

JUNE 2018

DISBURSEMENTS

Tracker™



TAPPING DIGITAL ESCROW TO BUILD ***BIG-TICKET*** eCOMMERCE TRUST

Accruit CEO Brent Abraham on how digital escrow tools strengthen confidence in big-ticket eCommerce transactions

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Prelude Software, Ingo Money collaborate to fix the last mile of insurance claim payouts

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ABOUT

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Acknowledgement

The Disbursements Tracker™ is powered by Ingo Money, and PYMNTS is grateful for the company's support and insight. [PYMNTS.com](https://pymnts.com) retains full editorial control over the findings presented, as well as the methodology and data analysis.

The last mile in a marathon is often the most challenging, and the payment space is no different.

Complicated legacy processes can delay the last mile of payments, making it difficult for businesses to issue payouts. Many insurance companies rely on a network of payment systems, often muddling the process of issuing payments to policyholders who have filed a claim. Those stalled payments can prevent recipients from accessing much-needed funds, putting policyholders' plans to fix a damaged home or vehicle on hold.

Recent developments in the disbursement space are helping to ease typical insurance industry payment frictions. Payment management technology provider Prelude Software and financial services firm Ingo Money recently [announced](#) a collaboration, integrating Ingo's push payment solutions so that Prelude's roster of insurance carriers can seamlessly activate instant claim payments to roughly 4.5 billion consumer accounts. Digital disbursement of payments means policyholders can more quickly pay for the services they need to rebuild following a disaster or accident, and the integration could also help [#KillTheCheck](#) in the insurance market.

Beyond insurance, other new disbursement tools are changing how rapidly gig workers are paid for their efforts. The News and Trends section (p. 13) highlights how the last mile of payments is getting shorter for several groups, including workers in the rapidly expanding gig economy.

EXECUTIVE INSIGHT

How can push payments make the "last mile" of insurance claims more efficient?

"The insurance industry has recently adopted a range of tech-based innovations, from smartphone photo claims to new models for pricing insurance by usage. But, like many industries, insurance has also been hampered by a 'last mile' problem that relied on outdated payment instruments like paper checks and ACH to disburse funds to customers.

Consumers are increasingly saying 'no' to these slow and expensive payment methods. In fact, a recent J.D. Power survey found that 58 percent of policyholders felt claims payment took longer than expected. That's why innovative insurers are turning to push payments to digitize the last mile, [and] earning customer loyalty and saving money in the process. Even insurance support services now offer turnkey integrations to instant payment capabilities — much like our deal with Prelude Software — to facilitate this transformation for insurers.

Through push payments and instant money services, insurers can instantly fund ready-to-spend claims payouts directly to a policyholder's preferred financial account. Not only does this fulfill the promise of insurers to help customers get back on their feet as quickly as possible, but this powerful mix of choice, convenience and confidence in payments can differentiate insurers from their competitors. It can also contribute cost and time savings to an insurer's bottom line.

A number of other industries like lending, treasury banking, retail and travel are driving toward this same digitization of last mile payments. As we hit critical mass in many of these sectors, we will realize the full potential of the instant money economy."

**- Drew Edwards,
CEO of [Ingo Money](#)**



Around the world of disbursements

Gig economy workers today expect their payments will be delivered as quickly as possible. That puts pressure on employers to more efficiently pay these workers.

A recent [survey](#) from human resources management solutions provider ADP found 47 percent of Generation Z workers and 31 percent of millennials would turn a job down if unable to choose how they were paid. ADP's Wisely Pay by ADP offering enables employers to disburse payments through peer-to-peer (P2P) transfers, instant pay digital wallets and pay cards, giving these workers easier access to their wages exactly how they want them.

A new type of payment platform also recently debuted in Australia, [launched](#) by HR platform ChronoBank. Its blockchain-based job platform LaborX, currently in pilot test, helps connect job seekers to employers and allows workers to receive real-time payments using digital wallets.

In addition, payments giant Visa is exploring opportunities to use disbursement tools in the Canadian healthcare market. It recently [announced](#) plans to offer real-time payments for payment processing firm Peoples Payment Solutions and healthcare technology provider TELUS Health and Payment Solutions, both of which will be able to push payments to customers' Visa debit accounts. This will allow the firms to more quickly disburse funds to patients who submit healthcare benefit claims.

Deep Dive: Freight payments

Patients and gig workers are not the only ones looking for quicker payments disbursement. Freight drivers' highly mobile profession means getting paid by paper check is often inconvenient. Fortunately, new payment solutions are beginning to appear on the horizon, and this month's Tracker includes a Deep Dive (p. 11) examining how these tools are reshaping the freight market.

Escrow tools for the last eCommerce mile

In today's highly connected world, most purchases require a simple point and click to add an item to a shopping cart and check out. But more expensive items, such as used cars or artwork, can require additional steps to ensure the parties who engage online are satisfied with the transaction. In this month's feature story (p. 6), [Accruit](#) CEO Brent Abrahm and [TruckTractorTrailer](#) CEO John Gillie discuss how digital escrow tools strengthen confidence in big-ticket eCommerce transactions.

June Tracker updates

Each month, the Disbursements Tracker™ showcases the top industry players in its provider directory (p. 22). The latest edition features more than 100 such providers and five new additions: Afluenta, BillMo, Rover, SoFi and Wala.

5 FAST FACTS



84%

Share of gig workers who would accept more gig work if they were paid faster



**\$110
BILLION**

Projected 2017 tax year revenue for specialized independent workers in 15 major U.S. cities



36%

Percentage of SMBs that are undecided on real-time payments adoption



40%

Portion of the U.S. workforce that now earns its income through gig work




3.7%

Share of U.S. GDP contributed by gig workers in 2017, worth \$711 million in income

TAPPING DIGITAL
ESCROW TO BUILD
BIG-TICKET
eCOMMERCE TRUST





“ WE’RE NOT TALKING ABOUT YOUR AMAZON TRANSACTIONS OR SMALL EBAY TRANSACTIONS. ”

- Brent Abrahm, CEO of Accruit

Big-name eTailers like Amazon, eBay and Walmart have made it easier than ever to buy just about anything online. When it comes to shopping for big-ticket items like pre-used or new commercial vehicles, though, the online shopping process is anything but simple.

In fact, it is frequently rife with friction. For sellers, the process might entail anxiously waiting to receive payments. Buyers, meanwhile, worry about handing over a large sum of money to a seller they’ve never met, hoping to have the vehicle safely delivered in the expected condition.

“We’re not talking about your Amazon transactions or small eBay transactions,” said Brent Abrahm, CEO of digital financial services provider [Accruit](#).

When expensive items are sold online, both parties are looking for assurances that they will walk away from the transaction unscathed. Providing confidence to both sides is something Accruit is working to address through its PaySAFE Escrow service, which holds funds in a digital escrow account until all parties are satisfied. The funds are then disbursed to the seller.

“We’re talking about \$5,000 or greater, where it means something to the two individuals,” Abrahm explained. “You have to figure out how [you can] help the transaction move forward, how [you can] keep it smooth and provide confidence.”

PYMNTS recently spoke with Abrahm about how digital escrow tools are being used to instill confidence in big-ticket sales, including in the used vehicle market.



[SELLERS] DON'T WANT TO WASTE ANY TIME
DEALING WITH A BUYER WHO MAY NOT HAVE
THE RIGHT FUNDS, IS
**NOT FUNDED OR IS
NOT FINANCED.**



Keeping big-ticket sales moving

Recent [research](#) revealed nearly 42.7 million used cars were sold in the U.S. in 2017. While most of these sales occurred through dealerships, Abrahm said a number of them were P2P transactions on digital marketplaces like Craigslist, eBay or Hemmings.

But, business deals between individuals who have never met — particularly for expensive items like cars — can be fraught with concern. Sellers worry they won't get paid the amount they were promised, if they get paid at all, and buyers want to review photos, titles and inspection reports to determine whether the vehicle is worth the purchase.

In other words, P2P car sales frequently encounter speed bumps, something Accruit aims to address through the PaySAFE Escrow solution, according to Abrahm. Accruit acquired PaySAFE Escrow earlier this year, and it hopes to use the product to facilitate a smoother eCommerce transaction between two parties who want to engage in big-ticket business.

The PaySAFE Escrow service offers a platform on which transaction parties can review various stages of a used

UNDER THE HOOD

How are digital escrow tools changing the nature of sales in the P2P market?

"We all hear stories about going to Starbucks with a wad of cash in your hand, because you're not going to deliver that in a personal check. Maybe you could wire, but the ability to say, 'I've put money into escrow and I don't have to meet you' provides more of a safe, secure and simple solution across the board. It's definitely safer.

None of us wants to go [to a] meeting at a parking lot, because several things can happen there. Now, someone knows you're walking in with a bunch of cash or somebody else knows you're transferring a bunch of cash.

If you provide the ability for peer-to-peer to have a simple solution, [one] that's technology-driven and confirms that transaction, I think you will drop the average cost of the threshold for using escrow. There is a cost to doing it. You've got to balance the time with the cost of delivering the service with [the] value being delivered. I think [if] you increase the efficiency of the technology over mobile phones, you're going to open the market for using this third-party platform.

I could pay all day with Venmo or with PayPal. All those are mechanisms of transferring money, but [they transfer] money directly from the buyer to the seller. That's not escrow. A lot of people say, 'Why don't I just use PayPal?' You can, but PayPal is direct from the buyer to the seller. There's no stopping point. That's the purpose of escrow. You want a commitment from the buyer that they're going to buy something, and the seller wants the confidence in the transaction. Let's use a third party to help facilitate that."

- Brent Abrahm, CEO of [Accruit](#)



vehicle sale — such as titles, inspections and photos — and allows them to agree upon sale terms before funds are released. The money can be disbursed by direct deposit, wire transfer or to a PayPal account, and is received within one to two days.

