

SEPTEMBER 2018

# DISBURSEMENTS

## Tracker™



## MOBILIZING STUDENT LOAN *DISBURSEMENTS*

**BankMobile on improving student loan disbursement speeds**

– Page 6 [\(Feature Story\)](#)

**Ingo Money, Safelite partner for same-day insurance claim payments**

– Page 10 [\(News and Trends\)](#)

**The top players in the disbursements ecosystem**

– Page 21 [\(Provider Directory\)](#)

powered by





## Table of Contents

03

### WHAT'S INSIDE

The latest disbursements developments, including how corporate demand for increased payment speeds is powering real-time debuts, developments and partnerships

06

### FEATURE STORY

#### How Digital Disbursements Tools Are Changing Low-Dollar Lending

Andrew Crawford, head of BankMobile's disbursements business, on how the company is using mobile bank accounts and digital disbursements to power change in the student lending space

10

### NEWS AND TRENDS

The latest headlines from around the space, including new debuts in the insurance industry

14

### DEEP DIVE

PYMNTS explores the same-day disbursement solutions that are changing how consumers and companies get paid

17

### 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

21

### PROVIDER DIRECTORY

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

101

### ABOUT

Information about 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.

**T**here's a growing need for speed in B2B payments, and players from around the space are now seeing the value in real-time solutions.

According to a recent TD Bank [survey](#) of 390 industry professionals, more chief financial officers (CFOs) and corporate treasurers consider real-time payments the industry's best chance for a payments overhaul, with 42 percent citing real-time capabilities and online banking interface integrations as the most impactful B2B payments innovations we will see over the next three-to-five years. In fact, real-time payments was regarded as more valuable than investments in artificial intelligence (AI) and machine learning (ML), which was only favored by 20 percent of those surveyed. Blockchain attracted just 11 percent, and biometrics-based security earned 4 percent.

While real-time options may hold plenty of B2B payments potential, challenges still stand in the way of large-scale adoption. Many organizations and companies struggle to keep up with the pace of innovation and legacy infrastructure integrations. Demand for real-time payments is on the rise, though, and a host of disbursements industry companies are rolling out new solutions and products to bring greater access to a wider audience.

### **Around the world of disbursements**

Payments services company Ingo Money has [announced](#) a pair of new partnerships this month, both to speed disbursement capabilities. It is providing KeyBank and its Treasury Bank clients increased access to real-time disbursement services that offer end customers a choice in how they receive

payments. Ingo Money's instant money services enable the financial institution (FI) and its clients to deliver funds to more than 4.5 billion debit, credit, prepaid and online wallet accounts, along with cash-out locations.

In its other [collaboration](#), Ingo Money is betting on real-time payments to improve the insurance claim process via a partnership with auto glass repair and claims management provider Safelite Solutions. The pair recently teamed up to offer instant payouts for car insurance claims to Safelite's customers. These payouts will leverage Ingo's instant money services and network reach via a one-time-use mobile app that moves the claims process along, according to a recent interview with PYMNTS' Karen Webster, creating a more self-service experience.

Another insurance player is also looking to improve the notoriously slow claims payout process. Mutual insurance provider Shelter Insurance, based in Columbia, Missouri, recently [announced](#) the debut of a digital claims payment feature to its online and mobile offerings, as part of a partnership with Commerce Bank. Commerce Bank provided Shelter with its Claims Payments solution, under the agreement, giving customers access to funds via Visa Direct within 30 minutes.

Meanwhile, PNC Treasury Management announced it would link its corporate customers to real-time payment capabilities beginning on Aug. 20. They can now originate real-time transactions to corporate or consumer receivers via the bank's PINACLE online and mobile banking portal, according to a [press release](#), or via file transmission and an application

program interface (API). Funds transferred using real-time solutions are available within seconds, and the system offers 24/7/365 support for such transactions.

For more on these stories and the latest headlines from around the disbursements space, check out the Tracker's News and Trends section (p. 10).

### **Mobilizing student loan payments**

Students also feel the need for speed, particularly those looking for a faster and simpler way to receive their student loan funds at the start of the semester. The ever-connected and digitally savvy student population is seemingly eager for innovation in the space, and companies — including next-generation digital banking platform [BankMobile](#) — are turning to mobile technologies to learn new lessons about student lending. For the September Disbursements Tracker™ feature story (p. 6), PYMNTS caught up with Andrew Crawford, the platform's head of disbursements business, to discuss its partnership with 36 U.S. colleges and universities, and how it hopes to change the way students pay for their education.

### **September 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: Avail, DogHero, Lunar Way, Mashreq Neo and Vivus.

## EXECUTIVE INSIGHT

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

"Insurance payouts are the last mile in the overall claims process. As insurers speed up the claims process and management, this last mile is increasingly the weak link — and policyholders feel it.

In the aftermath of an auto accident or loss, vehicle owners need to get their auto back running quickly to return to work, bring the kids to school and manage hundreds of other daily tasks. Many insurers now let owners take a photo of damage and file a claim within minutes, but then it takes days, or weeks, for a paper check to be issued, mailed and deposited. Policyholders hate this delay and resent having to wait for a claims payment, particularly after having made regular premium payments on time.

Innovative insurers are turning this pain point into an opportunity using instant claims payouts. When a policyholder files a claim in minutes and can then choose a bank or card account to be fully funded just seconds later, they are delighted. The insurer has made that last-mile weak link into a point of strength that saves it money and solidifies a lasting relationship with its policyholders."



# 5 FAST FACTS



**35%**

Share of U.S. banks that are “unsure” of how much to charge for real-time B2B payments



**65%**

Portion of global merchants that are interested in accepting real-time payments



**65.1%**

Share of consumers who receive paper check payments from insurance companies



**\$167B**

Projected total value of U.S. mobile P2P transactions by the end of 2018



**\$711B**

Total value of wages disbursed to U.S. gig workers in 2017 alone



# MOBILIZING STUDENT LOAN *DISBURSEMENTS*







**“ MOST MIDDLE- AND LOW-INCOME AMERICANS, WHICH COLLEGE STUDENTS CERTAINLY QUALIFY AS, HAVE PRETTY POOR ACCESS TO QUALITY FINANCIAL PRODUCTS AND SERVICES. ”**

**Andrew Crawford**, head of BankMobile's disbursements business

**R**oughly 19 million college and university students are loading up their cars and heading back to campus for another school year, according to [data](#) from the National Center for Education Statistics. Approximately 70 percent will [graduate](#) with a significant amount of student loan debt, too, as they [received](#) \$107 billion in loans during the past school year.

