

JULY 2018

DISBURSEMENTS

Tracker™



STUBHUB'S DISBURSEMENT SOLUTIONS **'DE-RISK'** TICKET RESALES

StubHub on speedily and securely paying
ticket sellers

– Page 6 [\(Feature Story\)](#)

Toss sees \$40M in VC funding

– Page 13 [\(News and Trends\)](#)

The top players in the
disbursements ecosystem

– Page 22 [\(Provider Directory\)](#)

powered by





Table of Contents

03

WHAT'S INSIDE

Several companies turn to disbursement tools to help full-time, gig and underbanked workers obtain faster access to their wages.

06

FEATURE STORY

StubHub's Disbursement Solutions 'De-Risk' Ticket Resales

Jeff Poirier, general manager of music and theater at ticket reselling platform StubHub, discusses the challenges of getting funds into sellers' accounts and tickets into buyers' hands.

11

NEWS AND TRENDS

The latest disbursements headlines, including how tools like prepaid cards are helping workers access their wages

16

DEEP DIVE

New solutions have the potential to change how employees the world over receive their wages. This month's Deep Dive examines the latest payroll card solutions, and how they're impacting the disbursements space.

18

DISBURSEMENTS FRAMEWORK AND ECOSYSTEM

A breakdown of the disbursement methods used to exchange funds, the various entities that employ them and the networks that support them

22

PROVIDER DIRECTORY

The top companies in the market based on the services they provide, including networks, enabling platforms and point solutions

98

ABOUT

Information on PYMNTS.com and Ingo Money

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.

Consumers' satisfaction with disbursement methods comes down to the three Cs — convenience, certainty and choice — according to the most recent [edition](#) of the PYMNTS Disbursement Satisfaction Index™. It's no wonder, then, that buyers across the spectrum are increasingly rejecting legacy payment methods and instead turning to faster, safer and more convenient options.

PYMNTS' research found consumers want fast, easy access to their funds, without the common frictions involved in older disbursement techniques like paper checks and slow ACH. Three-quarters of surveyed respondents noted speed as "very important," 75 percent wanted to receive monies more quickly, 85 percent wanted to be sure their funds were secure and 47 percent reported wanting a choice in where they received those monies.

Those preferences aren't confined to the United States, either. In fact, companies and financial organizations in almost every corner of the globe, from South Korea to Pakistan, are now working to roll out new offerings and meet the growing demand for improved digital disbursement tools.

Swedish caller identification solutions provider Truecaller is looking to bring a new digital disbursement solution to India, for example. It recently [acquired](#) peer-to-peer (P2P) payments app Chillr, and plans to use the company's workforce and software to roll out its own financial lending service. Chillr's app initially debuted in 2015 to process P2P payments from multiple bank accounts.

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](#)**



Other countries are also seeing digital disbursement solution debuts, with several payments players targeting international markets over the past month.

Around the world of disbursements

French business-to-business (B2B) ridesharing provider SnapCar has [announced](#) it is turning to digital disbursement tools to speed its payment rates. It recently tapped digital banking alternative Revolut to update its payment infrastructure, a move enabling it to provide instant and automated payouts directly into rideshare drivers' accounts. SnapCar drivers previously cited dissatisfaction with being paid weekly.

In the U.K., payments giant Mastercard has [reported](#) plans to expand availability of its Mastercard Send real-time payments collaboration with FinTech solution provider Vocalink. The effort connects local consumers and businesses to the Faster Payments network, and enables financial institutions (FIs) and other businesses to send and receive real-time payments.

Pakistan has also been home to a recent disbursements rollout, as its Higher Education Commission (HEC) [announced](#) it will work with the National Bank of Pakistan (NBP) and the United States Agency for International Development (USAID) to debut an online disbursement tool for scholarships. The capabilities will allow USAID-funded Merit and Needs-Based Scholarship students at 30 Pakistan-based partner universities to receive scholarship payments via HEC-issued and NBP-branded ATM cards.

In Africa, mobile digital payments companies Orange Money Botswana and EcoCash recently [announced](#) a collaboration to offer a new digital money transfer

service for Zimbabwean natives living in Botswana. The joint offering aims to allow Zimbabwean consumers displaced in the country's diaspora to send money via an Orange Money digital wallet to a mobile wallet offered by EcoCash. Cross-border payments provider TransferTo will process the transfers, according to a press release.

Helping ticket sellers quickly and safely get paid

Standing outside of a stadium before a big game to resell unwanted tickets is no longer necessary. The proliferation of online marketplace ticket buying platforms means consumers who purchase tickets to an event, only to have their plans change, can resell those seats on the open market via a host of online options.

That's changed the game for sports and music fans, according to Jeff Poirier, general manager of music and theater at ticket reselling platform [StubHub](#). In a recent interview with PYMNTS for the July Disbursements Tracker™ feature story (p. 6), he explained the hurdles that platform providers must clear to quickly and efficiently guarantee instant money disbursements into sellers' accounts and tickets into buyers' hands.

July Disbursements Tracker™ updates

Each month, the Tracker's provider directory highlights leading disbursements players from around the space. The latest edition boasts more than 100 providers, including five new additions: Chime, Kakao Pay, Monzo, Neat and Ualá.

5 FAST FACTS



35

Total number of countries currently offering real-time payment schemes



**90-120
DAYS**

Average time gig workers must wait to get paid for their work



64.6

Portion of consumers living paycheck to paycheck who are interested in instant payments



40%

Share of gig workers who are still using paper checks



31%

Portion of millennial gig workers who will turn down a job due to lack of preferred payment methods

STUBHUB'S DISBURSEMENT SOLUTIONS **'DE-RISK'** TICKET RESALES





**“ WE’VE REALLY TRIED TO DE-RISK THE
IDEA OF COMMITTING TO LIVE EVENTS. ”**

- Jeff Poirier, GM of music and theater at Stubhub

Camping out at the box office to be the first in line for tickets has become a thing of the past, thanks to the debut of digital ticket buying marketplaces. Sports fans and concertgoers can now get tickets to sold-out events minutes before they start, and ticket sellers have gained new tools to quickly and securely facilitate transactions in the payment forms they want.

Even with the ease of skipping the line, unexpected events can sometimes force select fans to change their plans — and get left holding tickets they can’t use in the process.

These consumers might be bummed that they can’t attend, but they can get some of their money back by reselling their tickets on the open market via a host of online platforms and all in the blink of an eye. According

to Jeff Poirier, general manager of music and theater at ticket reselling platform [StubHub](#), such marketplaces have changed the game for sports and music fans.

“We’ve really tried to de-risk the idea of committing to live events,” Poirier explained. “If you want to buy a ticket to an event that you really want to go to, but it’s a year down the road, and [then] you find out you can’t go to the event six months later, this allows you to resell the ticket and recoup some of the funds — or even turn a profit.”

But sellers who put their tickets on the market expect to almost immediately see them snapped up by an eager buyer, and to see the funds disbursed into their accounts almost as quickly — two prospects that are often easier said than done. In a recent interview with PYMNTS, Poirier



WHAT WE PROVIDE SELLERS WITH IS NOT JUST
A PLATFORM AND NOT JUST A GUARANTEE
THAT [A TICKET] SELLS,
**BUT WE ALSO PROVIDE
THEM WITH TOOLS.**



explained the hurdles that StubHub and similar platform providers must clear to get money into sellers' accounts and tickets into buyers' hands.

