upstart](#)



Upwork is a freelancing platform that allows clients to find, hire, work with and pay freelancers. Workers can choose payment through various methods, including automated clearing house and PayPal.

Upwork

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
		✓					

Settlement Time: Varies

Services Provided: Payroll disbursements

Website: [Upwork](#)



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

Vend

VERTICALS

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

Settlement Time: Instant

Services Provided: Consumer-to-merchant payments, peer-to-peer payments

Website: [Vend](#)



Venmo is a PayPal service that allows 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	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Varies

Services Provided: Peer-to-peer payments

Website: [Venmo](#)



Verse

Verse is an app that allows users to register with their mobile phone numbers and link them to their bank accounts. Verse users can send or receive money from others by just providing their phone numbers and transfer balances to their bank accounts.

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: Peer-to-peer 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	INDIVIDUALS	MARKETPLACE
		✓	✓				

Settlement Time: Instant

Services Provided: Loan disbursements

Website: [Vivus](#)



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

Vouchr

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: N/A

Services Provided: Consumer-to-merchant payments, peer-to-peer 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	INDIVIDUALS	MARKETPLACE
	✓						

Settlement Time: Instant

Services Provided: Corporate disbursements, payroll disbursements

Website: [Voygo](#)



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

VPay

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	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 peer-to-peer payments.

Wala

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
		✓				✓	

Settlement Time: Instant

Services Provided: Bill payments, peer-to-peer payments

Website: [Wala](#)



Walnut

Walnut allows users to track and categorize their spending, receive bill reminders, check bank balances, split or settle bills and transfer money to friends.

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Minutes

Services Provided: Peer-to-peer payments

Website: [Walnut](#)



WeChat Pay

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.

VERTICALS

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

Settlement Time: Minutes

Services Provided: Corporate disbursements, peer-to-peer payments

Website: [WeChat Pay](#)



Wonolo is a platform that allows users to search for work or hire freelancers. It can be used to offer work to small to mid-sized businesses, and workers are paid instantly via Stripe.

Wonolo

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
		✓				✓	

Settlement Time: Instant

Services Provided: Payroll disbursements

Website: [Wonolo](#)



Workana is a project-funding and freelancer-seeking app that allows payments to be paid and received by all involved parties. Transfers are processed via Payoneer Card, Payoneer Transfer and PayPal.

Workana

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	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	INDIVIDUALS	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, have a \$3 fee and are received in one to three business days.

Wyndy

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: One to three business days

Services Provided: Employee payments

Website: [Wyndy](#)



Xoom is a digital money transfer app that is 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	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Instant

Services Provided: Peer-to-peer payments

Website: [Xoom](#)



Zelle is a payments solution operated by bank-owned Early Warning Services. It enables users to send peer-to-peer payments in minutes to anyone with a United States bank account.

Zelle

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Minutes

Services Provided: Peer-to-peer 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 customers' experiences and lending products.

Zelle

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
			✓			✓	

Settlement Time: Instant

Services Provided: Loan disbursements

Website: [ZestMoney](#)



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

Zopa

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
			✓				

Settlement Time: One to three days

Services Provided: Loan disbursements

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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