

NOVEMBER 2021

DISBURSEMENTS

Tracker[®]



TaskRabbit On How Instant Disbursements Can Create Freelancer Loyalty For Gig Platforms

83 percent of U.S. workers ages 18 to 44 want to receive their wages at the end of each shift

— Page 11 ([News and Trends](#))

How offering speedier payouts to gig workers can help businesses keep them loyal

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DISBURSEMENTS Tracker[®]

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Information on PYMNTS.com and Ingo Money

ACKNOWLEDGMENT

The Disbursements Tracker[®] was produced in collaboration with Ingo Money, and PYMNTS is grateful for the company's support and insight. [PYMNTS.com](https://pymnts.com) retains full editorial control over the following findings, methodology and data analysis.

WHAT'S INSIDE

San Francisco-based ridesharing giant Lyft made waves in 2015 when it **introduced** Express Pay, a feature that allowed its drivers to instantly collect the funds they earned rather than waiting a week for the money to enter their accounts. Drivers had to reach \$50 in earnings to request their payouts when the service launched, but the service now allows them to cash out up to five times a day. The option has been a hit with drivers since its inception.

Stories such as Lyft's have spotlighted the need for employers to offer quick payment options for their gig workers. Unfortunately, not all businesses seem to be getting the message. A **survey** conducted last year revealed that just 7 percent of employers who rely on freelancers offer same-day payouts, and 61 percent said they typically use traditional payroll setups to compensate gig workers. This means that a sizable portion of freelancers are stuck waiting several days or longer for funds, locking them out of the flexibility they need to make work-related purchases or pay their bills.

Gig workers are no longer inclined to just put up with manual payment methods, however. Nearly 90 percent of freelancers

are eager to sign up for immediate payouts, according to one **survey**, and more than half would prefer to receive their payments instantly. Speedy digital payouts are therefore becoming a necessity rather than a benefit in the gig economy, meaning the businesses that fail to offer these options could **see** their gig workers leave for greener payment pastures.



Around the disbursements space

Gig workers in Canada are getting a taste of faster payouts courtesy of prepaid cards. A new [study](#) found that the nation's prepaid card space is projected to grow 9.3 percent year over year in 2021, reaching \$30.2 billion (\$24.4 billion USD) by the end of the year. The study determined that the payment method's growing popularity among gig workers was one of the most significant contributors to this growth. Approximately 10 percent of Canadian adults work in the gig economy, and 3.5 percent of small to mid-sized businesses (SMBs) and 9.5 percent of their larger

counterparts use reloadable prepaid cards to disburse payments.

The gig economy is not the only sector observing greater interest in faster payouts. A recent [report](#) found that more than two-thirds of United States consumers would be interested in receiving their compensation up to two days earlier than they do now. Generation Z consumers and millennials were particularly inclined toward this preference, with 82 percent and 78 percent, respectively, stating that they wanted speedier wage access. The study noted that financial institutions (FIs) must work to incorporate faster payout methods



or risk witnessing their customers seek out FinTechs or neobanks.

Ad hoc payments could also do with some added efficiency, especially for smaller firms, for which these payments represent 38 percent of all sales. Ingo Money CEO Drew Edwards said during a recent [interview](#) with PYMNTS that many SMBs are often at the mercy of larger buyers when it comes to payment options, with many being forced to accept checks instead of receiving access to much-needed payment choices. As a result, 30 percent of SMBs' ad hoc payments are late, which can put a significant damper on their cash flows. This does not have to be the case, Edwards explained, as readily available payment technologies can help smaller and larger firms better communicate, build loyalty and trust and settle on more efficient digital payment methods.

For more on these stories and other disbursements headlines, read the Tracker's News and Trends section (p. 11).

Why instant disbursements are vital in keeping freelancers engaged on gig platforms

The gig economy is moving toward recovery after the pandemic put a damper on

the space, with 52 percent of gig workers reporting in March 2020 that they **lost** their jobs due to the health crisis. As interest in gig work once again heats up, prospective freelancers are no longer willing to tolerate friction-filled payment methods. Failing to offer instant, seamless disbursements can prevent gig workers from taking on new jobs and renders moot much of the flexibility that attracts these workers in the first place. In this month's Feature Story (p. 8), Jennifer Grasso, vice president of product for gig economy marketplace [TaskRabbit](#), explains why supporting instant payment options can help freelance marketplaces gain the loyalty of their gig workers.