Modern college students are typically connected and digitally savvy. Many still receive their loan funds via check or other legacy methods, however, delaying the tuition payment process, hindering their ability to buy textbooks or supplies and giving lenders little insight into — or control over — how that money is spent. The latter could potentially lead students to spend funds more frivolously.

New and innovative disbursement methods are bringing change to the industry, though. Some lenders are [turning](#) to reloadable debit cards and other disbursement tools to both provide more direct loan funds access and retain greater transparency. Others are looking to additional solutions to solve student lending problems.

Digital banking platform [BankMobile](#), a subsidiary of Customers Bank, has announced a new partnership with 36 U.S. colleges and universities, including the University of Texas and the University of Arkansas. It is now offering more than 500,000 student loan customers access to its BankMobile Disbursements tools and Vibe checking accounts, and nearly 90 percent of its customers at those 36 schools have elected to receive mobile disbursements.

# “ WE ARE ALL DIGITAL.” ”

In a recent interview, Andrew Crawford, head of BankMobile's disbursements business, claimed the partnership would give students a more convenient way to manage their loan funds and tuition payments.

"Paper checks are terrible for students," he said. "You have to wait forever for the school to mail it to you and for it to arrive. Then, once the student gets it, if they have a bank account, they have to go deposit it and wait for it to clear. Or, if they don't have a bank account or branch or ATM nearby ... they've got to wait even longer. Electronic delivery is safer, and it really speeds up the process."

## Student loans go mobile

BankMobile's offering deposits student loan funds directly into existing checking or BankMobile Vibe checking accounts, which customers can open when signing up for loans. They can then spend those funds on tuition, textbooks or other expenses, and even use 55,000 fee-free Allpoint ATMs to make deposits, transfers and withdrawals.

The digital banking platform made the choice to offer mobile disbursements and a smartphone app-accessible checking account to reach college-bound consumers, 75 percent of whom use mobile banking apps, according to recent [research](#). More than 60 percent of Americans regularly use mobile banking apps, a figure largely driven by the 75 percent of consumers aged 18 to 34.

"We are all digital," Crawford said. "We really don't see a demand for people asking for branch banking. They're using digital payments, putting cards into digital wallets and using peer-to-peer systems instead."

These features and others were designed not only to offer a simplified solution, but also to help students manage their finances.

"Most middle- and low-income Americans, which college students certainly qualify as, have pretty poor access to quality financial products and services," he said. "So, another huge pillar of our program is financial literacy."





We have a lot of programs we try to provide — to both students and schools — to teach them more about how to manage their money.”

### The future of student loans

Paper checks and legacy disbursement methods aren’t just plagued by lack of transparency and speed, Crawford noted, but are also often less secure than mobile disbursements or other payment methods. In addition, they do not offer the same tools and capabilities presented by digital solutions.

He expects more student lending companies to power disbursements and loan payments with mobile technology going forward. This will likely be further pushed in the future, as smartphones and other mobile devices become more advanced and play larger roles in consumers’ lives — particularly those of younger consumers.

“One of the big trends we see [is] customers continuing to go digital,” Crawford said. “When we started, I’d say that roughly two-thirds of our partners offered paper checks. Now, I’d say it’s down to one-third. Those that stop



offering it often find that the demand that they thought was there was mostly in their heads.”

If his predictions prove accurate, it may not be long before the millions of students returning to campus are paying for classes, room and board with a few taps on their mobile phones.



### Collaborating companies

#### **Safelite, Ingo Money partner for auto glass claims**

Safelite Solutions recently tapped Ingo Money and its instant money service to provide instant car claims payouts to insurance clients so policyholders can more quickly get their hands on insurance payments. The process is facilitated and expedited by a one-time-use mobile app that creates a more self-service claims experience, and does not require any integration with a client's existing treasury or claims systems.

In an [interview](#) with PYMNTS, Jon Cardi, senior vice president of strategic client sales and support at Safelite, told PYMNTS' Karen Webster that the partnership streamlines processing for the nearly 1.5 million auto and property insurance claims the company handles annually. It can also shrink the traditional 14-day claims-to-payment cycle to just one day, he claimed.

#### **Ingo, KeyBank help deliver instant money**

In addition to its Safelite collaboration, Ingo Money is working with well-known FI KeyBank to provide its Treasury Bank clients with real-time corporate disbursement options that give end customers control and choice in how they receive their payments. The partnership allows the bank to deliver funds to more than 4.5 billion debit, credit, prepaid and online wallet accounts, as well as its cash-out locations.

Drew Edwards, CEO of Ingo Money, and Matt Miller, head of product and innovation for enterprise commercial payments at KeyBank, recently explained in an [interview](#) with Karen Webster why this solution and service was needed. Speedier disbursements capabilities allow



consumers to instantly access funds in the account of their choosing, "[bridging] the smokestack economy and the digital experience," Edwards said.

Giving business clients the ability to instantly pay anyone — and do so into any account they choose — will go a long way in determining the winners in the disbursement space going forward, Miller added.

#### **MoneyGram, Visa team up on real-time payments**

Digital money transfer service MoneyGram and payments giant Visa are uniting on real-time digital disbursement capabilities of their own, recently [announcing](#) a partnership that will send MoneyGram's customers real-time funds via the Visa Direct real-time push payments platform. The partnership aims to leverage global consumers' trust in both brands, as well as receivers' ability to access funds 24/7/365 without having to visit an agent location.