Escrow keeps on trucking

The used car market is not the only sector in which trust is needed to successfully complete transactions. Confidence is also a key driver of the commercial vehicle marketplace, according to John Gillie, CEO of digital vehicle marketplace [TruckTractorTrailer.com](https://www.TruckTractorTrailer.com) (TTT).

Very few large-scale vehicles are sold online, he explained, but digital escrow paves the road for more commercial vehicle sales to be completed through eCommerce. TTT has partnered with Accruit to enable these sales.

Just 5 percent of the commercial trucking market takes place online, Gillie noted. These vehicles are traditionally purchased at auction where buyers can see and assess them in person. TTT aims to offer a venue through which commercial trucks can be bought and sold remotely, with digital escrow acting as a means to help reach this goal.

“[Sellers] don’t want to waste any time dealing with a buyer who may not have the right funds, is not funded or is not financed,” Gillie said. “[That’s] especially [true] when you’re talking about assets that are \$20,000, \$30,000, \$50,000 or sometimes even \$100,000.”

Word of mouth is a powerful influencer in the transportation market, too, as it can be difficult to salvage



a reputation if buyers or sellers encounter frictions with transactions. Digital escrow could help prevent deals from becoming mismanaged and relationships from souring.

“The challenge, from a payment perspective, is they need to trust the process immediately,” Gillie said.

Facilitating future online sales

Digital marketplace tools can adopt digital escrow through an API integration, as some automotive marketplaces, like Hemmings, have already done.

Escrow services have applications in a host of marketplaces beyond commercial truck sales, according to Abrahm — even those selling tractors and construction equipment. He hopes the solutions will see greater usage for online sales, but more must be done to raise awareness of how they can quickly facilitate transactions before that can happen.

"I think this marketplace is just blossoming," Abrahm said. "It's kind of an 'unsung hero' type of concept. I don't know if consumers know exactly what to call it."

There will be greater potential to explore digital escrow to facilitate sales as more transactions move online, and that includes going beyond conventional real estate transactions.

"When most people think about escrow, they think about a house closing," Abrahm added. "We have a lot to do

with making sure consumers understand this term called 'escrow' is providing confidence in the transaction between buyers and sellers."

As escrow becomes more prevalent in online sales, big-ticket items — including used cars, commercial vehicles and luxury items like art — could soon be purchased with the same online ease as less expensive goods.



IN FREIGHT, PAYMENT EFFICIENCIES **KEEP ON TRUCKING**

Delivery professionals endure long hours, traffic congestion and hazardous weather conditions on roadways around the world, and all to deliver products to their destinations on time. In addition to these travel inconveniences, they often endure delayed payments of their hard-earned salaries.



Freight drivers' highly mobile lifestyle means they are rarely around to collect paper checks, and, much like everyone else, they want to quickly and efficiently receive their wages. Fortunately, the industry has responded with a "10-4," and providers are delivering more efficient payment apps that are rapidly gaining ground.

Uberizing freight payments

Most freight industry payment innovations to date have been focused on delivering payments between shipment senders and receivers. Those to pay drivers have been lagging in its B2B innovations.

Mobile apps like Uber and Go Share have emerged, however, and they are incentivizing motorists with pickup trucks or vans to accept assignments and deliver packages or freights to third parties for a fee. As such, rideshare giant Uber is disrupting the freight space with its [Uber Freight](#) service the same way it turned the traditional taxi industry on its head. The service is similar to the Uber app, but it matches freight carriers with shippers instead of drivers with passengers.

Uber Freight eliminates lengthy waits for drivers' payments, instead paying them within seven days after a job is completed. It allows users who hire drivers to confirm deliveries, informs the driver when a payment has been sent and offers additional discounts on products like gas, tires, auto parts and phone plans from AT&T and Sprint.

Getting on board with Go Share

Like Uber Freight, the Go Share app allows users to tap owners of pickup trucks or vans to deliver packages. It enables them to track deliveries, estimate fees and choose the type of vehicle needed for the delivery. Go Share can also be used to pay drivers within three to seven days of a package's delivery, and drivers can earn between \$47 and \$71 per hour, depending on the type of vehicle they own, according to the company's [website](#).

Comdata delivers for truckers

Payment solutions provider Comdata, a division of fleet cards provider FLEETCOR, recently [launched](#) its own payment solution for the trucking industry. It announced in late May that trucking businesses can register for its Comcheck Mobile service to quickly pay drivers, and a news release said it can also be used to make advance payments or pay for various work-related needs. Drivers can receive funds through a Comcheck Mobile debit card linked to an iOS or Android smartphone, which can then be used to make payments at POS terminals or for ATM withdrawals. The service is available to truck drivers, brokers and fleet managers.

These apps may not be able to address all the hassles of the road, but quickly and efficiently getting paid is about as enticing for freight drivers as a wide open highway with no bears — also known as police — in sight.



Pushing payments in real time

Rambus takes tokenization to real-time payments

Data technology firm Rambus recently [announced](#) the rollout of its Payment Account Tokenization solution, an offering designed to fight fraud in direct credit, direct debit and P2P payments. With the solution, central banks and clearing houses will be able to use unique tokens in place of account numbers to keep personal information hidden.

The service also enables banks to suspend, activate and reactivate tokenized bank account numbers. It allows them to apply controls that limit how a token is used, and secure tokens in a payment card industry (PCI)-compliant token vault. In addition to improving security for real-time payments, Payment Account Tokenization can be used to enhance that for ACH payments.

Visa expands real-time push payments in Canada

Financial services giant Visa is making its own push on real-time payments, recently [announcing](#) plans to expand Visa Direct into Canada. Peoples Payment Solutions and TELUS Health and Payment Solutions are among the first companies to employ the service, and will use it to enable real-time push payments directly to patients' Visa debit accounts when they submit a healthcare benefit claim.

In a [news release](#) announcing the Visa Direct expansion, Brian Weiner, Visa Canada's vice president and head of product, said the move aims to "transform the way

consumers and businesses around the world pay each other," and will serve as an important step to modernize industries like healthcare and insurance. The same release noted the market for funds disbursement is valued at \$1.1 trillion CAD, and that 62 percent of consumers and 96 percent of merchants would opt for a real-time payment method if it was available.

Real-time payment service launches in Australia

Merchants aren't the only ones who want to get paid faster. Workers in Australia are also gaining access to real-time payments and, in turn, faster access to their earnings. HR platform ChronoBank recently [launched](#) a beta version of its LaborX blockchain-based job platform, which connects job seekers with employers. It also



allows crypto-based payments to be delivered to workers in real-time through digital wallets instead of being deposited into bank accounts. LaborX will integrate with ChronoMint, ChronoBank's multi-currency wallet, and the company's TimeX decentralized exchange. The solution can be used to help unbanked workers join the workforce, according to a ChronoBank [blog post](#).

Gig worker payments

Wisely Pay to provide options in gig economy payments

As the gig economy expands, workers are seeking to receive faster access to their earnings — and do so in the form of their choosing. In fact, human resources management solutions provider ADP recently [found](#) that 47 percent of Generation Z workers and 31 percent of millennials would turn a job down if they were unable to choose how they received their wages.

In a recent interview with PYMNTS' Karen Webster, ADP Payments' general manager, Mark Putnam, discussed Wisely Pay by ADP, an offering allowing employers to tailor payments to the changing demands of the gig economy. It builds off the Global Cash Card, acquired by ADP last year, offering gig workers more flexible payment options instead of requiring them to wait 30, 60 or 90 days following invoice submission to be compensated for their services.

Gig workers can receive payments through P2P transfers, instant pay and digital wallets — including Samsung Pay and Apple Pay — once an invoice is submitted with Wisely Pay by ADP, and payments will be offered through



pay cards in September 2018. ADP also partnered with Ingo Money to use Ingo Check earlier this year, allowing workers to have payments immediately [issued](#) to an ADP payroll card instead of waiting for a typical payday cycle.

Payment issues take center stage in the gig economy

Gig workers recently secured a legal victory that could change the nature of their relationships with employers. A recent unanimous [ruling](#) by the California Supreme Court will make it more difficult for California-based employers to classify gig workers as independent contractors. With roughly 40 percent of the U.S. workforce now earning approximately 40 percent of their income from gig work, the ruling could have broad implications about workers' payment rights.

The California ruling is not the only gig economy-specific case being considered by courts. Others question whether rideshare companies should reimburse drivers for expense like gas, insurance and maintenance, and

both raise the issue of gig workers' satisfaction with their payment methods. The most recent PYMNTS [Gig Economy Index](#) found 34 percent of gig workers are paid using direct deposit, and that 70 percent of those who are paid that way are happy with their payment method.

Overall, 84.3 percent of the 10,000 survey respondents reported they would do more gig work if paid faster. The Index also found U.S. gig workers earn \$1.4 trillion in annual earnings, a sign that their satisfaction with payment methods will be an increasingly important factor for employer consideration.

Disbursement developments

Ingo Money, Prelude Software partner to kill the insurance check

When an accident occurs or a disaster damages property, insurance policyholders understandably want to receive their claims as quickly as possible to repair damages or pay medical bills. Too often, though, claims are delayed in the "last mile" of the insurance claim process.

Payment management technology provider Prelude Software recently [announced](#) a partnership with financial services company Ingo Money. Under the agreement, the former will integrate the latter's solution into its PayPilot Hub to make it easier for Prelude's roster of insurance carriers to enable instant funding. With Ingo Money, firms can make instant claims payments to more than 4.5 billion consumer accounts, which can go a long way toward boosting customer satisfaction and loyalty while also reducing overhead compared to issuing traditional paper checks.