Deep Dive: Why everyone wins when gig workers get paid faster

Gig workers are an integral part of business operations for companies worldwide, but a significant share are not having their payment needs met. They want instant digital payouts to purchase work supplies, pay their bills and more, yet many businesses are still stuck in manual when it comes to their payment methods and practices. This month's Deep Dive (p. 15) examines why gig workers are eager for faster access to earned wages and what employers stand to gain by rolling out instant payouts.

EXECUTIVE INSIGHT

Gig workers are a growing presence in the workforce, and many businesses rely on them to stay afloat. How can offering faster payouts to gig workers give businesses a key advantage over competitors?

“During a recent rideshare, I asked my driver if she also worked for the competition. Turns out, she had stopped driving on both platforms because the other service didn’t offer as many opportunities for her to earn extra income through contests or incentives.

Her not-so-subtle message is that she’s behind the wheel to make money, and she has no qualms about going all in on the employer that best meets her needs.

That struck a chord with me because it echoed a recent poll that found [that] 81% of workers would leave a job for an employer that offered no cost on-demand payouts. After maximizing their earning potential, freelancers are “in it” for the flexibility. And a big part of that is fast access to wages that are rightfully theirs.

This is part of a larger shift across the U.S. workforce, with 83% of workers in that same poll aged 18-44 saying they want same-day access to earned wages. Nearly 80% said access to free on-demand wages would make them feel more valued as employees and make them more loyal.

Unfortunately, there is still a long way to go. According to 2020 data from Deloitte, only 7 percent of employers that hire gig workers pay out daily wages. And a recent PYMNTS survey found that gig workers receive more than half their payouts via slower methods [such as] ACH transfers.

These employers ignore the expectations of gig workers for “more income, faster” at their own peril. Instant payouts through a platform like Ingo Money deliver on both and are a powerful way to attract and retain increasingly scarce workers.”

DREW EDWARDS
CEO
Ingo Money

FIVE FAST FACTS

31%

Share of consumers and microbusinesses that were likely to continue a client relationship with a business that did not offer instant payments



81%

Portion of payors who said instant payments are essential for existing client relationships



61%

Share of consumers who reported that free instant payments would increase their loyalty



20%

Portion of consumers who are willing to pay to receive instant nongovernment disbursements



**172
MILLION**

Number of Americans who received at least one disbursement in 2020





FEATURE STORY

FEATURE STORY

TaskRabbit On How Instant Disbursements Can Create Freelancer Loyalty For Gig Platforms

The lingering global health crisis continues to affect consumers' financial health, prompting a growing share to consider gig work for a quick financial boost. One recent [study](#) found that approximately 20 percent of U.S. adults, roughly 10 million consumers, are considering freelance work because of the flexibility and other benefits remote work offers. The gig economy is also working to recover from the constraints of the pandemic, with 52 percent of gig workers in March 2020 [reporting](#) that they had lost their jobs and 26 percent saying they had experienced sharp declines in their work hours.

This change makes creating easy and swift payments experiences for gig workers critical as interest in the freelance market expands. That is why gig economy marketplace [TaskRabbit](#), which allows individuals to connect and tackle tasks such as building furniture, is looking to enhance its payments capabilities, said Jennifer Grasso, the platform's vice president of product.

"We are seeing demand for instant payment options among Taskers," she said. "We're currently exploring ways to expedite payments to Taskers."

Supporting instant disbursements is one way gig economy platforms can engage with the growing number of consumers seeking part-time or freelance work. Providing these payment options can help platforms build lasting professional relationships with such individuals. Removing frictions and delays from the payment experience, therefore, is a key step that gig marketplaces cannot afford to overlook.

Keeping gig disbursements transparent

The gig economy continues to appeal to more workers, many of whom are drawn in by the flexible hours and control over their workdays or projects. Gig workers [represented](#) an estimated 43 percent of the total U.S. workforce by the end of last year, indicating the rising attractiveness of freelance work across numerous sectors. Yet failing to provide convenient, seamless

payment methods for gig workers or prospective freelancers can dampen this enthusiasm, stripping away some of the space's natural allure.

"Opacity around payment timing and amounts is one of the main challenges that we've heard from Taskers who are working or have worked on other gig economy platforms," Grasso said.