Making selling tickets more seamless...

Sellers follow nearly the same process to list tickets on StubHub as buyers use to find them. They go to the company's website or log on to its mobile app, search for an event and select the option to sell tickets. Ticket information can be uploaded — including images of digital copies or scans of print-at-home versions — and a listing price can be chosen and set.

But StubHub and similar platforms are variable marketplaces, Poirier noted, and the supply, demand and price of tickets can all change at a moment's notice. This creates a challenge for sellers when determining how to price their offerings. As a solution, StubHub works to provide sellers with software designed to help ensure their tickets quickly get sold at the best possible price.

"What we provide sellers with is not just a platform and not just a guarantee that [a ticket] sells, but we also provide them with tools," Poirier explained. "We help them price it based on what the market looks like right now and

UNDER THE HOOD

Online commerce and payments have changed a range of industries, allowing consumers to get anything their hearts desire delivered to their doors in a matter of days and putting dozens of food delivery options at their fingertips, for example. In a recent interview with PYMNTS, Jeff Poirier, general manager of music and theater at online ticket selling platform StubHub, explained how digital marketplaces have impacted the event ticketing business.

"If I'm a seller, historically, what have been my options? I either have no options, or maybe I can call a friend or go on the street outside the event and try to resell [my ticket], with no security in place.

But now, what ticket sellers should understand is that there are a variety of options. It's not hard to do, and if you don't know what to price it for, that's okay — we can help you price the ticket. We can help you get paid in a variety of options, so don't worry. We'll have an option that works for you, and you can do it for free.

I would say what we've done is taken the perceived challenges and tried to chip away at all the different pieces so you don't have to worry about X, you don't have to worry about Y [and] you don't have to worry about Z. We've made it an experience now where I would argue that it's no longer a challenge to sell a ticket anymore."

- Jeff Poirier, GM of music
and theater at [Stubhub](#)



give them pricing recommendations to help them through that process.”

Sellers can choose to be paid via PayPal once a sale has been completed, or to have the funds disbursed through direct deposit into their bank accounts via ACH transfer. Most payments currently require three to five days to deposit into sellers’ accounts.

StubHub is working to speed its internal operations, though, recently [partnering](#) with Google Cloud Platform and Pivotal Software to move its infrastructure to the cloud and expedite all areas of its business — including seller payments.

“What that’s going to provide StubHub with is the ability to, at-scale, move more quickly,” Poirier said. “Whether that’s deploying new products, feature changes, deploying payments or adding a new method of payment, all these things are going to be able to happen faster with us moving to the cloud.”

...while still keeping them safe

Speeding up the payment process won’t please many sellers if transactions made via the StubHub platform become vulnerable to fraud or cybercrime, however. Both sellers and buyers expect such platforms to offer the security and authentication necessary to protect the financial information involved in completing a purchase, and StubHub uses encryption, anti-money laundering solutions and other fraud services to do so.



But, when it comes to selling tickets, there’s more to security than ensuring fraudsters can’t access payment details. After all, no ticket platform could attract customers if buyers were unsure of a ticket’s legitimacy and sellers were skeptical they’d receive money in exchange, Poirier said.

StubHub offers guarantees to protect sellers and buyers alike. Buyers are promised that all tickets sold on the platform are legitimate and will be delivered by the date of the event, or they can receive a refund. Similarly, sellers are guaranteed payment for tickets sold on the site, even if StubHub encounters problems with a buyer’s payment.

“When your ticket sells, we guarantee you’re going to get the payment and the buyer is going to get [his] ticket,” Poirier said. “We’re a full intermediary, so we try to

educate [consumers] and tell [them] that they don't need to know who they're selling to or who they're buying from to trust that the transaction will go smoothly... We stand in the middle and fully guarantee the entire thing."

The platform is currently exploring new technologies to protect buyers and sellers, including blockchain

and anything else that can help both parties feel more confident, he added. It's all in pursuit of helping ticket them safely and efficiently conduct business online — and spare fans from camping out in front of stadiums to catch their favorite acts.



Industry insights

Venmo ceases web support, rolls out debit card

Online push-payments player Venmo is making changes to its offering. The PayPal-owned P2P payment app recently [announced](#) it would discontinue web support for its payment service, embracing a more mobile-focused offering, phasing out online support and eventually offering even less functionality — and all to sway users toward its mobile app.

The move is the latest in a series of shifts for Venmo. The company recently announced it would [launch](#) a Mastercard-branded debit card to enable consumers to spend their Venmo balances in more places. Merchants that accept Mastercard will also be able accept the Venmo cards, and users can keep track of their purchases via their general Venmo transaction histories or through push notifications.

Zelle poised to knock off Venmo?

Could Venmo's latest moves mean it is starting to feel the heat from its competitors? It currently boasts 17.3 million users, but fellow P2P mobile payment platform Zelle is closing the gap at just 1.5 million fewer customers. In fact, recent research indicates that gap could be disappearing completely.

According to an eMarketer [study](#), Zelle's user count will surpass Venmo's by the end of 2018. What's more, the market research company found the gap between the new market leader and the PayPal-owned competitor will be even larger than it is right now, as projections indicate Zelle's userbase will reach 27.4 million this year, beating

Venmo by 5 million. Competitor Square Cash is lagging far behind, however, currently boasting 6.9 million users and projected to hit 9.5 million by year's end.

Zelle will also be added into financial services provider Ingo Money's instant money service for corporate disbursements. The deal expands Ingo's reach to 4.5 billion consumer account endpoints, and gives Zelle another channel through which to acquire customers.

The three Cs of real-time B2C disbursement satisfaction

Square and PayPal may be well-served to offer the three Cs — convenience, certainty and choice — as they work to attract new customers. According to [data](#) inside the latest PYMNTS Disbursement Satisfaction Index™, those three factors are the largest determinants of consumers' satisfaction with instant payment tools.



Researchers found consumers want fast and easy access to their funds, and without the common frictions involved in paper check payments and ACH. Speed was described as “very important” by 75 percent of respondents, 85 percent said they wanted to be certain their funds were secure and 47 percent wanted a choice in where their funds were deposited. In addition, direct deposit maintained its crown as the most popular, named by 53.7 percent as their preferred disbursement method for recurring payments. Instant payments came in as the second-most popular at 22.4 percent.

Investments, partnerships and acquisitions

Truecaller buys Chillr

Swedish caller identification solutions provider Truecaller is getting into the P2P payments game, recently announcing in a [blog post](#) that it had acquired P2P payments app Chillr. It plans to use the company’s workforce and software — which was initially designed to process P2P payments from multiple bank accounts — to roll out its own financial lending service, according to reports.

Truecaller previously entered the payments market in 2017, integrating transfers based on India’s Unified Payments Interface (UPI) through a partnership with ICICI Bank. Its latest investment is part of an effort to add new products to its offerings, including credit and other financial services.