In an interview with PYMNTS' Karen Webster, Ingo Money CEO Drew Edwards noted the insurance payout process is highly complex, making it challenging to complete the last digital mile of delivering an insurance payment to a claimant. Bill Clausen, executive vice president at Prelude, explained that insurance carriers can have between 14 and 15 systems for processing payments. Prelude's solutions are designed to streamline the process, bridging legacy platforms into a unified digital interface through which data can be correctly and compliantly sorted.

InstaReM, BeeTech partner on cross-border remittances

Faster disbursement payment tools are also being introduced into the global remittance market. Southeast Asian digital cross-border payments provider InstaReM recently [partnered](#) with South American payment services provider BeeTech, establishing a new payments corridor between their home markets using FinTech Ripple's instant payment rails. The firms join a group of Asian banks testing Ripple's xCurrent distributed ledger system



and xVia application program interface (API), using both to transmit and accept real-time payments between international borders. The collaboration will enable InstaReM customers to send real-time payments to South American recipients, and BeeTech users will be able to access their funds with instant payout services using the xVia API.

WhatsApp speeds up Indian payments expansion

In India, a new payment option is on the brink of debut. Social media giant Facebook is allegedly preparing to [release](#) a pay feature to WhatsApp, making it available to approximately 200 million consumers in the country. The messaging service is partnering with a group of banks — including HDFC, ICICI Bank and Axis Bank — to facilitate funds transfers, and the State Bank of India is also set to join the system, according to some reports.

India's mobile payments market is positioned for strong growth following the government's 2016 decision to demonetize. The country is home to roughly 25 million



credit card holders, with the opportunity for mobile

payments estimated to be in the hundreds of millions. As a result, local companies like digital wallet company Paytm are preparing to compete with payment services providers like PayPal and Alipay for market share, and it appears Facebook is seeking to enter the market sooner than later.

Mobile payment news

Visa invests in YellowPepper to accelerate mobile payments adoption

Visa's efforts to expand faster payment methods can also be seen in Latin America, where it recently made an [investment](#) in bank-focused mobile payment solutions FinTech YellowPepper. A [news release](#) announcing the development noted Visa's investment will also support expanding opportunities in push payments using Visa Direct. YellowPepper is a certified Visa Token Service Provider, already offering the payments giant's secure digital payment token services, and nearly any internet-connected device can become a more secure place for commerce with this technology — regardless of form factor. The investment is the first of its kind for Visa in the Latin American market, and is part of a broader strategy to open its ecosystem to new partners.

Square app is closing in on PayPal's Venmo

The gap between two other mobile payment rivals appears to be growing smaller. New [data](#) from digital brokerage firm Nomura Instinet found downloads of Square's Cash mobile payment solution are increasing at a faster rate than those of PayPal's Venmo. Venmo still holds a lead over Square Cash, but it has been reduced from approximately 5 million in mid-2017 to approximately 1 million since July.

Nomura Instinet research noted Square Cash downloads have jumped by 128 percent since early 2016, compared to a 74 percent rise for Venmo. Its analysts credit Square Cash's growth to the ability to buy and sell bitcoin on its platform. Square is also expanding into new global markets, having launched the P2P service in the U.K. — its first international market — in April.

Google Pay brings P2P services to US, UK

Tech giant Google is also making efforts to expand its P2P services, with industry news source TechCrunch [reporting](#) the company now supports P2P payments for consumers in the U.S. and the U.K. through its Google Pay app. The service consolidates transaction history and payments into a single interface, and users will be able to send or request money and manage payment information from their Google accounts. Google also added support for items like airplane tickets and boarding passes to its Google Pay APIs, enabling mobile digital integration provider Urban Airship, digital wallet platform DotDashPay

and other companies to send tickets and passes directly to Google Pay users' apps.

PayPal expands Google Pay relationship

Google is also building upon its existing relationship with PayPal, which recently [announced](#) it had expanded its partnership with Google Pay to allow users to pay for Google services using its offerings. The development builds upon an existing relationship that enables consumers to use PayPal for in-store, in-app transactions using Google Pay and the Chrome mobile browser.

In a blog post, PayPal executive vice president and chief operating officer Bill Ready said consumers who add PayPal to a Google service will soon be able to make payments wherever it is offered as a payment option. Users who add PayPal to their Google Pay accounts will automatically enable it as an account payment option for Google services, including YouTube, Google Pay and the Google Store.

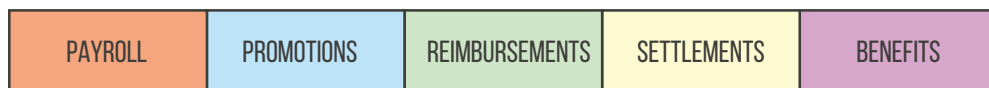




USE CASES



POINT SOLUTIONS



SETTLEMENT



INSTANT
SAME-DAY
NEXT-DAY
LATER

PAYMENT METHOD



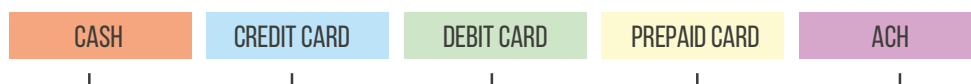
CASH
DEBIT CARD
CREDIT CARD
PREPAID CARD
BANK-TO-BANK
DIGITAL WALLET
PRIVATE LABEL

ENABLING

PLATFORMS



PAYMENT NETWORKS











Disbursements Ecosystem Framework

The PYMNTS.com Disbursements Tracker™ is designed to give a breakdown of industry players and cover the news and trends in the disbursements ecosystem. New companies will be added to the provider directory each month based on movements in the space. Those included in the directory have been sorted based on the following framework:

TYPES OF DISBURSEMENTS

ENTITIES THAT MAKE DISBURSEMENTS

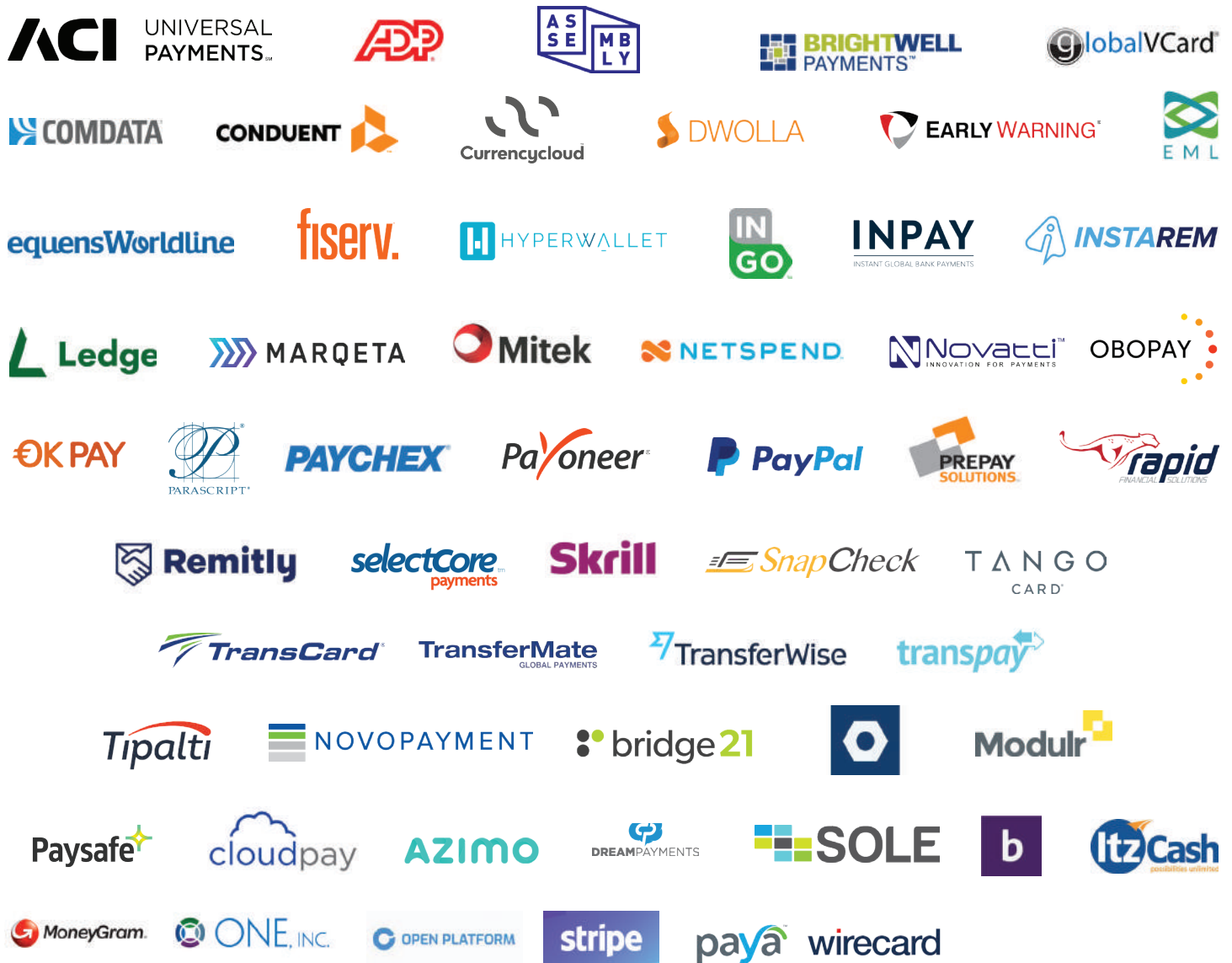
	PAYROLL	PROMOTIONS	REIMBURSEMENTS	SETTLEMENTS	BENEFITS
 CORPORATES	FREELANCER PAYMENTS	EMPLOYEE	TRAVEL EXPENSES		PENSION
 MERCHANTS	TEMP LABOR	EMPLOYEE, CUSTOMER PROMOTION	RETURNED MERCHANDISE		
 INSURERS	FREELANCER PAYMENTS	EMPLOYEE	REFUND POLICY	CLAIMS	
 LENDERS	FREELANCER PAYMENTS	EMPLOYEE		LOANS	
 LAW FIRMS	FREELANCER PAYMENTS	EMPLOYEE		LITIGATION	
 MARKETPLACES	FREELANCER PAYMENTS	EMPLOYEE			
 INDIVIDUALS	FREELANCER PAYMENTS		FRIEND		
 GOVERNMENTS		EMPLOYEE	FEDERAL, STATE, LOCAL TAX		PENSION, ASSISTANCE, EMERGENCY FUNDS