Payments transparency is a key piece of the puzzle as platforms work to foster trust and loyalty among gig workers, as it enables them to better track their financial statuses, pay their bills on time and obtain the capital to prepare for more projects. Freelancers typically lack the structured payment schedules that full-time workers receive, making predictability and fast access to their funds necessary. Grasso believes that companies involved in the gig economy will begin to focus more heavily on their platforms' payments and financial capabilities in the future.

"A continued focus on payment and financial services will serve as a differentiator for gig economy companies to attract and retain talent to their platforms," she said. "We're preparing for this shift by modernizing our payments infrastructure, improving payment transparency, building faster payments and partnering with financial services providers to give Taskers the best possible support."

Upgrading one's infrastructure to support instant payments or connect to networks that support an array of disbursement types could make all the difference in helping gig platforms stay competitive. This is especially true as a broader segment of the workforce looks to freelance work and takes stock of all available payment options before signing up with services.

Prepping for the freelancer future

Younger workers in particular are flocking to gig platforms, not just to test the freelancing waters, but also to create long-term business relationships with new clients. One recent [study](#) found that 48 percent of millennials look to gig platforms to do so, for example, while another report noted that 73 percent of Generation Z workers are freelancing as "casual earners."

Understanding how consumers want to interact with gig marketplaces and the increasingly important role these platforms will play is essential for employers across all industries. These shifts have also ramped up the pressure on gig platforms to keep pace with their workers' changing needs. Determining how these platforms can provide the key benefits freelancers require, as well as how instant payments factor into the equation, must be a top priority for today's gig economy marketplaces.

NEWS & TRENDS

GIG AND PAYROLL DISBURSEMENTS

Canadian gig workers increasingly turning to prepaid cards for faster funds, survey says

Gig workers worldwide are looking to receive flexible, faster payments, and those in some markets are turning to prepaid cards for this reason. A new [survey](#) in Canada found that the nation's prepaid card market is expected to reach \$30.2 billion (\$24.4 billion USD) this year, up 9.3 percent from last year. It also predicted that the market would grow at a compound annual growth rate (CAGR) of 7.8 percent from 2021 to 2025, totaling \$37.4 billion (\$30.2 billion USD) by the end of the forecast period.

The study noted that much of the growth is driven by prepaid card usage in the gig economy. Roughly 10 percent of adults in Canada work in the sector, and 3.5 percent of SMBs and 9.5 percent of larger firms use reloadable prepaid cards to disburse their funds. The survey noted that some of the popularity likely stems from prepaid options that enable gig workers to receive early access to wages. Some solutions even allow them to receive instant payments after they finish shifts.

83 percent of US workers ages 18 to 44 want same-day access to earned wages

Faster access to wages is a growing imperative for a key segment of workers in the U.S., according to recent research. A [study](#) revealed that 83 percent of employees ages 18 to 44 prefer to receive access to earned wages after each shift, illustrating that millennials and bridge millennials, in particular, expect more flexible payday options. Eighty percent of these workers would value having their wages transferred automatically into their bank accounts as the money is earned. Seventy-eight percent said they would be more loyal to employers that offered free on-demand wage access, and 79 percent said such options would make them feel more valued as employees.

These trends show that faster wage access is becoming a differentiating factor for businesses, especially as 81 percent of workers would choose to work for a company that offers on-demand wage access over one that does not. Seth Ross, general manager at human capital management technology provider Ceridian, explained that many workers are increasingly seeking out flexible wage access to pursue investment options and tackle unforeseen expenses.



Report finds 70 percent of US consumers interested in faster paycheck access

Additional research reveals that millennials are not alone in seeking faster paycheck disbursements. A new [report](#) has found that roughly 70 percent of U.S. consumers would be interested in receiving wages up to two days earlier than they currently do. This preference is even more pronounced among Generation Z and millennial consumers, at 82 percent and 78 percent, respectively. The study noted that FIs must offer payroll solutions that can satisfy consumers' demands for faster paycheck access or risk seeing them defect to FinTechs or neobanks that do.

The report indicated that consumers' preferences for faster paycheck access are part of a much broader expectation for faster money movement in nearly all aspects of their financial lives. Approximately 21 percent say they have even ditched a transaction because it would be too slow, revealing just how critical it is for FIs to enable access to solutions such as instant payment options to keep them loyal.