Toss sees \$40M in VC funding

While Chillr is being acquired, South Korean FinTech startup Toss is taking on a different kind of investment. It recently [announced](#) the completion of a \$40 million venture capital (VC) funding round with contributions from GIC and Sequoia, bringing its total raised to \$116 million. In a [press release](#), SG Lee, co-founder and CEO of Toss’ parent company, Viva Republica, noted the money would be used to “explore major opportunities, such as investments and acquisitions, to become the go-to service for all consumer financial needs while [also] providing superb user experience.”

Initially debuting as a P2P money transfer service in 2015, Toss has now expanded its platform to provide a full suite of financial services. Users can access a financial dashboard, credit score management, customized loan and insurance plans, money transfers and investment

services within its app. Toss has more than 8 million registered users and a customer base that's nearly doubled over the past year, according to Viva Republica. It expects to process more than \$17 billion in transactions and has a monthly transaction volume of roughly \$10 billion.

Partnering providers

Sodexo, iAlbatros, Xpenditure collaborate on T&E mobile app

A trio of payment providers is coming together to [debut](#) a new app. Quality of life services provider Sodexo, expense management software firm Xpenditure and business travel reservation management company iAlbatros have teamed up to create the Rydoo mobile app.

Designed to address flight, rail, car rental, hotel reservation and booking processes, Rydoo integrates receipt data capture capabilities for employee users. The collaborative software-as-a-service (SaaS) offering aims to address inefficiencies in corporate travel and expense (T&E) management, including manual hotel and flight booking, hotel check-in and check-out frictions and employee reimbursements. It emphasizes user experience, according to the firms, and saw a 93 percent average adoption rate in its first month of pilot testing.

Visa, Wirecard come together on digital payments

In other digital payments partnerships, payment processing firm Wirecard recently [announced](#) it will collaborate with Visa to create new digital payment offerings for the Internet of Things (IoT) and contactless payment technology. The solutions will offer a simple and secure eCommerce experience, and the pair also plans to provide business analytics, data solutions and white-label



financial solutions. Visa will offer Wirecard an increased global reach and payment processing tools, among other features, and Wirecard will work to provide banking technology, banking solutions and a digital payment platform, according to a press release.

Mastercard, First Data to offer digital disbursements

Mastercard and merchant acquirer First Data recently [announced](#) a partnership to offer the latter's Disburse-to-Debit digital disbursement platform to business customers. With the agreement in place, Mastercard customers will be able to use MoneySend to push payments to debit card holders in real time.

The First Data platform is designed to serve as a gateway for digital payments, according to a press release, and uses a single connection to facilitate both domestic and international debit networks. The joint offering can be used with prepaid products like First Data's Money Network, and allows businesses with high consumer payout needs to issue insurance payments, refunds, rebates and commissions.



Paysafe, Ingo Money, Company.com collaborate on same-day merchant settlement

In other industry partnerships, payments provider Paysafe recently [tapped](#) Ingo Money as part of an agreement that includes small business solutions firm Company.com. The trio will work together to offer same-day merchant settlement services for customers, enabling merchants to leverage Ingo's push payments technology to unlock same-day settlement of fully guaranteed funds. This shrinks the usual window for transaction receipts from days to minutes, and gives businesses a way to both improve cash flow and gain a competitive advantage.

International endeavors

UK gets Mastercard Send

While Mastercard works to get its partnership with First Data off the ground, it's also [expanding](#) the availability of Send, its Vocalink real-time payments collaboration, to connect U.K. consumers and businesses to the Faster Payments network. Send is designed to enable FIs and other businesses to send and receive real-time payments from U.K. bank accounts, and facilitate P2P payments and business-to-consumer (B2C) disbursements.

Mastercard will be partnering with digital FI Starling Bank to enable settlement services, too, with the latter managing and processing funds transfers before they are deposited into individual accounts. In a press release, Mark Barnett, Mastercard's U.K. divisional president, noted the partnership would help the company offer speedier and more convenient transfer and payment capabilities.

Revolut, SnapCar pair up

Elsewhere in Europe, digital banking service Revolut recently [announced](#) a new partnership with French B2B ridesharing company SnapCar to update the latter's payment infrastructure and provide instant, automated payouts into drivers' accounts. SnapCar drivers could previously only be paid weekly — which they cited as a

process in need of improvement — and can now receive on-demand payments by requesting funds through their Revolut online accounts. SnapCar will use Revolut's Open API for instant payments, and drivers will not be charged fees or commissions on domestic or international transfers.

New disbursement tools for scholarship payments

Other new disbursement products are making an impact in Pakistan. The country's Higher Education Commission (HEC) recently [announced](#) it would work with the National Bank of Pakistan (NBP) and the United States Agency for International Development (USAID) to debut an online scholarship disbursement tool for 30 in-country partner universities. Its capabilities will allow USAID-funded Merit and Needs-Based Scholarship students to receive payments via NBP-branded ATM cards issued by the HEC.

The nearly 1,500 students also receive NBP bank accounts as part of the USAID's multi-year \$36 million Merit and Needs-Based Scholarship Program. In a press release, Erica Rounsefell, acting director of the USAID Pakistan office of education, said online disbursements would provide students with a more efficient and secure way to access their scholarship payments.

Real-time disbursements from Botswana to Zimbabwe

In Africa, digital payments firms Orange Money Botswana and EcoCash are [collaborating](#) for more convenient in-continent international transfers. The pair is offering a new digital money service for Zimbabwean natives living in Botswana who are working to send funds to relatives and friends. The joint offering will allow those displaced in the country's diaspora to send money via an Orange Money Digital wallet, which will then deposit funds directly into a mobile wallet offered by EcoCash.

Cross-border money transfer service TransferTo is processing the payments, according to the same press release. In it, Patrick Benon, Ph.D., CEO of Orange Botswana, said the effort aims to offer wider access to "cost-effective solutions to facilitate both cross-border and domestic money transfers."



WHY EMPLOYERS ARE TURNING TO PAYROLL CARDS

Employers are increasingly moving away from depositing paychecks into their employees' bank accounts, instead offering to add them to payroll cards.



Payroll cards work like debit cards, allowing employees to purchase goods and services or make cash withdrawals from ATMs. Unlike debit cards, though, there are no bank

accounts tied to the cards and money is directly added to them by employers. In fact, employers are the only entities that can add funds to a payroll card account.

These cards offer myriad advantages to both parties, too. They are often free for employers, simple to integrate and can make payroll payments more secure. Employees no longer have to worry about losing their paychecks, either, and payroll card funds are typically insured.

Rules and regulations

Payroll cards may function like debit cards, but they are generally considered to be prepaid cards. Despite this distinction, the rules and regulations surrounding their use are much closer to those of debit cards than of their reloadable prepaid counterparts.

The former typically carry the same liability protections as those offered by a debit card, for example, while the latter do not offer consumers the same for unauthorized charges. Payroll card issuers are also required to disclose their fee structures and customer dispute resolution process, but reloadable card issuers are not.

What's more, reloadable card issuers can generally change the terms and conditions of card agreements on a whim, while debit and payroll card issuers must give customers at least 21 days' notice.

A growing market

As more businesses turn to payroll cards, a range of providers are entering the market and hoping to capitalize on the growing demand for employee wage solutions.