MoneyGram plans to launch the new capability in Mexico and the Philippines — a pair of key markets — this October. It will also expand its offerings for receivers, allowing them to instantly obtain and use funds via their bank-issued, Visa-branded debit or prepaid cards, and senders can now choose how to send those funds. In an interview with Karen Webster, MoneyGram's CEO, Alex Holmes, and Visa's senior vice president of North American push payments, Cecilia Frew, called the collaboration the first step in expanding to more global markets.

"MoneyGram is the first cross-border use case for Visa Direct," Frew said. "One of the reasons we are so excited to partner with MoneyGram is because [the company is] so passionate about innovating this space [going] forward."

## Disbursement debuts

### Shelter Insurance adds digital claim payments

Missouri-based mutual insurance company Shelter Insurance is looking to take paper out of the disbursements process, recently [announcing](#) the addition of a secure digital claims payment feature to its online and mobile offerings. The feature will enable its customers to receive claim payments via Visa Direct within 30 minutes, according to a press release. Shelter collaborated with local FI Commerce Bank to design the new capability, and will use Commerce Bank's CommerceVantage® Claims Payments solution to provide these electronic payment options.

### Alipay takes taxes paperless

Digital payment platform Alipay has also rolled out a new partnership, collaborating with tax refund agency Global Tax Free (GTF) to offer the "first paperless mobile tax



refund function in South Korea," according to a [statement](#). Chinese tourists who visit South Korea can now more easily claim tax refunds for products purchased in the country, receive disbursements via a mobile app and access refunds on local retail taxes.

Some 10,000 South Korean merchants are supporting GTF so far, and the pair has "plans to expand the tax refund service to more merchants and other countries in Asia in the future," the statement added. A similar service debuted in Europe in early 2017, allowing users to receive tax rebates in their Alipay accounts "after scanning their Alipay QR codes at airport tax counters." The move aims to court a growing group of international tourists, as more than 150 million Chinese consumers are expected to travel overseas in the next year and spend an estimated \$261 billion in the process.

## The real-time payments revolution

### Real-time payments capture corporate attention

If new findings from TD Bank are to be believed, faster payments technology is capturing the corporate



payments world's attention. Its [research](#) suggests a corporate payments market shift with increased interest in real-time payments systems. Of the 390 industry professionals surveyed, 42 percent predicted that integrating real-time payments into online banking will have the greatest impact on commercial payments in the next three-to-five years. That beat out AI and ML, cited by 20 percent, blockchain at 11 percent and biometrics at 4 percent.

Regardless of which technological innovation turns out to have the greatest impact, researchers have found that organizations are struggling to keep up with the changes. The barriers lie in legacy infrastructure, with professionals acknowledging the need to upgrade their systems and back-office systems to accommodate the technological upgrades headed their way.

### **PNC widens access to RTP**

PNC Bank is also betting on real-time payments technology, recently noting in a [press release](#) that it would link corporate PNC Treasury Management customers to the capabilities on Aug. 20. Those customers can now originate real-time transactions to corporate or consumer receivers via the bank's PINACLE online and mobile banking portal, or do so through file transmission and an API.

Funds transferred using real-time solutions are available to receivers within seconds, and the system supports faster transactions on a 24/7/365 basis — a critical component for the feature, according to Chris Ward, PNC Treasury Management's executive vice president and head of product management and operations. The change comes less than one year after the FI first went live on The Clearing House's Real-Time Payments (RTP) network via Finastra's Fusion Payments Platform. In a statement



at the time, Ward said faster payment technologies were “creating opportunities for banks and clients to reimagine [their] business models.”

### **BBVA Compass debuts two new real-time solutions**

BBVA Compass is also investing in real-time payment processing capabilities, [rolling out](#) a pair of new products — RealTime ARP and RealTime Positive Pay — to upgrade its mobile business banking app and add new capabilities. RealTime Positive Pay provides end users with real-time alerts on possibly fraudulent check or electronic payment transactions, according to the company. It verifies check and Automated Clearing House (ACH) payments, thereby offering faster visibility into exceptions. In addition, business users can customize alerts or access an online dashboard in the BBVA Compass net cash platform.

RealTime ARP works to automate check reconciliation and streamlines reporting, offering an overview of check and electronic payment activity as it occurs. BBVA Compass provides businesses with an online dashboard to view this information, and creates detailed reports on both the net cash online platform and its mobile app.





### Citi offers Payment Insights

Citi is adding new capabilities of its own, [giving](#) corporate clients increased access to both real-time payment information and on-demand transfers via the CitiDirect BE® electronic banking platform. Citi Payment Insights will “empower clients” by offering a more complete view of the transaction lifecycle — within the FI’s global network and across the correspondent banking ecosystem — by integrating the transparency provided by SWIFT’s global payments innovation (gpi) initiative.

The institutional payments industry has historically suffered from an inability to fully trace payments throughout the global financial system, Citi said, and payment inquiries often rely on lengthy manual and paper-

based processes. The company is looking to digitize clients’ payment experiences through gpi, APIs, cloud computing, Big Data and other cutting-edge technologies. Its enhanced visibility is launching in 50 geographic markets, and includes processing status, timelines, correspondent bank charges deducted and amounts credited to beneficiaries.

### myPOS brings instant payments live

FIs aren’t the only ones putting their faith in real-time payments, however. Point-of-sale (POS) solutions provider myPOS Europe Ltd. recently [rolled out](#) its own instant payment capabilities via a partnership with tech provider Form3. The service will allow the former’s customers doing business in the U.K. to access instant payment capabilities, and can reduce payment times from three days to just 10 seconds.

In a [press release](#), Andrew Byrne, myPOS’ chief operating officer, cited increasing customer demand as the motivation behind the collaboration. The pair will work together to “break down” real-time payments integrations barriers, according to Adam Moulson, Form3’s chief customer officer, enabling them to become “economically viable for businesses of all sizes.”



# SAME-DAY INSURANCE CLAIMS

Filing out an insurance claim is typically preceded by an unfortunate and unexpected event like an illness, injury, accident, crime or natural disaster. That setback often means consumers want and expect access to their insurance claim payouts as soon as possible. After all, the sooner their funds are delivered, the sooner they can defray the costs of recovery, repairs and other expenses and get their lives back on track.