CHALLENGES WITH LATE DISBURSEMENTS

UK consumers see £3.5 billion tied up in stalled online refunds

Disbursements speed is also becoming a more critical factor when it comes to receiving refunds. Recent **data** from the United Kingdom shows that businesses stalled on providing approximately £3.5 billion (\$4.8 billion USD) in online refunds owed to U.K. consumers in the past 12 months. Forty percent of U.K. consumers said they were forced to wait three to five days for refunds to enter their accounts, and 45 percent said sluggish refunds were making financial planning more challenging. The study determined that these issues significantly impact consumers' ability to manage their

financial obligations, with 28 percent saying tied-up refunds kept them from making bill, rent or mortgage payments. Younger consumers also appeared to suffer more consequences in certain areas, with approximately 29 percent of those ages 18 to 24 saying the late refunds compromised their ability to pay for food. Just 5 percent of those ages 55 and older said the same.

Merchants that do make refunds available quickly are understandably more likely to gain a competitive edge. The report found that 63 percent of consumers would be more likely to shop with the same retailer again if they promptly received funds. This indicates that merchants must leave behind legacy disbursement systems in favor of more convenient and streamlined options.





How streamlining ad hoc disbursements can ease buyer-supplier relationships

Inefficient disbursement methods also frequently plague ad hoc payments, and the issues they cause can be especially stressful for smaller firms. Many of these SMBs are beholden to larger buyers that all too often only make payments via check, which can be detrimental as ad hoc payments represent roughly 38 percent of these smaller firms' sales. On top of that, 30 percent of SMBs' ad hoc payments are late, with many being more than a month overdue, Drew Edwards, CEO of Ingo Money, told PYMNTS during a recent [interview](#). He explained that checks continue to largely dominate the business-to-business (B2B) space simply because of their longstanding dominance as a payment method.

Edwards noted that the ad hoc payments space is primed for a shakeup, however. Firms can leverage technology to communicate more seamlessly with their suppliers and pay them via their preferred methods. This communication helps smaller and larger firms see eye to eye and opens the door to discounts and other incentives to boost payments' speed and strengthen business relationships. He explained that many firms are likely to settle on harnessing the power of instant, digital payments as they offer immediate gratification and keep more capital in play.

Why Paying Gig Workers More Quickly Is A Winning Proposition For The Businesses That Employ Them

Efficiency is everything when it comes to payments, and this is true for both consumers and businesses. Microbusinesses, in particular, are eager to improve both the speed and efficiency of their payments operations, especially when quick access to funds is crucial to their business relationships and fiscal viability. Microbusinesses typically consist of just a handful of employees at most, and delays can prove devastating to their bottom lines.

Maintaining smooth payments is also fast becoming a necessity as firms do more and more work with contractors and other gig workers, most of whom value speedy and efficient digital payment methods. PYMNTS' [Disbursements Satisfaction Playbook: Who Pays, Who Collects And What Payment Methods Are Used](#) found that payments to independent contractors or for online goods accounted for 64 percent of payments to microbusinesses and

29 percent of payments to consumers. The survey defined microbusinesses as companies with annual revenues of less than \$500,000 and three or fewer employees.

It appears that employers still have work to do to meet gig workers' payments expectations, however. Data from 2020 [reveals](#) that just 7 percent of employers that hire gig workers pay out wages daily. Sixty-one percent of employers conceded that their freelancer payments are typically handled via traditional payroll systems, many of which can lack the flexibility that gig workers seek.

The following Deep Dive examines gig workers' growing need for faster disbursement options, why it pays to pay them on time and how offering these options can ultimately be a boon for the firms that hire them.