That includes payment solutions company Comdata, a division of fleet cards provider FLEETCOR, which offers a payroll card [program](#). Its Mastercard-backed cards are designed to reduce time and expenses for employers, give employees quicker access to wages and remove the fees that sometimes accompany paper check deposits.

In the same vein, Ingo Money has [announced](#) a collaboration with payroll solutions firm ADP to help workers get faster access to their wages. The payroll cards solution aims to make Ingo's push payments technology accessible to workers without bank accounts, enabling them to use mobile phones to cash checks and have funds quickly loaded onto ADP-backed payroll cards. The service will also alleviate concerns about check-based payments, help the average employer save on



payroll costs and offer a more attractive payment process for freelancers and gig workers.

Payments giant Visa is yet another player [offering](#) its own payroll card to eliminate the costs associated with paying employees. Its cards integrate with its direct deposit offering and can be used anywhere Visa debit cards are accepted. A payroll card program can save companies serious coin, too, according to the company, with a Fortune 500 casual dining restaurant reportedly reducing payroll costs by 65 percent and saving nearly \$800,000.

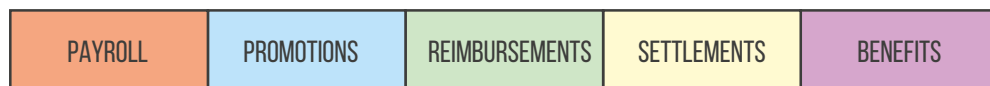
With so much revenue at stake, it's no surprise that employers are eager to find solutions that can ease payroll costs and complications. Payroll cards may not be the perfect solution, but they can ease many of the pain points that plague the payroll process – and do so for employers and employees alike.



USE CASES



POINT SOLUTIONS



SETTLEMENT



INSTANT
SAME-DAY
NEXT-DAY
LATER

PAYMENT METHOD



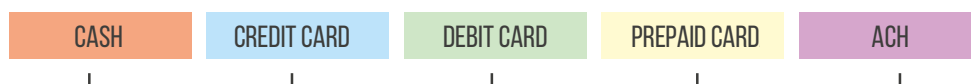
CASH
DEBIT CARD
CREDIT CARD
PREPAID CARD
BANK-TO-BANK
DIGITAL WALLET
PRIVATE LABEL

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

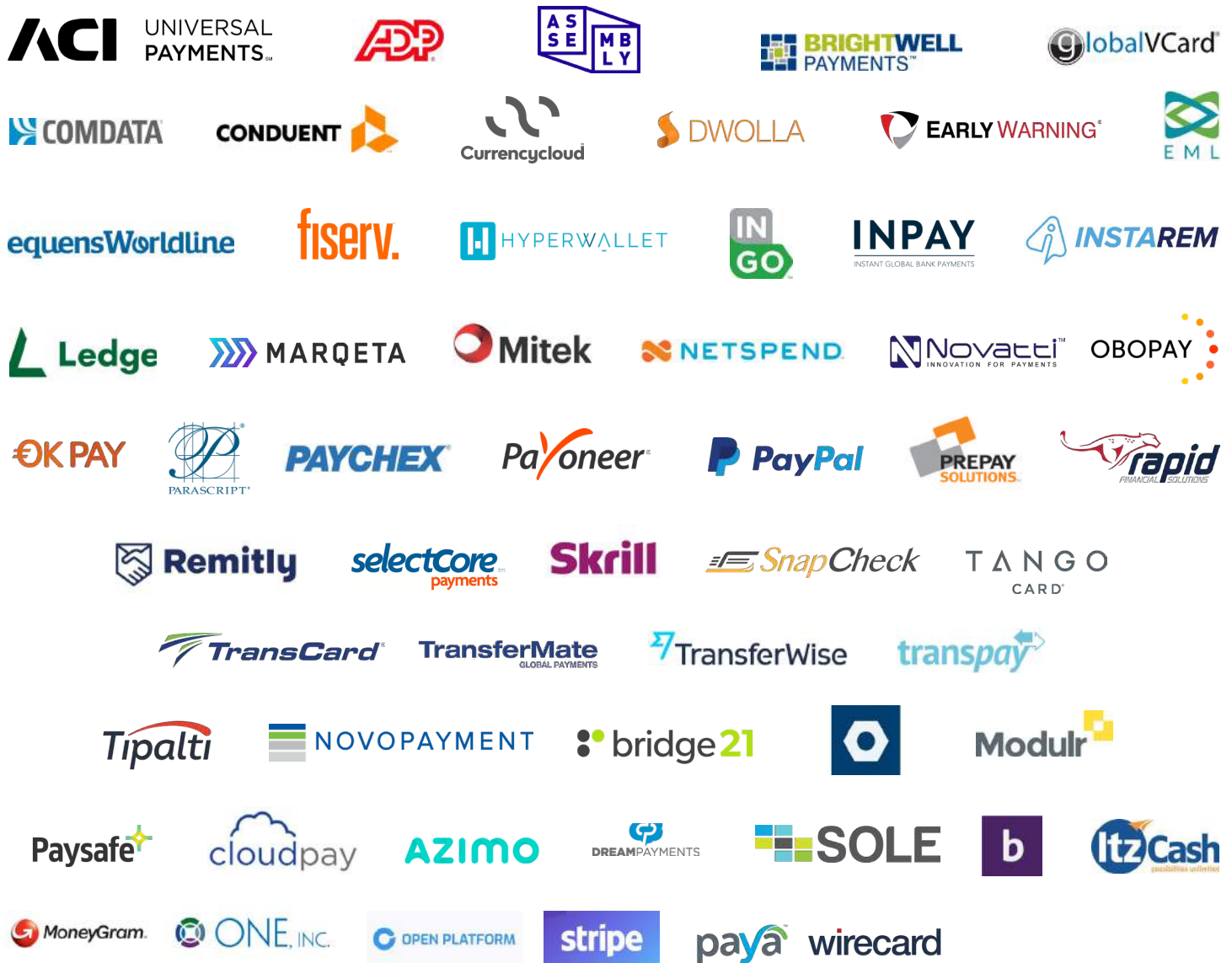
| | PAYROLL | PROMOTIONS | REIMBURSEMENTS | SETTLEMENTS | BENEFITS |
|--|---------------------|------------------------------|---------------------------|-------------|--------------------------------------|
|  CORPORATES | FREELANCER PAYMENTS | EMPLOYEE | TRAVEL EXPENSES | | PENSION |
|  MERCHANTS | 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





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
The Electronic Payments Association®

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

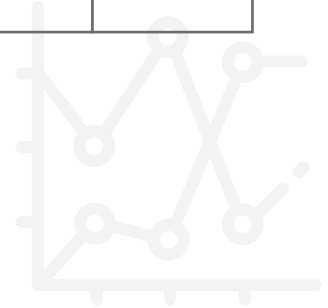
VERTICALS

| 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

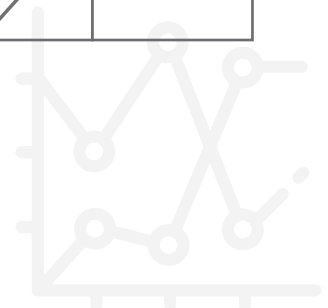
VERTICALS

| 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.