Despite this urgency for speedier disbursements, the [\\$1.1 trillion](#) insurance industry has continued to rely on legacy methods and processes. As such, consumers typically wait days, if not weeks, for their claims to be delivered

as paper checks to their mailboxes. Fortunately, though, that's all beginning to change, and insurance providers are turning to emerging technologies to pave the way for faster and more convenient disbursements.

## Apps and auto repairs

Auto glass repair and claims management company Safelite Solutions is looking to smartphone apps and a new partner to offer customers same-day claim disbursements. It recently announced a [collaboration](#) with Ingo Money to provide instant payments for insurance claims via a one-time-use mobile app. That app moves claims along more quickly, according to Jon Cardi, Safelite's senior vice president of client sales and support, shrinking the traditional 14-day claims-to-payment cycle to just a single day.

He described mobile apps as "game changers" for the claims disbursement process, largely because they offer the

ability to turn what was once a friction-filled game of telephone tag with an agent into a self-service process. For example, a customer who has been in a car accident can simply download the mobile app, upload photos of the damaged vehicle and receive an estimate within approximately one hour. Once a customer accepts the estimate's conditions, funds are instantly disbursed via Ingo Money and can be used at the auto shop for repairs. Should ancillary repairs be needed, Safelite can have funds pushed from the insurance firm directly to the body shop.

The solution aims to help the company deal with a growing glut of annual claims, including 20 million for auto, and enable a more streamlined user experience, Cardi said.

"This is total disruption within the insurance industry," he emphasized, and on a significant scale.

### Taking the pain out of insurance payouts

Other outside players are looking to tackle the insurance payouts pain point. Boston, Massachusetts-based auto, home and business insurer Safety Insurance has said it will roll out same-day ACH payment capabilities for insurance claims. It is teaming up with NACHA – The Electronic Payments Association to make this happen.

In a [statement](#), Chad Hauff, director of premium accounting for Safety Insurance, noted that claim disbursements speed isn't only a matter of convenience, as it can also determine whether a victim of a natural disaster will have a place to sleep.



"In a storm or a disaster, there can be disruptions that make it impossible to mail a check," Hauff said. "For someone who doesn't have a large bank account, that money may give him the opportunity to buy food or pay for a hotel."

### The (faster) future of insurance claims

Auto insurance players on the other side of the world are also looking to enable same-day auto claims, though customers may have to wait a bit longer for these capabilities to become available.

Japan's largest insurance agency, Tokio Marine Holdings, recently [announced](#) it would begin offering same-day auto insurance payouts by 2020, collaborating with American AI developer Metromile to cut the claims process by as much as two weeks. The company recently participated in an investment round, too, joining a group that includes

Canada's largest insurer, Intact Financial, is investing approximately \$135 million in Metromile earlier this year.

Other Japanese companies are making similar moves. Fellow insurance player Sompo Japan Nipponkoa Insurance has invested in U.S. tech company Trov, as part of its own plans to offer same-day insurance payouts for stolen items like cameras. The pair has a shorter timeline for full-scale rollout, aiming to make the service available within the year.

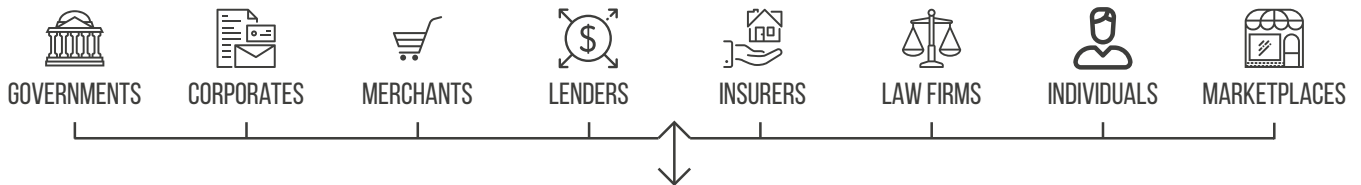
As insurance claim disbursement solutions continue to evolve, consumers' calls for faster claim payouts are likely to grow louder. It does appear that insurance players have realized the importance of offering speedy disbursements to their clients, though, based on recent investment activities. While many consumers may hope they never to have to file a claim, they will expect to be able to access those funds ASAP should the unexpected arise.



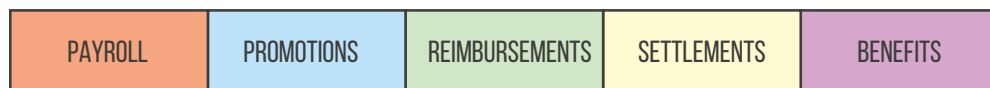




## USE CASES



## POINT SOLUTIONS



## SETTLEMENT



INSTANT  
SAME-DAY  
NEXT-DAY  
LATER

## PAYMENT METHOD



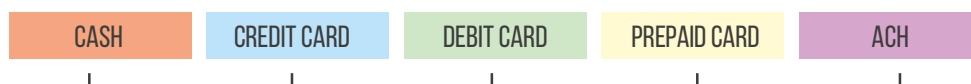
CASH  
DEBIT CARD  
CREDIT CARD  
PREPAID CARD  
BANK-TO-BANK  
DIGITAL WALLET  
PRIVATE LABEL