The appeal of faster freelance payments

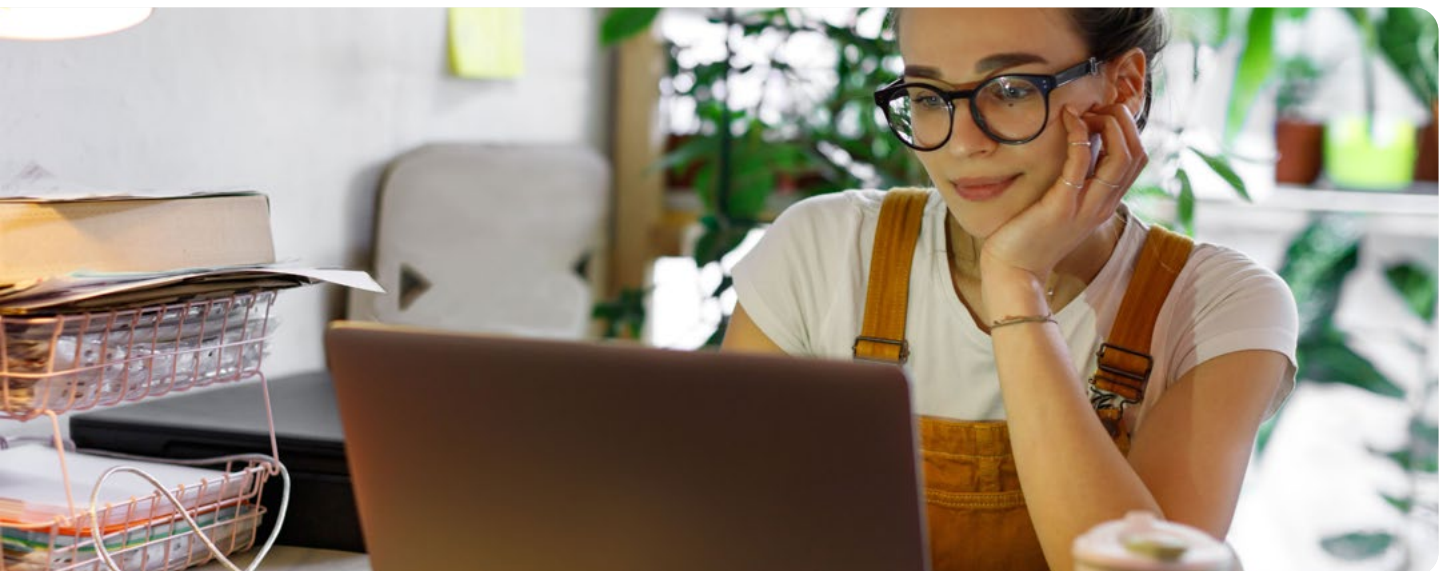
Predictability and speed are critical payment concerns for gig workers in today's pandemic-battered economy, with many eager to receive swift disbursements so they can take on additional work and pay their bills. Unfortunately, the bulk of income and earnings-related payments to microbusinesses and consumers, such as payments for gig work, are still being made using legacy payment methods, and these can be detrimental to businesses in several respects.

PYMNTS' [Disbursements Satisfaction Playbook: Who Pays, Who Collects And What Payment Methods Are Used](#) found that 49 percent of income and earnings disbursements made to consumers and 52 percent of those made to microbusinesses rely on outdated methods. Gig

workers have said more than half their payments are made via methods that are not instant. These include automated clearing house (ACH) transfers, which settle more quickly than paper checks but can still take days to clear.

Independent contractors say most of their payouts are tardy because 30 percent of businesses' payments are made via paper checks. Another 30 percent are disbursed using faster methods but still without digital options.

Instant payment methods are increasingly in demand, but recent PYMNTS research [found](#) that they are rare when it comes to paychecks. Just 6 percent of microbusinesses reported receiving instant disbursements, for example, while 65 percent of organizations are still [handling](#) payroll manually.