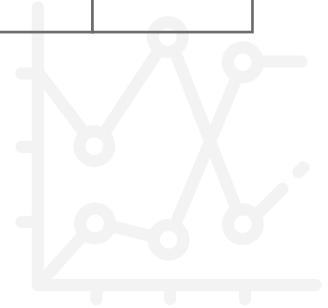
Corporate Spending Innovations

| 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.

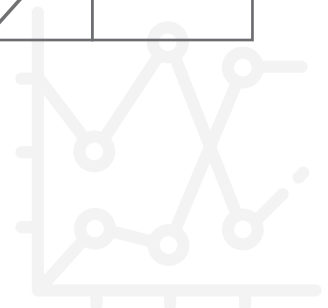
Currencycloud

| 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.

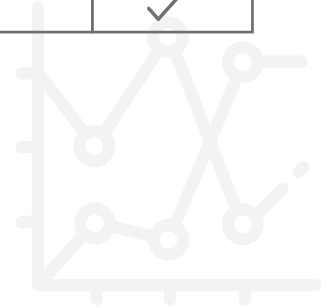
Modulr Finance

| 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.

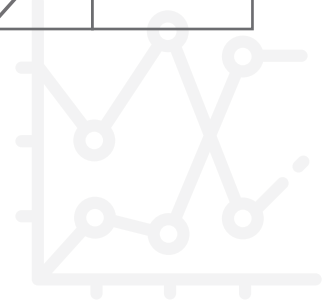
MoneyGram

| 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

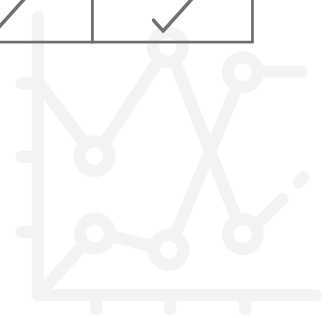
VERTICALS

| 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

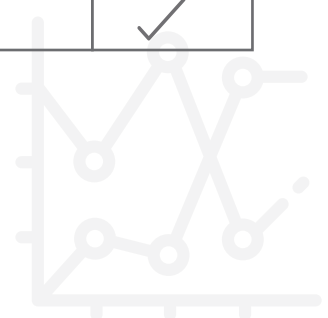
VERTICALS

| 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.prepaysolutions.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.rapidfinancialsolutions.com)



Remitly

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

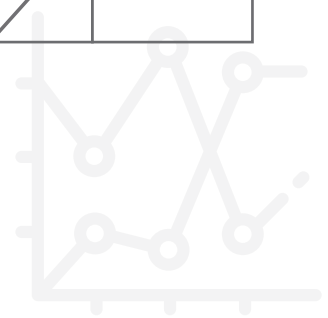
VERTICALS

| 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

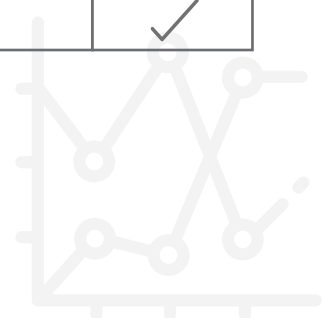
VERTICALS

| 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

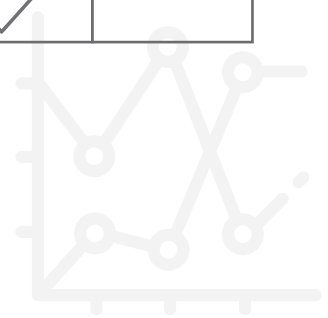
VERTICALS

| 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

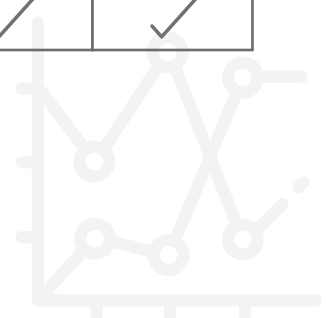
VERTICALS

| 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

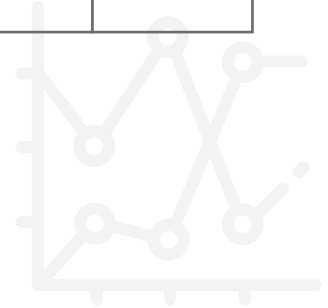
VERTICALS

| 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

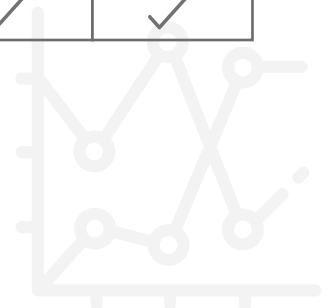
VERTICALS

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

Settlement Time : Instantly

Services Provided : Payments, 3rd parties

Website : [Stripe Connect](#)





Tango Card 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

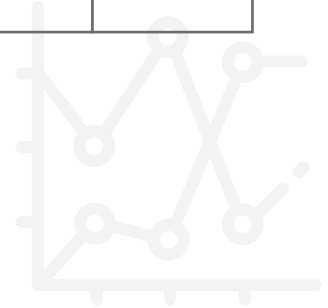
VERTICALS

| 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 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

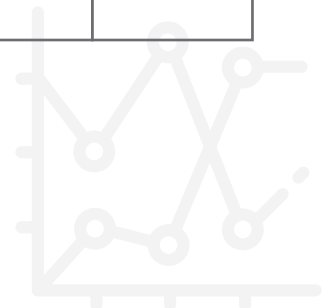
VERTICALS

| 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

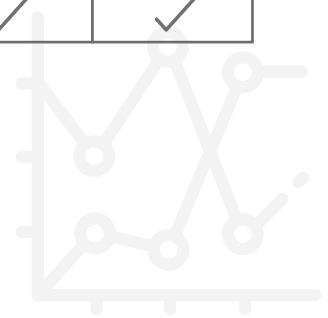
VERTICALS

| 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

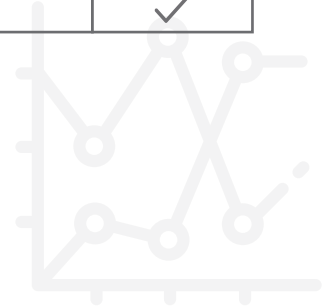
VERTICALS

| 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

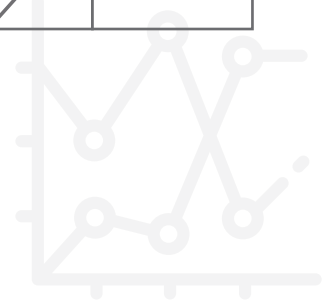
VERTICALS

| 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.

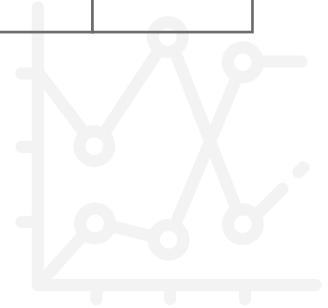
Activehours

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

Settlement Time : Same Day

Services Provided : Receive payments from employer

Website : [Activehours](https://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.