Disbursements Ecosystem Framework

NETWORKS



ENABLING PLATFORMS



Disbursements Ecosystem Framework

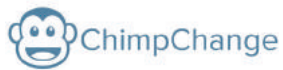
POINT SOLUTIONS

ABRA

a activehours

Allianz

Allstate



dailypay



DiPocket

ensenta



kalo



LendingClub



monese



Payza



PROSPER

Rate%Setter

Revolut



SocietyOne

Square Cash



tuyyo



upwork

venmo



waleteros



zelle

ZOPA



pepper



Lemonade



WB21



Vouchr



Alipay

clearXchange

MasterCard MoneySend

paytm

popmoney



TESCO Pay+



BillMo





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

American Express Serve

VERTICALS

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

Settlement Time : Instantly

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

Website : [AMEX Serve](#)



Through its subsidiary Transact24, China Union Pay provides different payment solutions such as ACH processing and prepaid card issuing. The company has several partnerships available to provide different P2P services, such as Alipay, Entropay and Envoy.

China Union Pay

VERTICALS

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

Settlement Time : Instantly

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

Website : [Transact24](#)



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

Discover Network

VERTICALS

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

Settlement Time : Instantly

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

Website : [Discover Network](#)



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

Interac

VERTICALS

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

Settlement Time : Instantly

Services Provided : Digital payments, debit payments, fund transfers

Website : [Interac](#)



mastercard

Mastercard Send can help disbursers such as businesses, governments and nonprofits to broaden their reach by sending funds to virtually all consumer bank accounts using the debit card number associated with that account, typically within seconds.

Mastercard Send

VERTICALS

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

Settlement Time : Instantly

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

Website : [Mastercard Send](#)



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

NACHA/ACH

VERTICALS

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

Settlement Time : Instantly

Services Provided : Direct deposit, direct payment transaction

Website : [NACHA/ACH](#)



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

NYCE

VERTICALS

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

Settlement Time : Instantly

Services Provided : Bill payment, receive loans, fund transfers

Website : [NYCE](#)



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

SHAZAM

VERTICALS

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

Settlement Time : Instantly

Services Provided : ACH, P2P payments

Website : [SHAZAM](#)



Visa Direct

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

VERTICALS

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

Settlement Time : Instantly

Services Provided : Funds disbursements, P2P payments, credit cards

Website : [Visa Direct](https://www.visadirect.com)



Youtap

Youtap offers a real-time processing platform for contactless near field communication (NFC) and QR code mobile money payments.

VERTICALS

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

Settlement Time : seconds

Services Provided : P2P payments, NFC, QR codes

Website : [Youtap](https://youtap.com)



ACI Worldwide's suite of electronic payment software offerings power electronic payments for financial institutions, retailers and processors. The company's ACI Disbursement Service enables the return of prepaid funds, insurance claims, refund of fees and loyalty rewards.

ACI Worldwide

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓		✓			

Settlement Time : Instantly

Services Provided : Insurance, merchant disbursements

Website : [ACI Worldwide](#)



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

ADP

VERTICALS

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

Settlement Time : Instantly

Services Provided : Payroll disbursements

Website : [ADP](#)



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

Assembly Payments

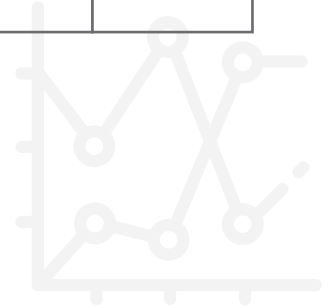
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓			✓			

Settlement Time : Instantly

Services Provided : Accept, disburse and manage payments

Website : [Assembly Payments](https://assemblypayments.com)



Azimo is designed to enable users to send money to more than 195 countries in more than 60 currencies. Funds can be sent directly to a bank, a cash pick-up location or a mobile wallet.

Azimo

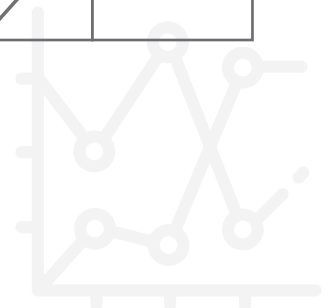
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P Payments

Website : [Azimo](https://azimo.com)





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

Berkeley Payments

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

Settlement Time : Instant

Services Provided : Payroll disbursements, Corporate Disbursements, Government Disbursements

Website : [Berkeley Payments](https://berkeleypayments.com)



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

Bridge21

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

Settlement Time : 4-5 Business Days

Services Provided : Payroll Disbursements, P2P Payments

Website : [Bridge 21](https://bridge21.com)



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

Brightwell Payments

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

Settlement Time : Instantly

Services Provided : Employees, corporate disbursements

Website : [Brightwell Payments](https://www.brightwellpayments.com)



CloudPay is intended to provide cloud-based international payroll services through a Software-as-a-Service (SaaS) solution. Its solution allows disbursements to be made across countries and include payroll data and analytics.

CloudPay

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

Settlement Time : N/A

Services Provided : Payroll disbursements

Website : [CloudPay](https://www.cloudpay.com)



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

Comdata

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

Settlement Time : Instantly

Services Provided : Employees and contractors, corporate disbursements

Website : [Comdata](https://www.comdata.com)



Conduent is a provider of diversified business process services with capabilities in transaction processing, automation, analytics and constituent experience. Its solutions serve multiple industries including health care, public sector and insurance.

Conduent

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

Settlement Time : Variable

Services Provided : Government disbursements, payroll, pension payments

Website : [Conduent](https://www.conduent.com)



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

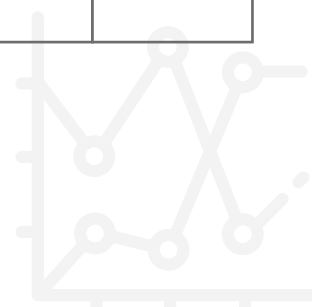
Corporate Spending Innovations

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time : Instantly

Services Provided : Cross-border payments, corporate travel payments

Website : [Corporate Spending Innovations](https://www.corporate-spending.com)



Currencycloud develops a cloud-based platform that enables their clients to automate the way they send and receive money internationally. The solution covers the whole payment cycle, from receipt of funds to conversion and payment.

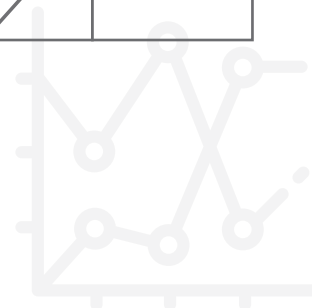
Currencycloud

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

Settlement Time : Instantly

Services Provided : Conversion, payment, account and compliance manager

Website : [Currencycloud](https://www.currencycloud.com)





Dwolla provides APIs for businesses to leverage their bank transfer platform. Their solution also allows businesses to integrate ACH transfers into their applications. Clients of the API can label it with their own brand, create customers, link bank accounts, initiate transfers and use webhooks to monitor transactions.

Dwolla

VERTICALS

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

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

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

Website : [Dwolla](https://dwolla.com)



Early Warning delivers payments and risk solutions to financial institutions worldwide. The company serves a network of over 1,400 financial institutions, government entities and payment companies. Their portfolio of solutions enables real-time funds availability for a variety of payment types. For corporate clients, the company's solutions enable them to instantly disburse funds without revealing sensitive account information.

Early Warning

VERTICALS

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

Settlement Time : Instantly

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

Website : [Early Warning](https://earlywarning.com)



EML Payments

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

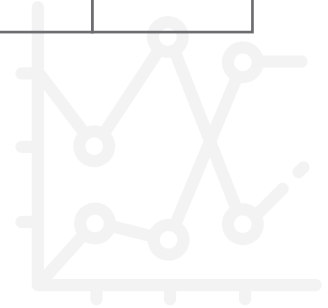
VERTICALS

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

Settlement Time : Instantly

Services Provided : Government, insurers, commissions and rewards disbursements

Website : [EML Payments](#)



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

equensWorldline

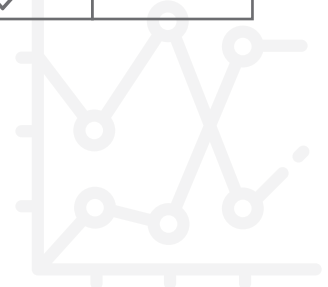
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [equensWorldline](#)





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 B2C digital payments market.

Fiserv

VERTICALS

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

Settlement Time : Instantly

Services Provided : Digital disbursements to clients across different industries

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



Hyperwallet supports gig workers and freelance payments solutions for businesses. Their products are available on SaaS or through REST API integration and include systems monitoring, maintenance management, payee support tools and KYC/AML compliance.