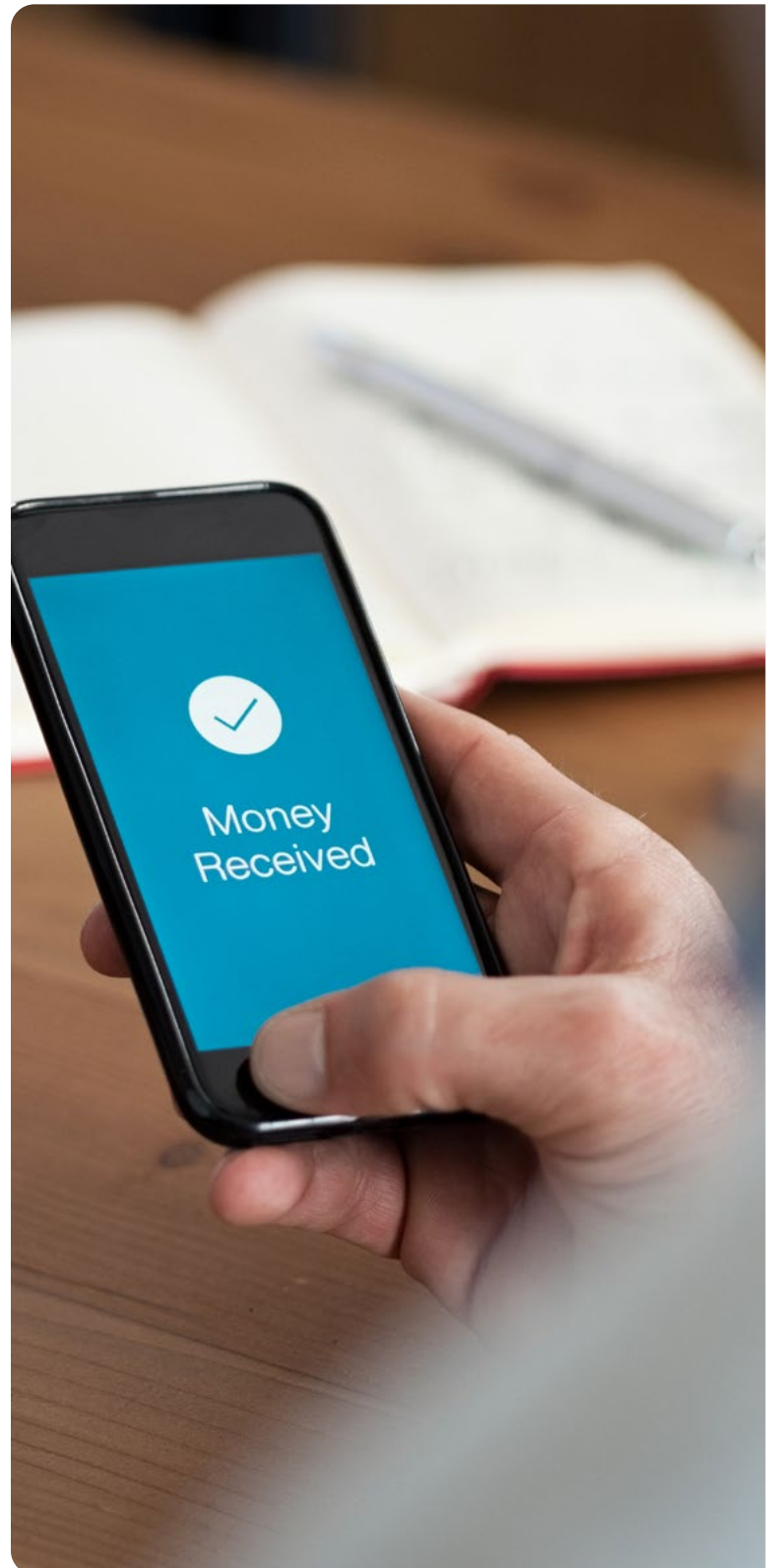


The global gig payment issue

Sluggish gig worker payments are not confined to the U.S. Thirty-six percent of self-employed workers in the U.K., for example, said late payments have **soared** 28 percent in the past 19 months. One in six gig workers reported that they lacked the cash to cover work-related expenses, and 15 percent said they could not afford to pay for basic living expenses.

Addressing these payment needs is now a necessity for employers, meaning they must **offer** faster payouts or risk losing their gig workers to other employers that do. One **poll** found that 89 percent of these workers were likely to sign up for immediate payments, while more than half reported that they preferred instant payouts. Workers who already receive instant payments were also the most satisfied.

Faster payments are no longer just **expected** in the gig work sector; they are needed. Freelancers depend on reliable, rapid access to cash to pay their bills, purchase work supplies and satisfy a whole host of other requirements. Offering instant, digital payments will ultimately be crucial to giving businesses an edge over their competitors in attracting top talent in the growing gig economy.





POINT SOLUTIONS



SETTLEMENT



INSTANT
SAME-DAY
NEXT-DAY
LATER

PAYMENT METHOD



CASH
DEBIT CARD
CREDIT CARD
PREPAID CARD
BANK-TO-BANK
DIGITAL WALLET
PRIVATE LABEL

ENABLING

PLATFORMS











PAYMENT NETWORKS



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

PROVIDER DIRECTORY NETWORK



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.

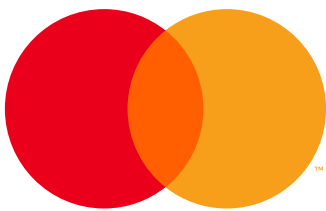
VERTICALS

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 disburseurs 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](#)

Rapyd

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 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.

Velo

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 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.

Visa Direct

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](#)



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](#)



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](#)



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](#)



Corpay 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.

Corpay

VERTICALS

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

Settlement Time: Instant

Services Provided: Corporate disbursements, employee and contractor disbursements

Website: [Comdata](#)



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

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 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.