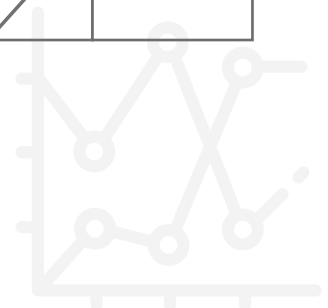
Afluenta

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

Settlement Time : Instant

Services Provided : Lenders market

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





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.

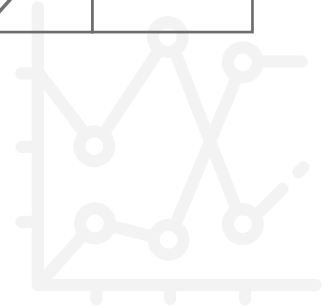
VERTICALS

| 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.

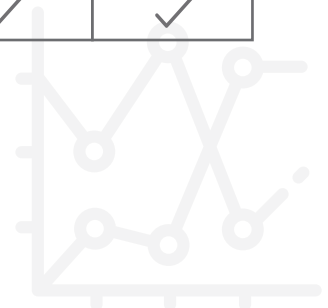
VERTICALS

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

Settlement Time : Instant

Services Provided : p2p, corporate

Website : [BillMo](#)





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.

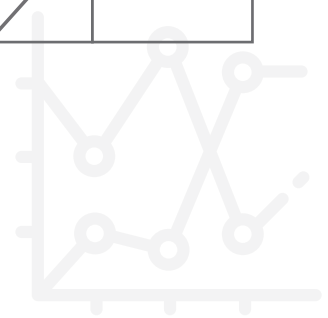
VERTICALS

| 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

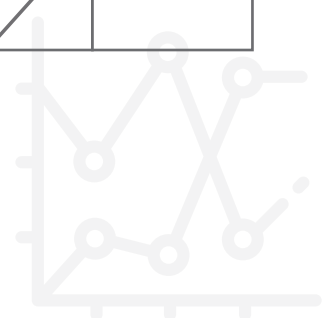
VERTICALS

| 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

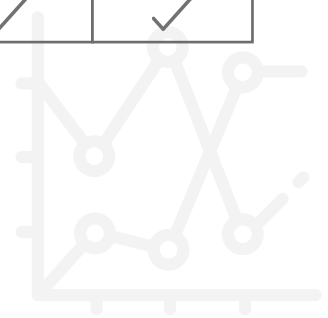
VERTICALS

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

Settlement Time : Instantly

Services Provided : Payroll disbursements, P2P payments

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



chime

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

Chime

VERTICALS

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

Settlement Time : Instantly

Services Provided : Payroll Disbursements

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



NEW



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

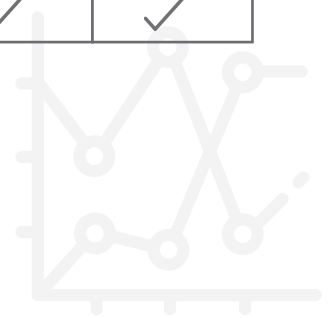
VERTICALS

| 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 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

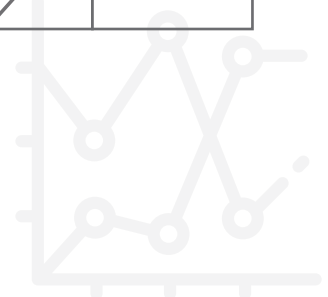
VERTICALS

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

Settlement Time : One day to two days

Services Provided : P2P payments

Website : [Circle](https://circle.money)





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

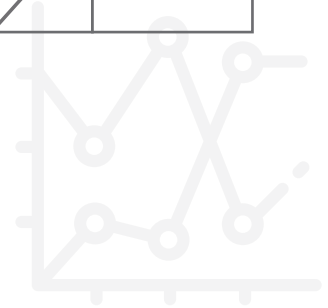
VERTICALS

| 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

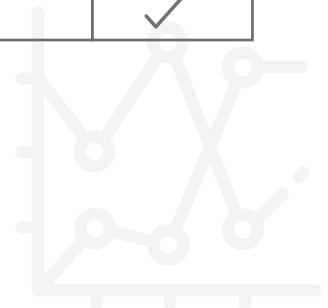
VERTICALS

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

Settlement Time : One business days

Services Provided : Employee disbursements

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





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](https://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](https://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](https://ensenta.com)



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](https://eqbank.ca)



Facebook

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.

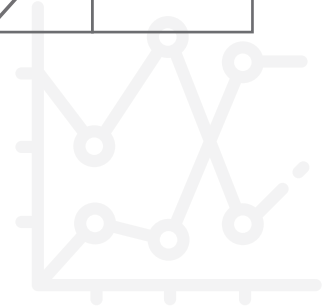
VERTICALS

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

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Facebook](https://www.facebook.com)



Freelancer

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.

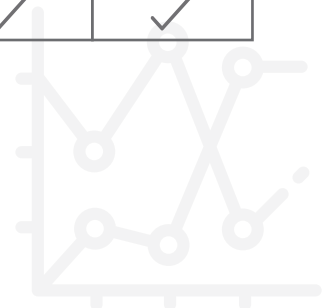
VERTICALS

| 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 Wallet

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://www.google.com/wallet/)



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



Kakao Pay is the financial technology division of Kakao, a South Korean digital messaging service. The mobile payment and digital wallet offering allows over-the-counter payments, peer-to-peer (P2P) transactions, bill payments, web banking and more, and will soon work to provide loans, financing and other products.

Kakao Pay

VERTICALS

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

Settlement Time : Instantly

Services Provided : Payroll Disbursements

Website : [Kakao Pay](https://www.kakaopay.com)

NEW



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.

Kalo

VERTICALS

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

Settlement Time : Less than 5 days

Services Provided : Freelancer disbursements

Website : [Kalo](https://kalo.co)



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

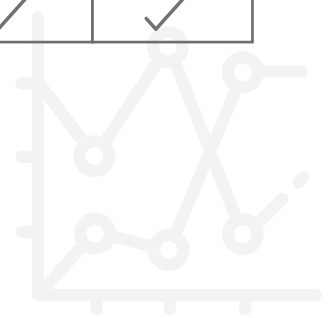
VERTICALS

| 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 provides its services through its iOS /Android apps and website. Claims are filed via the app and, following approval, are deposited directly into users' bank accounts.

Lemonade

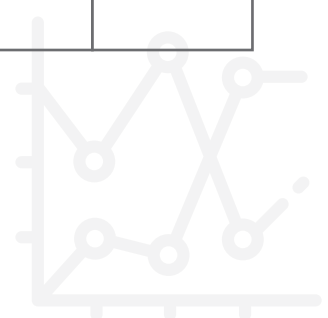
VERTICALS

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

Settlement Time : Almost instant

Services Provided : Insurance Disbursements

Website : [Lemonade](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.

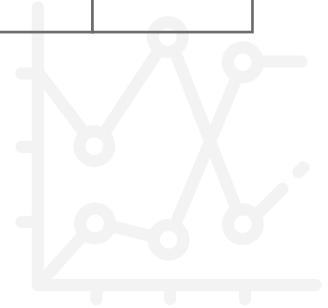
LendingClub

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

Settlement Time : Varied

Services Provided : Loans

Website : [LendingClub](https://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.