Hyperwallet

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time : Instantly

Services Provided : Payments for contractors and employees

Website : [Hyperwallet](https://hyperwallet.com)



Ingo Money

Ingo Money is a push payments technology and risk management company that develops solutions for improving the way businesses and people pay and get paid, helping them convert cash, checks and ACH into instant digital payments. The company's API allows businesses and banks to originate corporate disbursements, P2P payments, check deposits and bill payments funded in real time to debit, prepaid and credit cards and private-label credit and mobile wallet accounts.

VERTICALS

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

Settlement Time : Instantly

Services Provided : Cashing checks, direct image check deposit, push payments

Website : [Ingo Money](https://www.ingomoney.com)

INPAY

INSTANT GLOBAL BANK PAYMENTS

Inpay offers a payment infrastructure allowing real-time, cross-border transactions in more than 60 countries. Its service can be applied to payroll payments, retail refunds and funds disbursement for charitable donations.

Inpay

VERTICALS

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

Settlement Time : Instantly

Services Provided : Payroll, merchants refunds, aid disbursement

Website : [Inpay](https://www.inpay.com)



InstaRem is a cross-border payments company. Its Masspay solution enables firms to globally disburse high-volume payments, and its personal payments solution covers countries in Asia, Europe, Oceania and North America.

InstaRem

VERTICALS

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

Settlement Time : One day to two days

Services Provided : P2P payments, payroll disbursements

Website : [InstaRem](https://www.instarem.com)



ItzCash is an India-based digital payments solutions provider. The company's corporate solutions include prepaid card services, corporate gift cards and general purpose corporate cards. It also provides government disbursement solutions.

ItzCash

VERTICALS

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

Settlement Time : N/A

Services Provided : Payroll Disbursements, Corporate Disbursements, Insurance Disbursements

Website : [ItzCash](https://www.itzcash.com)



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

Justworks

VERTICALS

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

Settlement Time : 4 business days

Services Provided : Payroll disbursements, corporate disbursements

Website : [Justworks](https://justworks.com)



Ledge provides a white label B2B2C platform to optimize customer experience and the digital distribution of financial products, with a specific focus on installment/revolving credit products and retail financing for prime, near-prime and subprime markets.

Ledge

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : Instantly

Services Provided : Loan disbursements

Website : [Ledge](https://ledge.com)



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

Marqeta

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

Settlement Time : Instantly

Services Provided : Loan, payroll, corporate disbursements

Website : [Marqeta](https://marqeta.com)



Mitek develops mobile capture and identity verification software. Their solutions allow financial institutions, payment companies and other businesses to verify their users' identity during a mobile transaction. This technology can be used during account openings, insurance quoting, mobile check deposit and others.

Mitek

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

Settlement Time : One day to two days

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

Website : [Mitek Systems](https://mitek.com)



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

Modulr Finance

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

Settlement Time : Instant

Services Provided : Payroll Disbursements, lending, and insurance

Website : [Modulr Finance](https://modulr.com)



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

MoneyGram

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : 1 Hour

Services Provided : P2P Payments

Website : [MoneyGram](https://moneygram.com)



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

Netspend

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

Settlement Time : Not available

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

Website : [Netspend](https://www.netspend.com)



Novatti is a global software technology and systems integration provider. The company's solutions span a wide array, including P2P payments, government disbursements, mobile banking and bill payments, among others.

Novatti

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

Settlement Time : Not available

Services Provided : Government disbursements, P2P

Website : [Novatti](https://www.novatti.com)



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

NovoPayment

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

Settlement Time : Instant

Services Provided : Corporate disbursements, Gig economy disbursements, Government disbursements

Website : [NovoPayment](https://www.novopayment.com)



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

Obopay

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

Settlement Time : Instantly

Services Provided : Payroll, corporate disbursements, P2P payments

Website : [Obopay](https://www.obopay.com)



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

OKPAY

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

Settlement Time : Instantly

Services Provided : Payroll, P2P payments

Website : [OKPAY](https://okpay.com)



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

One, Inc.

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time : Instantly

Services Provided : Claims Disbursements

Website : [One, Inc.](https://oneinc.com)



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

Open Platform

VERTICALS

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

Settlement Time : Instantly

Services Provided : N/A

Website : [Open Platform](#)



Parascript develops artificial intelligence software that analyzes critical information for financial services, government agencies and the health care industry. Their software enables business automation in documents, forms, mail processing, transaction processing and fraud prevention. The company's three main check processing products are CheckPlus, CheckUltra and CheckUsability.

Parascript

VERTICALS

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

Settlement Time : One day to two days

Services Provided : Check processing, check recognition and verification

Website : [Parascript](#)



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

Paya

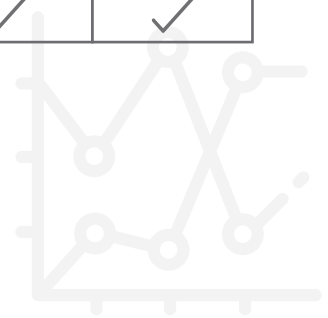
VERTICALS

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

Settlement Time : Instant

Services Provided : Payroll Disbursements, Corporate Disbursements

Website : [Paya](https://paya.com)



Paychex is a provider of integrated human capital management solutions for payroll, HR, retirement and insurance services for SMBs. The company's corporate payroll solution allows corporate clients to electronically deposit funds into employees' accounts or onto a prepaid card.

Paychex

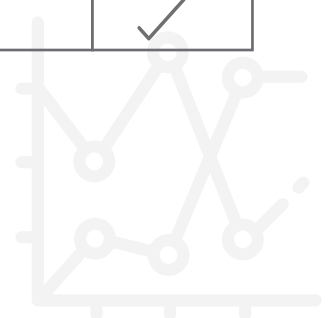
VERTICALS

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

Settlement Time : Same-day

Services Provided : Employees disbursements

Website : [Paychex](https://paychex.com)





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

Payoneer

VERTICALS

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

Settlement Time : Minutes

Services Provided : Payroll, international payments

Website : [Payoneer](https://www.payoneer.com)



PayPal operates a digital payment platform home to nearly 200 million active accounts. PayPal offers its users the capability of sending payments or getting paid as well as performing transactions online, mobile, in-app and in-person. Their line of platforms includes Braintree, Venmo and Xoom.

PayPal

VERTICALS

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

Settlement Time : Instantly

Services Provided : P2P 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	PEOPLE	MARKETPLACE
	✓	✓					

Settlement Time : Instantly

Services Provided : Corporate Disbursements, Payroll Disbursements, P2P payments

Website : [Paysafe](https://www.paysafe.com)



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

Pleo

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time : Instantly

Services Provided : Corporate Disbursements

Website : [Pleo](https://www.pleo.com)



PrePay Solutions is jointly owned by Enread and Mastercard Worldwide. The company designs, manages and implements prepaid card programs and its prepaid product portfolio includes corporate disbursement, promotions, loyalty, gifting, travel and everyday spending solutions.

PrePay Solutions

VERTICALS

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

Settlement Time : Instantly

Services Provided : Payroll, corporate disbursements, P2P payments

Website : [PrePay Solutions](https://www.prepay.com)



Rapid Financial Solutions offers businesses E2E payment solutions for government solutions such as tax refunds, jury payments and bond payments. Rapid also offers payment products for payroll and corporate disbursements.

Rapid Financial Solutions

VERTICALS

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

Settlement Time : Instantly

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

Website : [Rapid Financial Solutions](https://www.rapidfinancial.com)



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

Remitly

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Remitly](https://www.remitly.com)



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

SelectCore

VERTICALS

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

Settlement Time : Instantly

Services Provided : Government disbursements, payroll disbursements

Website : [SelectCore](https://www.selectcore.com)



Skrill provides digital payments solutions to consumers and businesses, allowing users to make local and international P2P payments. International recipients receive money instantly and can access it through a local bank, mobile wallet or as cash.

Skrill

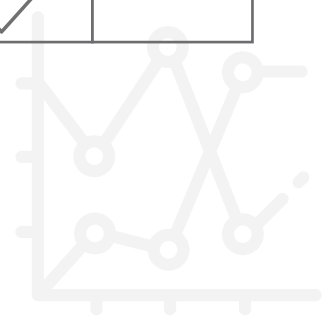
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P Payments, Digital checks

Website : [Skrill](https://www.skrill.com)



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

SnapCheck

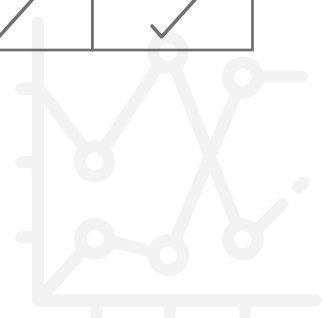
VERTICALS

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

Settlement Time : Not Available

Services Provided :

Website : [SnapCheck](https://www.snapcheck.com)





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

SOLE

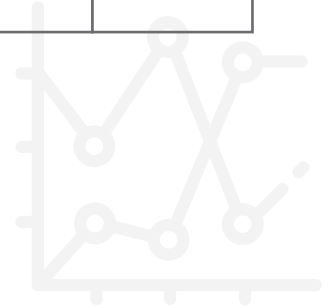
VERTICALS

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

Settlement Time : One business day

Services Provided : Payroll Disbursements

Website : [SOLE](#)



The Stripe Connect platform is designed to accept and deliver payments to third parties. It handles recurring billing and other types of business-to-business (B2B) payments.

Stripe Connect

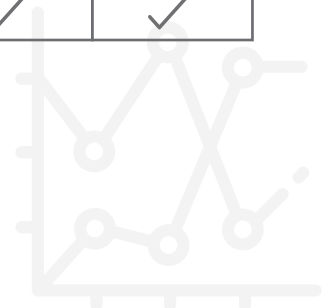
VERTICALS

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

Settlement Time : Instantly

Services Provided : Payments, 3rd parties

Website : [Stripe Connect](#)



TANGO

CARD®

Tango Card is a digital reward solutions developer. The company's products enable businesses to instantly deliver electronic gift cards, prepaid cards and non-profit donations in bulk or through the Tango Card API.