EML

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.

Fiserv

VERTICALS

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

Settlement Time: Instant

Services Provided: Digital disbursements

Website: [Fiserv](#)



HYPERWALLET
A **PayPal** Service

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. Since 2001, we have focused on a singular mission: to give people and businesses instant, digital and secure access to their money. Anytime. Anywhere. In any account they choose. From FinTechs to the Fortune 50, we power payments for fully digital, cloud-based platforms, mainframes and everything in between, bridging the gap between old payment methods and new ones to deliver modern payments experiences. Our Ingo Payments Network™, the industry-leading network of networks, provides the technology platforms and expert risk management that make instant money possible. Delivering on the promise of instant money takes a payment network with nearly endless reach: to bank accounts by debit card and by bank transfer; to prepaid cards, credit cards and lenders and merchants of all kinds; to digital wallets including PayPal, Venmo, Apple Pay and Amazon; and sometimes it takes cash. We do it all – with one easy integration – because when you can pay anyone, you can pay everyone.

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

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

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



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



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

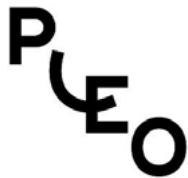
VERTICALS

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



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



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

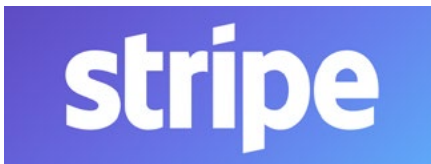
VERTICALS

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](#)



Syncapay 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.

Syncapay

VERTICALS

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

Settlement Time: Instant

Services Provided: Corporate disbursements, payroll disbursements

Website: [Syncapay](#)

TANGO CARD®

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](#)



Vocalink is a Mastercard-owned payment system company that designs, builds and operates in the U.K.'s payments infrastructure. The firm powers the U.K.'s real-time payments, settlements and direct debit systems, as well as a network of nearly 55,000 U.K. ATMs.

Vocalink

VERTICALS

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

Settlement Time: Hours

Services Provided: Payroll disbursements

Website: [Vocalink](#)



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)



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.

BLIK

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 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](#)



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

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.

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 deposite 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](#)



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](#)



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

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.

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](#)

Kakao Pay

Kakao Pay is the FinTech division of Kakao, a South Korean digital messaging service. The mobile payment and digital wallet offering allows over-the-counter payments, peer-to-peer transactions, bill payments, web banking, 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 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](https://koho.com)



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](https://lemonade.com)



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

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

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

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 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](https://popmoney.com)



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](https://prosper.com)



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

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](#)



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](#)



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 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 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.

Tapp

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
		✓					

Settlement Time: Instant

Services Provided: Consumer-to-merchant payments

Website: [Tapp](#)



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.

Tesco Pay+

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

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.

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
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Settlement Time: Minutes

Services Provided: Peer-to-peer payments

Website: [Tuyyo](#)



Ualá

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.

VERTICALS

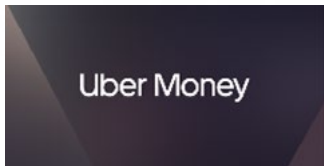
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
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Settlement Time: Instant

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 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.

Verse

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

Walnut

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	INDIVIDUALS	MARKETPLACE
						✓	

Settlement Time: Minutes

Services Provided: Peer-to-peer payments

Website: [Walnut](#)



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

WeChat Pay

VERTICALS

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

Settlement Time: Minutes

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

Website: [WeChat Pay](#)

Wonolo

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

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. Since 2001, we have focused on a singular mission: to give people and businesses instant, digital and secure access to their money. Anytime. Anywhere. In any account they choose.

From FinTechs to the Fortune 50, we power payments for fully digital, cloud-based platforms, mainframes and everything in between, bridging the gap between old payment methods and new ones to deliver modern payments experiences.

Our Ingo Payments Network™, the industry-leading network of networks, provides the technology platforms and expert risk management that make instant money possible. Delivering on the promise of instant money takes a payment network with nearly endless reach: to bank accounts by debit card and by bank transfer; to prepaid cards, credit cards and lenders and merchants of all kinds; to digital wallets including PayPal, Venmo, Apple Pay and Amazon; and sometimes it takes cash. We do it all – with one easy integration – because when you can pay anyone, you can pay everyone.

Headquartered in Alpharetta, Georgia, Ingo employs more than 200 payments experts 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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