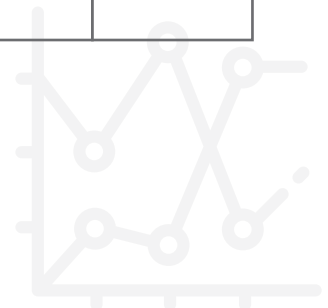
LendingPoint

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

Settlement Time : One business day

Services Provided : Loan disbursements

Website : [LendingPoint](https://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](#)



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

Monzo

VERTICALS

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

Settlement Time : Instantly

Services Provided : P2P

Website : [Monzo](#)

NEW



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](https://ncr.com)



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

Neat

VERTICALS

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

Settlement Time : Instantly

Services Provided : Payroll Disbursements

Website : [Neat](#)

NEW



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

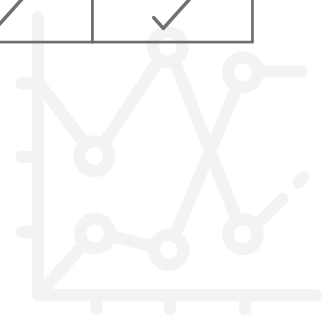
VERTICALS

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

Settlement Time : Instant

Services Provided : P2P Payments

Website : [Paym](https://paym.co.uk)



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

Paym

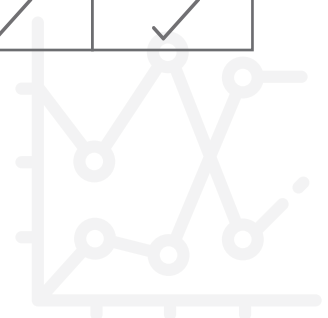
VERTICALS

| 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.

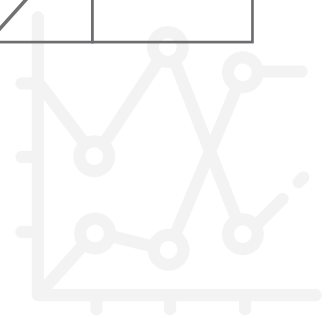
VERTICALS

| 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.

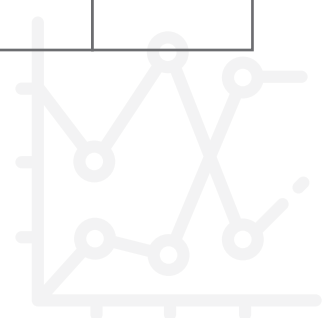
VERTICALS

| 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

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

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)



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.

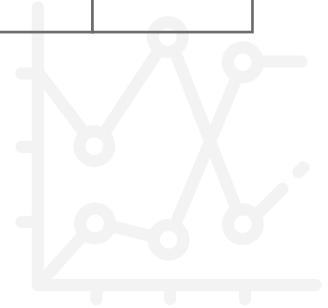
RateSetter

| 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.

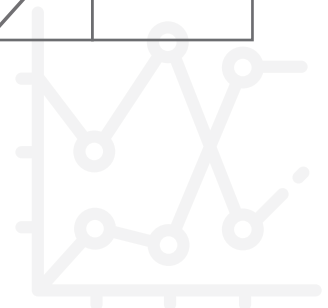
Revolut

| 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

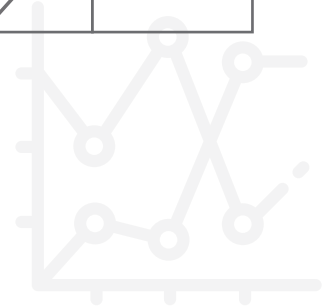
VERTICALS

| 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

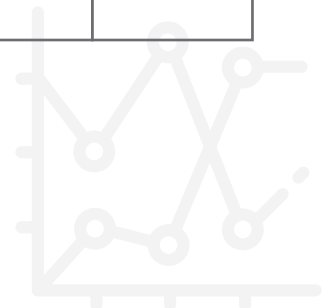
VERTICALS

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

Settlement Time : Instantly

Services Provided : Cash checks, mobile app

Website : [RushCard](https://www.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.

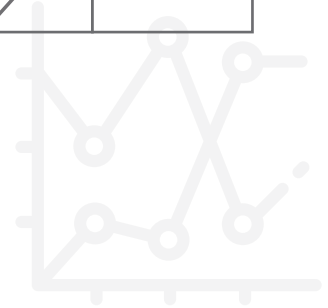
VERTICALS

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

Settlement Time : Instant

Services Provided : P2P Payments

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



SocietyOne 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.

SocietyOne

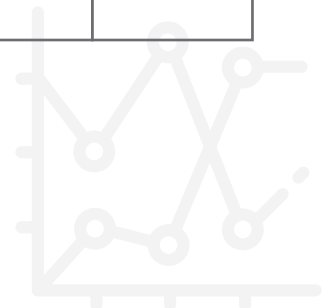
VERTICALS

| 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

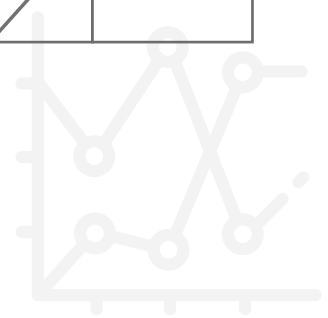
VERTICALS

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

Settlement Time : Instant

Services Provided : Student payments

Website : [SoFi](https://sofi.com)



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

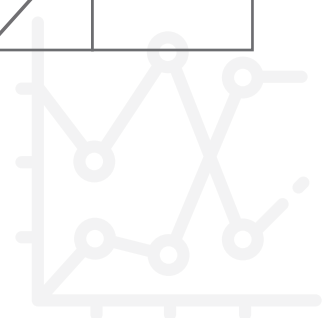
VERTICALS

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

Settlement Time : Instantly

Services Provided : P2P payments

Website : [Square Cash](https://squarecash.com)





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

Starling Bank

VERTICALS

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

Settlement Time : Instant

Services Provided : Payroll disbursements, P2P disbursements

Website : [Starling Bank](https://www.starlingbank.com)



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.

Tesco Pay

VERTICALS

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

Settlement Time : Instant

Services Provided : P2P Payments

Website : [Tesco Pay](https://www.tesco.com/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

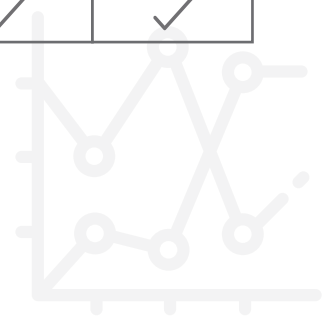
VERTICALS

| 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

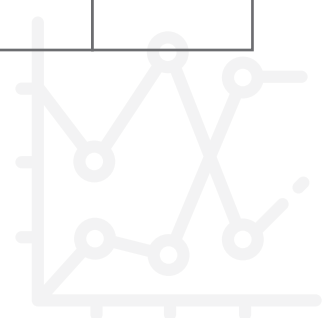
VERTICALS

| 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)



Ualá

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

VERTICALS

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

Settlement Time : Instant

Services Provided : P2P

Website : [Ualá](https://uala.com)

NEW



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.