Tango Card

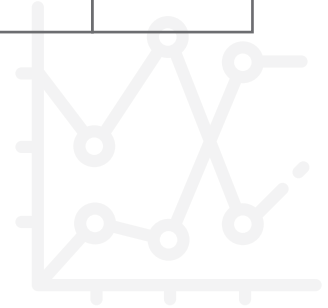
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓	✓					

Settlement Time : Instantly

Services Provided : Merchant disbursements, corporate disbursements

Website : [Tango Card](https://tango.com)



Tipalti

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

Tipalti

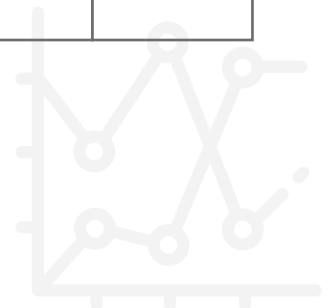
VERTICALS

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

Settlement Time : Instantly

Services Provided : Payroll Disbursements

Website : [Tipalti](https://tipalti.com)





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

TransferMate Global Payments

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

Settlement Time : N/A

Services Provided : Payroll disbursements

Website : [TransferMate Global Payments](#)



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

TransCard

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

Settlement Time : Varied

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

Website : [TransCard](#)



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

TransferWise, Ltd

VERTICALS

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

Settlement Time : Days

Services Provided : International payments

Website : [TransferWise, Ltd](https://transferwise.com)



Transpay offers a B2B/B2P cross-border payouts platform. The company's offerings service several industries, including international payroll, online travel agencies, vacation rentals, crowdsourcing platforms and eCommerce marketplaces.

Transpay

VERTICALS

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

Settlement Time : Hours

Services Provided : Payroll disbursements

Website : [Transpay](https://transpay.com)



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

Wirecard

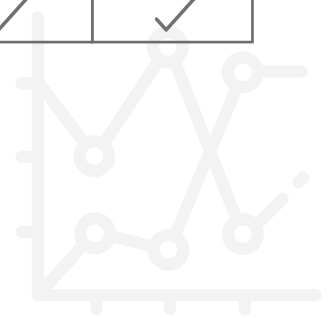
VERTICALS

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

Settlement Time : Instant

Services Provided : Payroll Disbursements, Corporate Disbursements

Website : [Wirecard](https://www.wirecard.com)





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

99designs

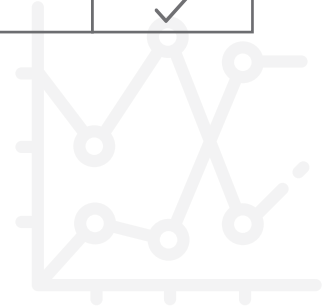
VERTICALS

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

Settlement Time : 48 Hours

Services Provided : Payroll Disbursements

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



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

Abra

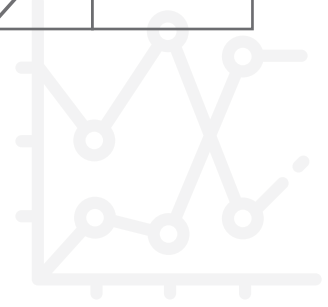
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instant

Services Provided : P2P disbursements

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





Activehours offers solutions that allow customers to track the number of hours they've worked and request their pay when they want it. Customers need an electronic timesheet and direct deposit to get their payments. The app also supports individuals who are paid "per task," such as Uber and Instacart workers.

Activehours

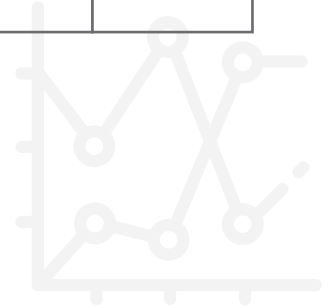
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time : Same Day

Services Provided : Receive payments from employer

Website : [Activehours](https://www.activehours.com)



Afluenta's services provide a link between investors interested in the lending market and individuals who need financing for various projects. Disbursements for investors and lenders occur through the app.

Afluenta

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓			✓	

Settlement Time : Instant

Services Provided : Lenders market

Website : [Afluenta](https://www.afluenta.com)



NEW



Alipay's solutions include person-to-person (P2P) transfers, prepaid mobile phone solutions, bus and train ticket purchases, credit cards payments and insurance selection, among others.

Alipay

VERTICALS

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

Settlement Time : Instant

Services Provided : Insurance selection, P2P payments, Transport fare

Website : [Alipay](https://www.alipay.com)



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

Allianz

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time : Varied

Services Provided : Insurance disbursements

Website : [Allianz](https://www.allianz.com)



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

Allstate

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time : Same day to two days

Services Provided : Insurance disbursements

Website : [Allstate](https://www.allstate.com)



Apple

Apple develops devices like the iPhone, iPad, the Mac and Apple Watch, as well as its own operating system and software. The company has announced that iOS 11 will include P2P payment services.

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Apple](https://www.apple.com)



Barclays Pingit

Barclays is behind Pingit, an app that links a user's mobile phone number with their bank account and lets them receive and send money. Pingit also allows international payments to over 35 countries, bill payment functionalities and donations to charities.

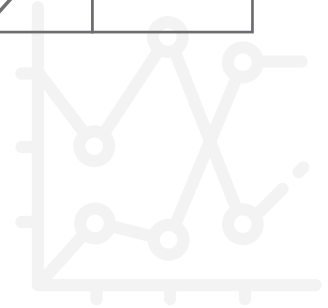
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : One day to two days

Services Provided : P2P payments

Website : [Barclays Pingit](#)



BillMo

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

VERTICALS

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

Settlement Time : Instant

Services Provided : p2p, corporate

Website : [BillMo](#)



NEW



Boon. is a payment app developed by Wirecard allowing users to make payments using their iPhones, iPads or Apple watches. It can be used for online shopping, person-to-person (P2P) transactions and contactless payments.

Boon.

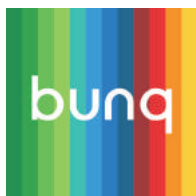
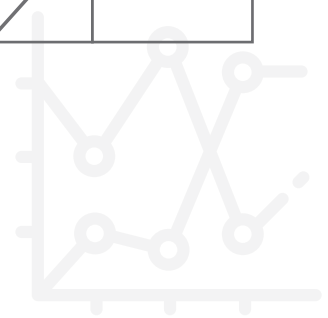
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instant

Services Provided : P2P payments

Website : [Boon.](https://boon.wirecard.com)



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

Bunq

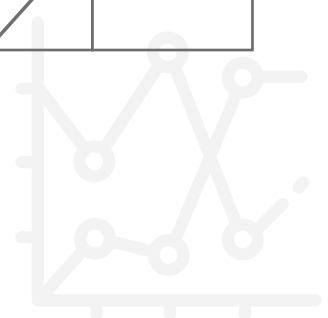
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Bunq](https://bunq.com)





chillr

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

Chillr

VERTICALS

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

Settlement Time : Instantly

Services Provided : Payroll disbursements, P2P payments

Website : [Chillr](https://chillr.com)



ChimpChange

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

ChimpChange

VERTICALS

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

Settlement Time : Instantly

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

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



CIRCLE

Circle offers an app that allows users to send money and exchange currency between U.S. dollars, U.K. pounds and Euros. Circle works together with iMessage allowing the user to send money to other people without needing to open the app.

Circle

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : One day to two days

Services Provided : P2P payments

Website : [Circle](https://circle.kyc.com/)



clearXchange

clearXchange is a person-to-person (P2P) payments provider offering payments services through mobile banking apps from Bank of America, Capital One, Chase, First Bank, U.S. Bank and Wells Fargo, among other financial institutions.

clearXchange

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Few minutes

Services Provided : P2P payments

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



DailyPay is a technology-enabled financial wellness company. The DailyPay's solutions work as an add-on to a company's existing payroll system. Once added, the solution allows an employee to access his or her money before payday, and the pre-accessed amount is later deducted from the employee's paycheck.

DailyPay

VERTICALS

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

Settlement Time : One business days

Services Provided : Employee disbursements

Website : [DailyPay](#)



Digiliti Money is a provider of cloud-based, SaaS financial solutions and helps financial institutions of all sizes leverage their remote deposit capture solutions to create revenue streams, foster customer relationships and gain competitive edge.

Digiliti Money

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓	✓				

Settlement Time : N/A

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

Website : [Digiliti Money](#)



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

DiPocket Limited

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

Settlement Time : Instantly

Services Provided : P2P payments, payroll disbursements

Website : DiPocket Limited



Ensenta develops real-time SaaS solutions for mobile and online payments and deposits. The company offers its financial services to government, health care, logistics and nonprofit markets.

Ensenta

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

Settlement Time : One day to two days

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

Website : Ensenta



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

EQ Bank

VERTICALS

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

Settlement Time : Instantly

Services Provided : P2P payments, payroll disbursements

Website : [EQ Bank](#)



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

Facebook

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Facebook](#)



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

Freelancer

VERTICALS

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

Settlement Time : 2-3 business days

Services Provided : Freelancer disbursements

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



Google offers its own tool for sending and receiving money under the name of Google Wallet. This functionality allows users to make transactions through the app, through Gmail or online. The money received through the app is directly deposited in the user's bank account.

Google Wallet

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Google Wallet](https://wallet.google.com)



Green Dot

Green Dot corporation, along with its subsidiary bank, Green Dot Bank, is a financial technology company specializing in the prepaid debit card industry. Green Dot offers users multiple ways to reload cards, the ability to send and receive money and an app to manage their accounts.