## 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

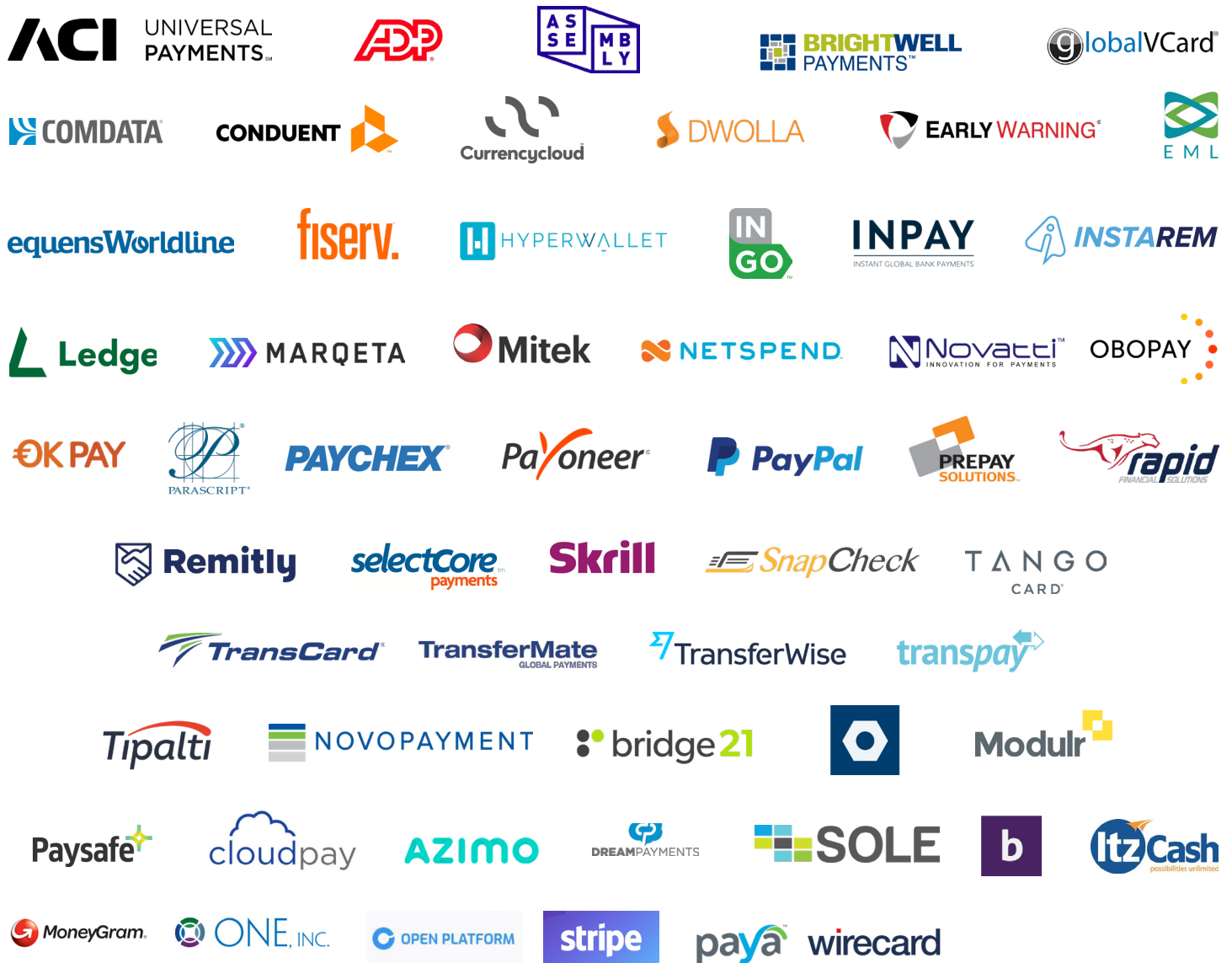
	PAYROLL	PROMOTIONS	REIMBURSEMENTS	SETTLEMENTS	BENEFITS
 CORPORATES	FREELANCER PAYMENTS	EMPLOYEE	TRAVEL EXPENSES		PENSION
 MERCHANTS	TEMP LABOR	EMPLOYEE, CUSTOMER PROMOTION	RETURNED MERCHANDISE		
 INSURERS	FREELANCER PAYMENTS	EMPLOYEE	REFUND POLICY	CLAIMS	
 LENDERS	FREELANCER PAYMENTS	EMPLOYEE		LOANS	
 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