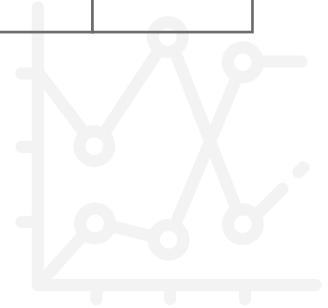
Upstart

| 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 though various methods including ACH and PayPal.

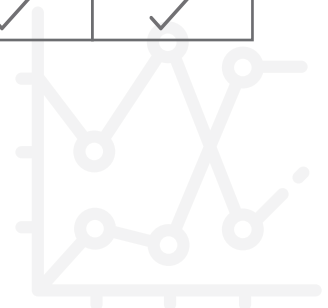
Upwork

| 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://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

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.

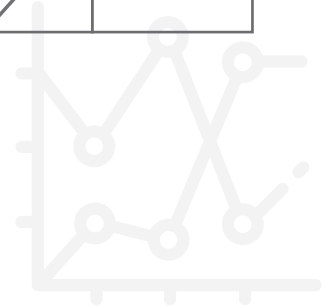
VERTICALS

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

Settlement Time : Instantly

Services Provided : P2P payments

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



Vouchr

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.

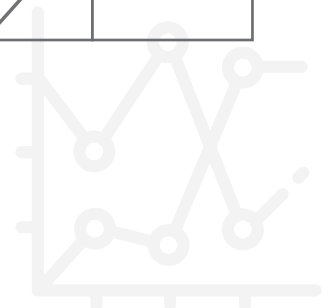
VERTICALS

| 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.co)



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](https://walnutapp.com)



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

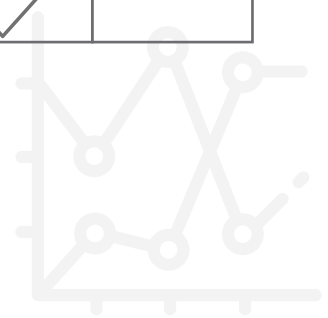
VERTICALS

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

Settlement Time : Instantly

Services Provided : Payroll disbursements, P2P disbursements

Website : [WB21](#)



Potential App



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

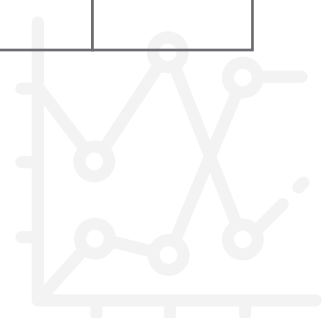
| GOVERNMENT | CORPORATES | MERCHANTS | LENDERS | INSURERS | LAW FIRMS | PEOPLE | MARKETPLACE |
|------------|------------|-----------|---------|----------|-----------|--------|-------------|
| ✓ | | ✓ | | | | ✓ | ✓ |

Few Minutes

Settlement Time : P2P payments, corporate disbursements

Services Provided : [WeChat Pay](#)

Website :





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



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

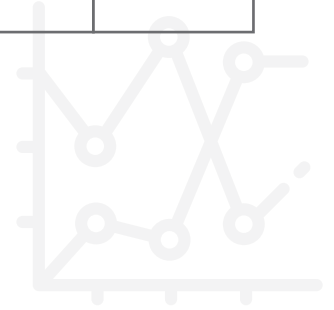
VERTICALS

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

Settlement Time : 1 – 3 Days

Services Provided : Loans

Website : [Zopa](https://www.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.

Disclaimer

The Disbursements Tracker™ may be updated periodically. While reasonable efforts are made to keep the content accurate and up-to-date, PYMNTS.COM: MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, REGARDING THE CORRECTNESS, ACCURACY, COMPLETENESS, ADEQUACY, OR RELIABILITY OF OR THE USE OF OR RESULTS THAT MAY BE GENERATED FROM THE USE OF THE INFORMATION OR THAT THE CONTENT WILL SATISFY YOUR REQUIREMENTS OR EXPECTATIONS. THE CONTENT IS PROVIDED “AS IS” AND ON AN “AS AVAILABLE” BASIS. YOU EXPRESSLY AGREE THAT YOUR USE OF THE CONTENT IS AT YOUR SOLE RISK. PYMNTS.COM SHALL HAVE NO LIABILITY FOR ANY INTERRUPTIONS IN THE CONTENT THAT IS PROVIDED AND DISCLAIMS ALL WARRANTIES WITH REGARD TO THE CONTENT, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT AND TITLE. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES, AND, IN SUCH CASES, THE STATED EXCLUSIONS DO NOT APPLY. PYMNTS.COM RESERVES THE RIGHT AND SHOULD NOT BE LIABLE SHOULD IT EXERCISE ITS RIGHT TO MODIFY, INTERRUPT, OR DISCONTINUE THE AVAILABILITY OF THE CONTENT OR ANY COMPONENT OF IT WITH OR WITHOUT NOTICE.

PYMNTS.COM SHALL NOT BE LIABLE FOR ANY DAMAGES WHATSOEVER, AND, IN PARTICULAR, SHALL NOT BE LIABLE FOR ANY SPECIAL, INDIRECT, CONSEQUENTIAL, OR INCIDENTAL DAMAGES, OR DAMAGES FOR LOST PROFITS, LOSS OF REVENUE, OR LOSS OF USE, ARISING OUT OF OR RELATED TO THE CONTENT, WHETHER SUCH DAMAGES ARISE IN CONTRACT, NEGLIGENCE, TORT, UNDER STATUTE, IN EQUITY, AT LAW, OR OTHERWISE, EVEN IF PYMNTS.COM HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

SOME JURISDICTIONS DO NOT ALLOW FOR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, AND IN SUCH CASES SOME OF THE ABOVE LIMITATIONS DO NOT APPLY. THE ABOVE DISCLAIMERS AND LIMITATIONS ARE PROVIDED BY PYMNTS.COM AND ITS PARENTS, AFFILIATED AND RELATED COMPANIES, CONTRACTORS, AND SPONSORS, AND EACH OF ITS RESPECTIVE DIRECTORS, OFFICERS, MEMBERS, EMPLOYEES, AGENTS, CONTENT COMPONENT PROVIDERS, LICENSORS, AND ADVISERS.

Components of the content original to and the compilation produced by PYMNTS.COM is the property of PYMNTS.COM and cannot be reproduced without its prior written permission.

You agree to indemnify and hold harmless, PYMNTS.COM, its parents, affiliated and related companies, contractors and sponsors, and each of its respective directors, officers, members, employees, agents, content component providers, licensors, and advisers, from and against any and all claims, actions, demands, liabilities, costs, and expenses, including, without limitation, reasonable attorneys’ fees, resulting from your breach of any provision of this Agreement, your access to or use of the content provided to you, the PYMNTS.COM services, or any third party’s rights, including, but not limited to, copyright, patent, other proprietary rights, and defamation law. You agree to cooperate fully with PYMNTS.COM in developing and asserting any available defenses in connection with a claim subject to indemnification by you under this Agreement.