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓			✓				

Settlement Time : Instant

Services Provided : Payroll Disbursements, Corporate Disbursements

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



Guru

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

VERTICALS

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

Settlement Time : Instantly

Services Provided : Employee and contractor disbursements

Website : [Guru](https://www.guru.com)



Jiffy

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

VERTICALS

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

Settlement Time : Instantly

Services Provided : P2P Payments

Website : [Jiffy](#)

kalo

Kalo

Kalo is a freelancer management platform that allows companies to see their freelancers' information, check availability and assign tasks. The platform also provides payment capabilities for disbursing money to freelancers around the globe.

VERTICALS

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

Settlement Time : Less than 5 days

Services Provided : Freelancer disbursements

Website : [Kalo](#)



KOHO

Koho is a Canadian personal finances company. It offers a Koho Visa Prepaid Card and a mobile app that allows users to receive paychecks, pay bills, make ATM cash withdrawals, set saving goals and receive spending insights, among other products.

Koho

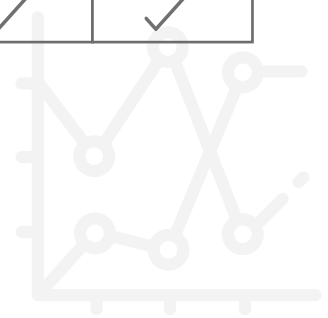
VERTICALS

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

Settlement Time : Not Available

Services Provided : P2P payments, payroll disbursements

Website : [Koho](https://koho.ca)



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

Lemonade

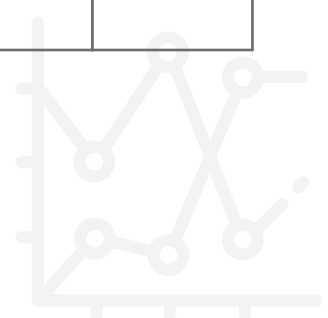
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

Settlement Time : Almost instant

Services Provided : Insurance Disbursements

Website : [Lemonade](https://lemonade.com)





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

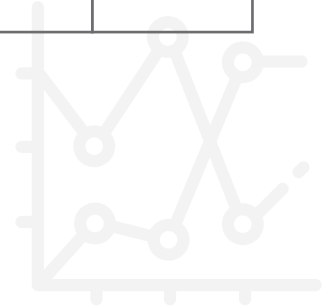
LendingClub

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : Varied

Services Provided : Loans

Website : [LendingClub](https://www.lendingclub.com)



LendingPoint is a FinTech balance sheet lender enabling users to request up to \$20,000 and, once the loan is approved, transfer the funds into the borrower's bank account the next business day.

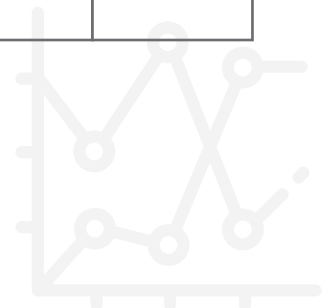
LendingPoint

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : One business day

Services Provided : Loan disbursements

Website : [LendingPoint](https://www.lendingpoint.com)





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

Loot

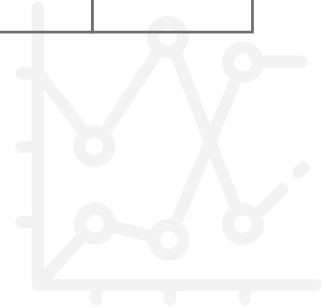
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓	✓				

Settlement Time : 1 Hour

Services Provided : Payroll Disbursements, Loan Disbursements, P2P Payments

Website : [Loot](https://loot.com)



**mercado
pago**

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

Mercadopago

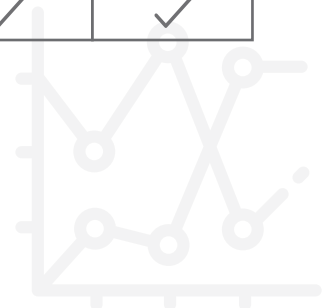
VERTICALS

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

Settlement Time : Instant

Services Provided : P2P Payments

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





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

Mogo

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : Same-Day

Services Provided : Loans

Website : [Mogo](https://mogo.com)



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

Monese

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

Settlement Time : Instantly

Services Provided : P2P payments, payroll disbursements

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



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

MoneySend

VERTICALS

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

Settlement Time : Instantly

Services Provided : P2P payments, government disbursements, corporate disbursements

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



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

Moonrise

VERTICALS

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

Settlement Time : 24 Hours

Services Provided : Payroll Disbursements

Website : [Moonrise](https://moonrise.com)



NCR is a global technology company that specializes in the development of consumer transaction solutions. In the area of financial services, NCR provides solutions for digital banking, check and image processing, fraud prevention, and transaction processing between others.

NCR

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓	✓				

Settlement Time : One day to two days

Services Provided : Check imaging, remote deposit capture

Website : [NCR](#)



Nooch is an app that allows users to make P2P payments by linking to an existing bank account to fund the app transfers. The payments can be delivered with a memo or a picture attached.

Nooch

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time : 3 Business days

Services Provided : P2P payments

Website : [Nooch](#)



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

Paym

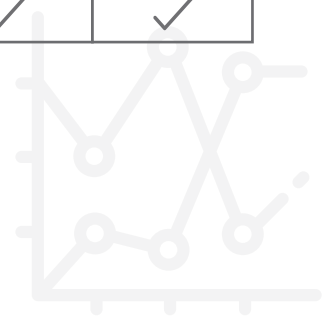
VERTICALS

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

Settlement Time : Instant

Services Provided : P2P Payments

Website : [Paym](https://paym.com)



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

Paym

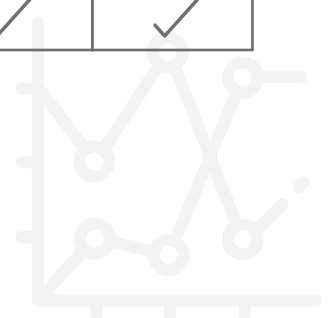
VERTICALS

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

Settlement Time : Instant

Services Provided : Food Wallet, QR Code

Website : [Paytm](https://paytm.com)





Payza

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

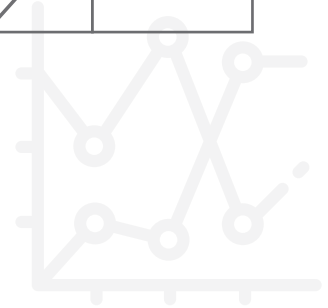
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Payza](https://payza.com)



Pepper

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

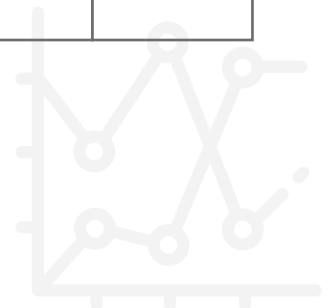
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : 1 Business day

Services Provided : Lending disbursements

Website : [Pepper](https://pepper.com.au)





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

Pockit

VERTICALS

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

Settlement Time : Varies

Services Provided : Government, payroll, P2P disbursements

Website : [Pockit](https://pockit.com)



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

Popmoney

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instant

Services Provided : P2P payments

Website : [Popmoney](https://popmoney.com)

NEW



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

Prosper Marketplace

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : 1-3 days

Services Provided : Loans

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



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

Qkr!

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

Settlement Time : Instant

Services Provided : P2P Payments, Services Provided

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



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

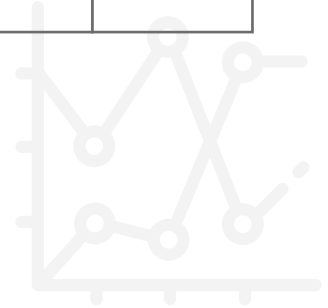
RateSetter

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : One business day

Services Provided : Loans

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



Revolut allows users to transfer funds from their bank accounts or debit cards into its app and from there spend, send, receive and exchange money. Users can send money to other people even if they don't have a Revolut account. The app works in 20 different currencies and also offers currency exchange capabilities.

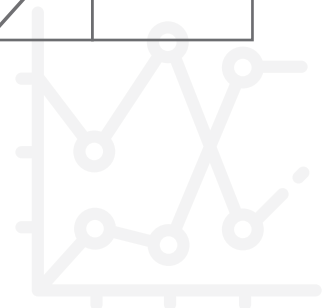
Revolut

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Revolut](https://www.revolut.com)





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

Rover

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : 1-4 days

Services Provided : Payroll, Disbursements

Website : [Rover](https://www.rover.com)



RushCard offers clients a prepaid visa card that allow the user to access different features like mobile access, ATM withdrawals and get their paycheck directly sent to their RushCard.

RushCard

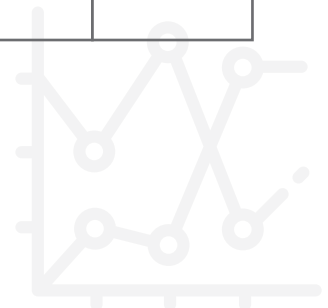
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time : Instantly

Services Provided : Cash checks, mobile app

Website : [RushCard](https://rushcard.com)





Samsung Pay is designed to accept government disbursements and enable government fee payment.

Samsung Pay

VERTICALS

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

Settlement Time : Instant

Services Provided : Payroll disbursement, corporate disbursements, government disbursements

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



SIMPLE

Simple is a personal finance solutions developer. Simple customers receive a Simple Visa Card connected to an FDIC-insured account and can access features such as photo check deposit, direct deposit and services like Square, Venmo and PayPal.