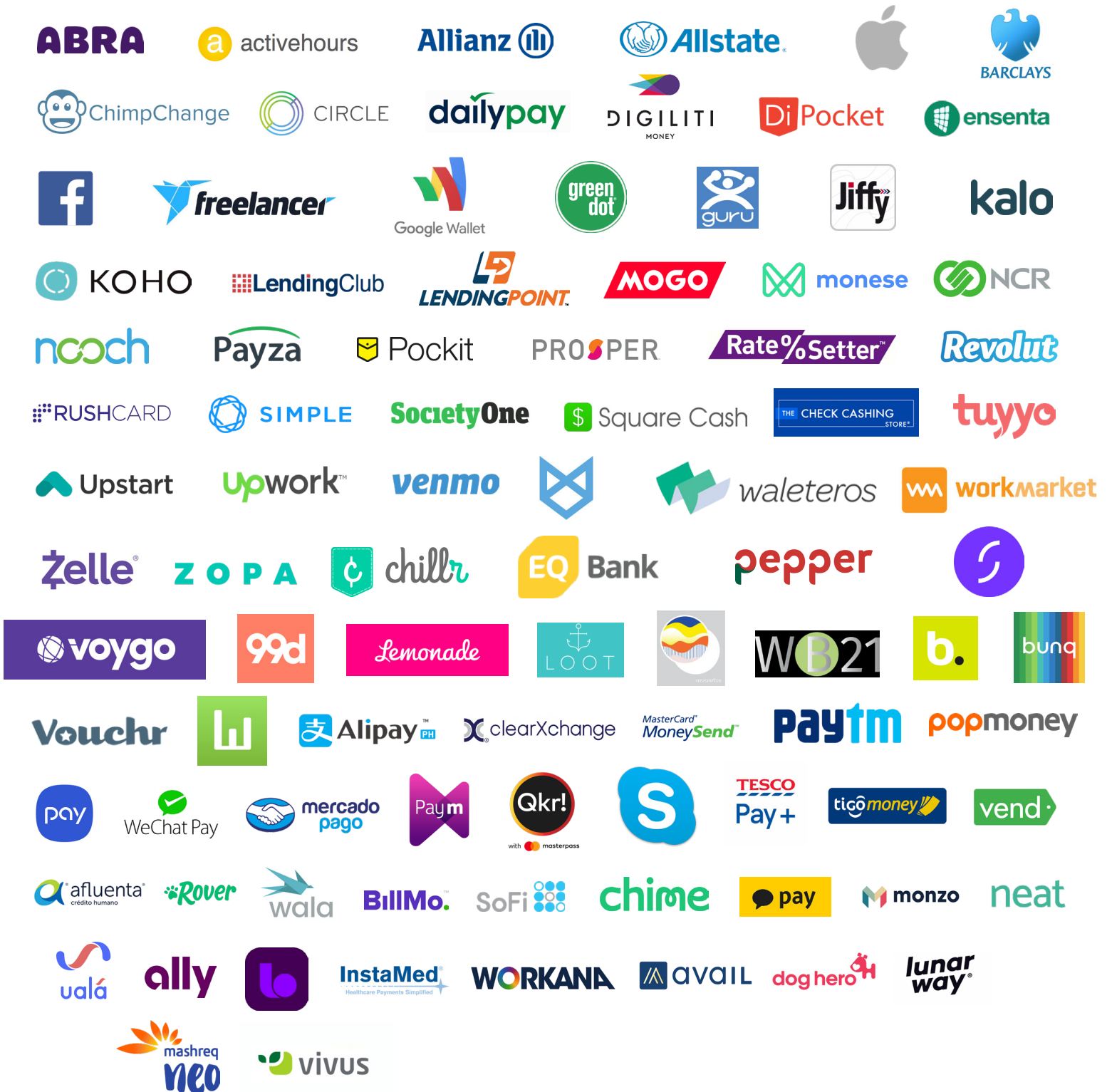


### ENABLING PLATFORMS



## Disbursements Ecosystem Framework

### POINT SOLUTIONS







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.

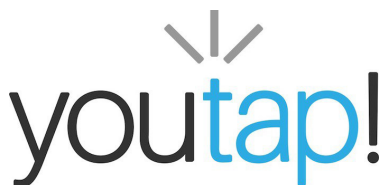
#### VERTICALS

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.visa.com/direct)



### 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](https://www.aciworldwide.com)



ADP is a global provider of cloud-based human capital management solutions, including human resources, payroll, talent, time, tax and benefits administration. ADP 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](https://www.adp.com)



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

### Assembly Payments

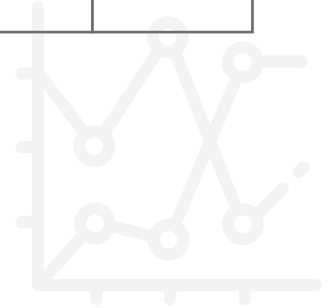
#### VERTICALS

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

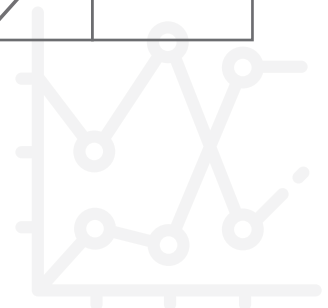
#### VERTICALS

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.

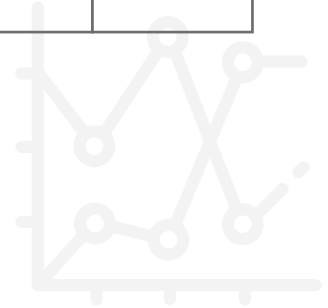
### Corporate Spending Innovations

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.

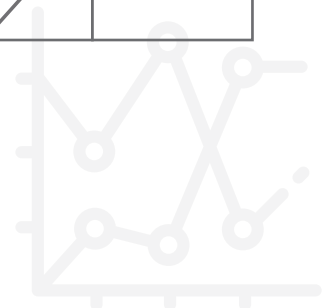
### Currencycloud

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://www.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://www.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.

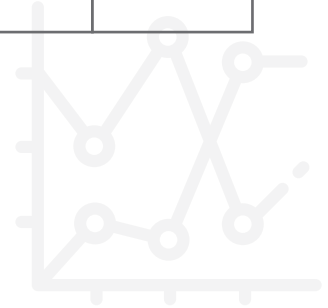
#### VERTICALS

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

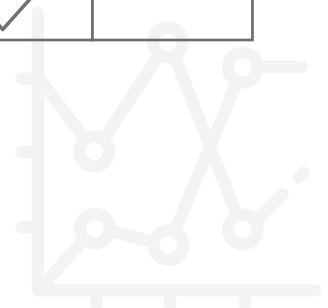
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

**Website :** [equensWorldline](#)





## Fiserv

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.

### 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

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.

### 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

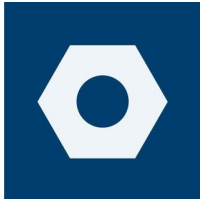
##### VERTICALS

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

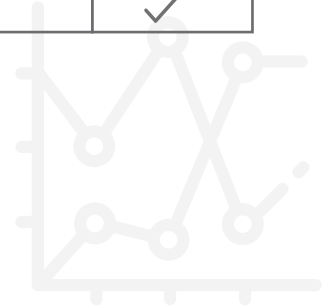
#### VERTICALS

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

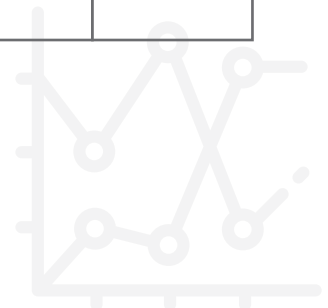
#### VERTICALS

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.

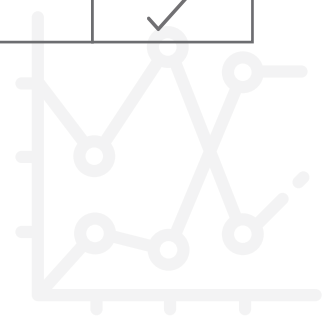
### Modulr Finance

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.