Simple

VERTICALS

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

Settlement Time : Instantly

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

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



Skype

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

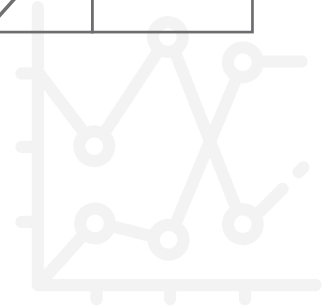
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instant

Services Provided : P2P Payments

Website : [Skype](https://www.skype.com)



SocietyOne

SocietyOne is a peer-to-peer (P2P) lending service operating in Australia. It offers personal loans for debt consolidation, holidays and weddings, among other options, and funds can be deposited into a borrower's account within 72 hours of approval.

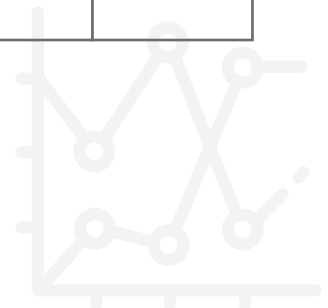
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : Approximately 72 hours

Services Provided : Loan disbursements

Website : [SocietyOne](https://www.societyone.com.au)





Sofi provides student loans and financing at lower rates than traditional banking. The payments can be submitted from its website or through its mobile app.

SoFi

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓			✓	

Settlement Time : Instant

Services Provided : Student payments

Website : [SoFi](#)

NEW



Square Cash allows individuals and businesses to exchange money with others regardless if they are users of Square Cash or not. Payments can be sent with debit or credit cards and cashed out to a bank for free.

Square Cash

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Square Cash](#)



Starling Bank

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

VERTICALS

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

Settlement Time : Instant

Services Provided : Payroll disbursements, P2P disbursements

Website : [Starling Bank](#)



Tesco Pay

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

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					✓

Settlement Time : Instant

Services Provided : P2P Payments

Website : [Tesco Pay](#)



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

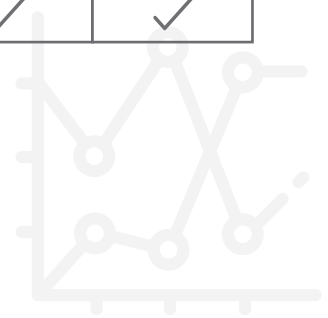
TigoMoney

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

Settlement Time : Instant

Services Provided : P2P Payments

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



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

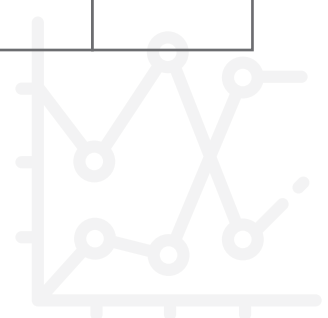
The Check Cashing Store

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

Settlement Time : Two days or more

Services Provided : Check cashing

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





Tuyyo

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

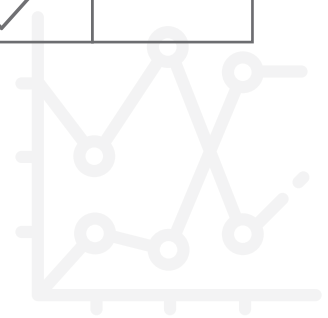
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Minutes

Services Provided : P2P Payments

Website : [Tuyyo](https://tuyyo.com)



Upstart

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

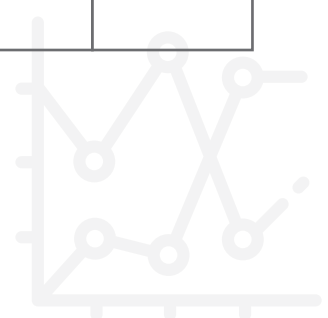
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : 1-5 business days

Services Provided : Loan disbursements

Website : [Upstart](https://upstart.com)





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

Upwork

VERTICALS

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

Settlement Time : Variable

Services Provided : Employee payments

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



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

Vend

VERTICALS

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

Settlement Time : Instant

Services Provided : P2P Payments

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



Venmo is a service of PayPal that allows users to send money to other Venmo users and make purchases. Venmo focuses on the social aspect with an interface similar to a social media platform, allowing members to share their purchases and payments. Finally, users can decide to move the money to their bank account.

Venmo

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P Payments

Website : [Venmo](https://venmo.com)



Verse is an app that allows users to register with their mobile phone numbers and get linked to their bank accounts. Users can use Verse to send or receive money from others just by providing their phone number and transferring their Verse balance to their bank account.

Verse

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Verse](https://verseapp.com)



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

Vouchr

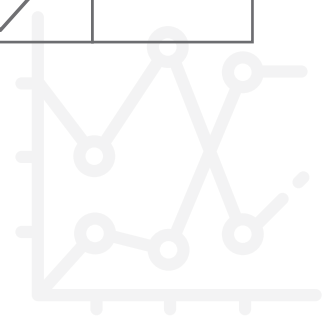
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : N/A

Services Provided : P2P payments

Website : [Vouchr](https://vouchr.com)



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

Voygo

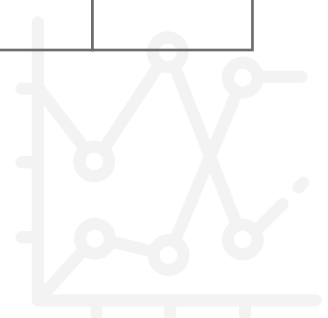
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

Settlement Time : Instantly

Services Provided : Corporate Disbursements

Website : [Voygo](https://voygo.com)





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

Wala

VERTICALS

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

Settlement Time : Instant

Services Provided : P2P

Website : [Wala](https://wala.com)

NEW



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

Waleteros

VERTICALS

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

Settlement Time : Instantly

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

Website : [Waleteros](https://waleteros.com)



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

Walnut

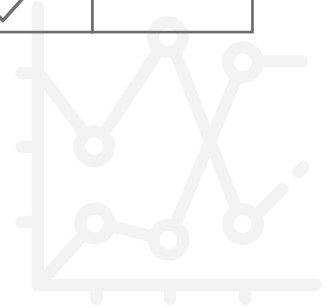
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Few Minutes

Services Provided : P2P payments

Website : [Walnut](#)



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

WB21

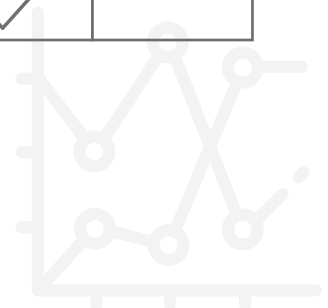
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
					✓	✓	

Settlement Time : Instantly

Services Provided : Payroll disbursements, P2P disbursements

Website : [WB21](#)





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

WeChat Pay

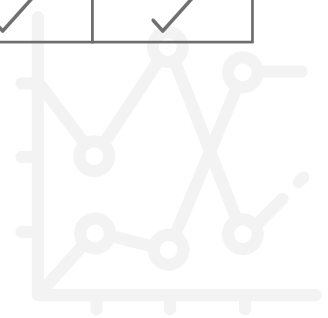
VERTICALS

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

Settlement Time : Few Minutes

Services Provided : P2P payments, corporate disbursements

Website : [WeChat Pay](#)



WorkMarket develops cloud-based labor automation platforms. The company enables businesses to create work projects and manage them, hire freelancers, pay freelancers and receive reports with real-time WorkMarket activity data.

WorkMarket

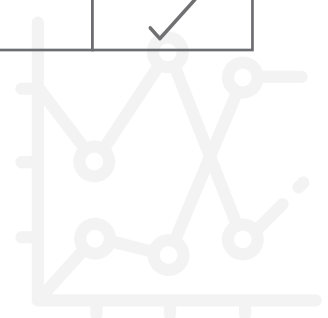
VERTICALS

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

Settlement Time : Instantly

Services Provided : Employee payments

Website : [WorkMarket](#)





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

Zelle

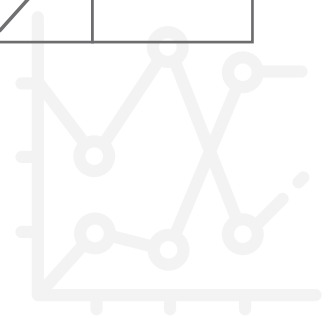
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

Settlement Time : Few minutes

Services Provided : P2P payments

Website : [Zelle](https://zelle.com)



Zopa is a digital P2P lending services provider. The company matches people looking for a loan with investors searching for a high rate of return. The process of applying for the loan and receiving the money is entirely digital.

Zopa

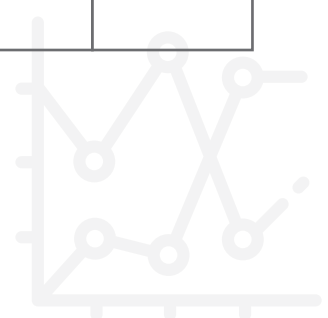
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

Settlement Time : 1 – 3 Days

Services Provided : Loans

Website : [Zopa](https://zopa.com)



Feedback

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



Ingo Money is the instant money company. Founded in 2001 with a mission to digitize the paper check, its push payments technology enables businesses and banks to disburse instant, safe-to-spend electronic funds from any source to consumers anywhere through more than four billion debit, prepaid, credit, private label credit and mobile wallet accounts. This transformation of traditional payments helps businesses reduce cost and delays while dramatically improving the consumer experience.

The Ingo Instant Payments gateway enables companies and banks to deliver instant, safe-to-spend funds directly into customer accounts. This “push payments in a box” solution offers industry leading benefits, including network ubiquity to reach more than four billion consumer accounts as well as all required compliance and security checks, through one simple API integration. Ingo Money has funded over \$10 billion in transactions since launch, and completed the first push payment transaction in the U.S.

Headquartered in Atlanta, you can learn more at www.ingomoney.com.

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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