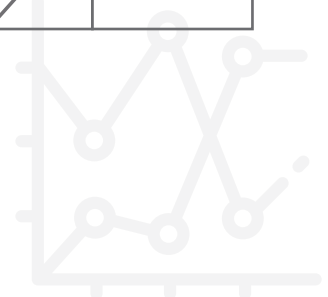
### MoneyGram

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

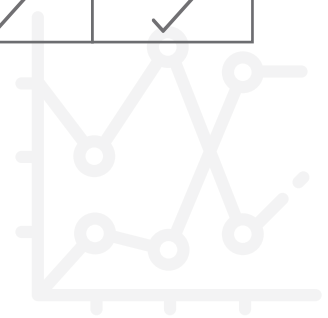
#### VERTICALS

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

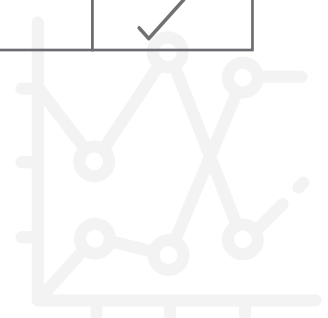
#### VERTICALS

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://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://pleo.com)



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

### PrePay Solutions

#### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** Payroll, corporate disbursements, P2P payments

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



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

### Rapid Financial Solutions

#### VERTICALS

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

**Settlement Time :** Instantly

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

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



# Remitly

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

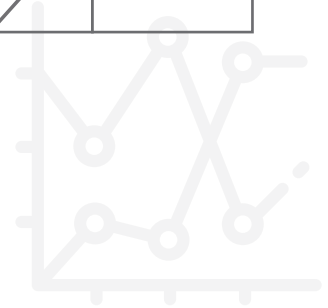
### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

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



# selectCore<sup>™</sup> payments

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

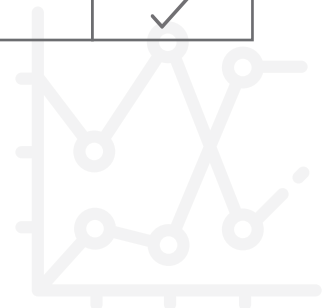
### VERTICALS

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

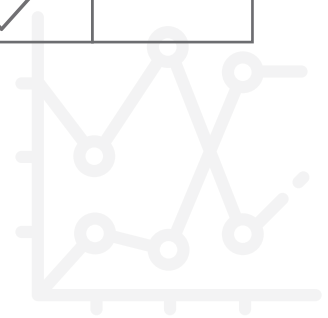
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P Payments, Digital checks

**Website :** [Skrill](https://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

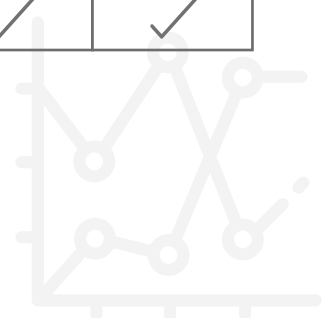
#### VERTICALS

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

**Settlement Time :** Not Available

**Services Provided :**

**Website :** [SnapCheck](https://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

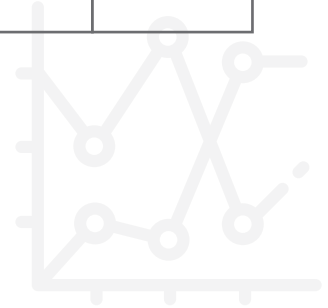
#### VERTICALS

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

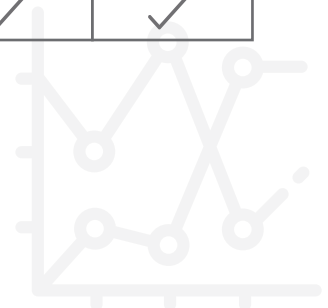
#### VERTICALS

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

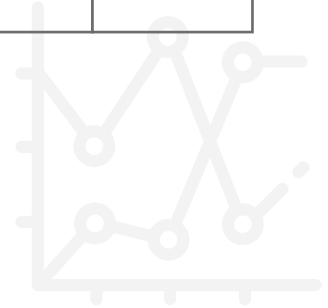
#### VERTICALS

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

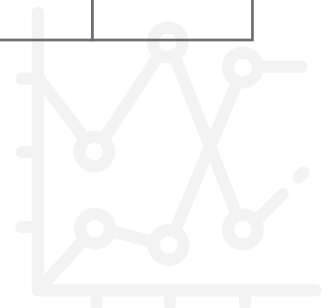
#### VERTICALS

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



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



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

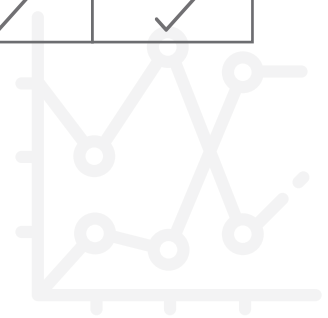
### VERTICALS

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

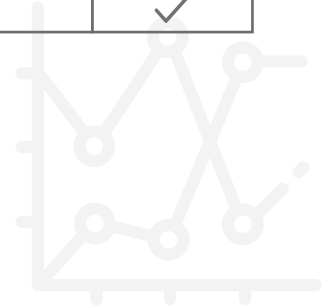
#### VERTICALS

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

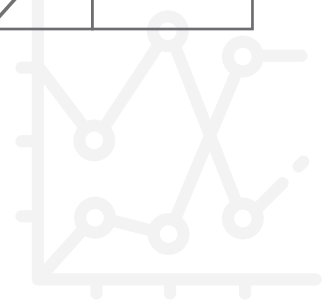
#### VERTICALS

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.

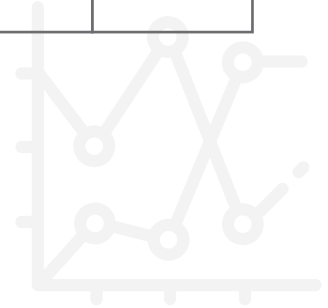
### Activehours

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.

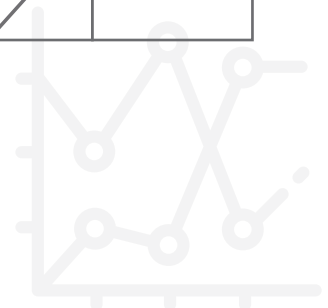
### Afluenta

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)



Ally is an online banking solution that allows bill payments through digital wallets like Apple, Google, Samsung and Microsoft, and also includes P2P service.

### Allstate

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instant

**Services Provided :** P2P

**Website :** [Ally](https://www.ally.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.

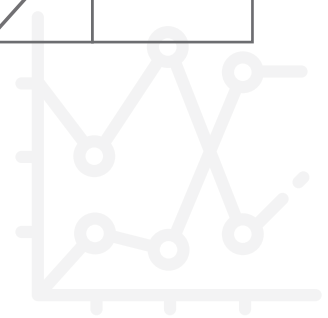
### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

**Website :** [Apple](#)



## Avail

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

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time :** Instant

**Services Provided :** Payroll disbursements

**Website :** [Avail](#)



**NEW**



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.

### Barclays Pingit

#### VERTICALS

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

**Settlement Time :** One day to two days

**Services Provided :** P2P payments

**Website :** [Barclays Pingit](#)



Better is an app that allows health insurance claims disbursements, mainly focused on out-of-network services. The bill is paid with cash and the app allows it to be processed via a photo of the bill.

### Better

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

**Settlement Time :** Instant

**Services Provided :** Insurance Disbursements

**Website :** [Better](#)





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

### BillMo

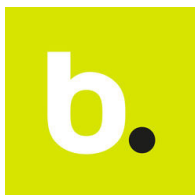
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instant

**Services Provided :** p2p, corporate

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



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.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'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://www.chime.com)



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

### ChimpChange

#### VERTICALS

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

**Settlement Time :** Instantly

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

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



## CIRCLE

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

### Circle

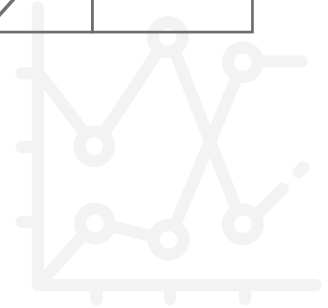
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** One day to two days

**Services Provided :** P2P payments

**Website :** [Circle](https://circle.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

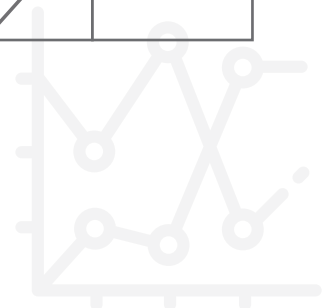
#### VERTICALS

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](#)



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

### Digiliti Money

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓	✓				

**Settlement Time :** N/A

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

**Website :** [Digiliti Money](#)



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

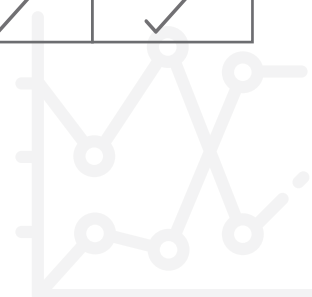
#### DiPocket Limited

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

**Settlement Time :** Instantly

**Services Provided :** P2P payments, payroll disbursements

**Website :** [DiPocket Limited](https://DiPocket Limited)



DogHero offers an app and web platform to connect dog owners in need of pet care with willing hosts. Pet sitters can be paid via the app or platform.

#### DogHero

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time :** Instantly

**Services Provided :** Payroll disbursements

**Website :** [DogHero](https://DogHero)



NEW





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.

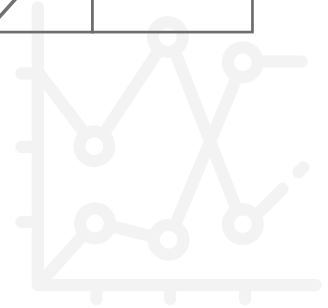
### VERTICALS

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.

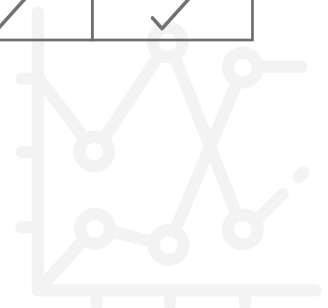
### VERTICALS

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://wallet.google.com)



### Green Dot

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

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
✓			✓				

**Settlement Time :** Instant

**Services Provided :** Payroll Disbursements, Corporate Disbursements

**Website :** [Green Dot](https://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://guru.com)



### InstaMed

InstaMed is an app that offers insurance claims disbursements and bill payments for providers and payers. The app allows the user to create a digital wallet and make recurring payments to providers. The app is accessible via mobile, tablet or desktop.

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

**Settlement Time :** Instantly

**Services Provided :** Insurance Disbursements

**Website :** [InstaMed](https://instamed.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.

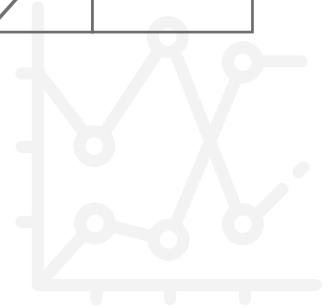
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P Payments

**Website :** [Jiffy](https://jiffy.com)



Kakao Pay

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.

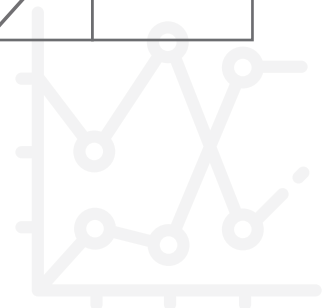
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time :** Instantly

**Services Provided :** Payroll Disbursements

**Website :** [Kakao Pay](https://kakao-pay.com)





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.com)



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.com)



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

### Lemonade

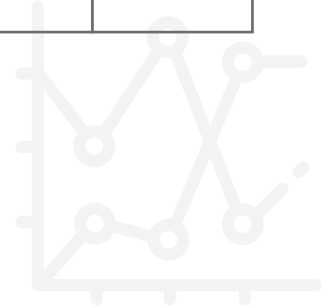
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
				✓			

**Settlement Time :** Almost instant

**Services Provided :** Insurance Disbursements

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



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

### LendingClub

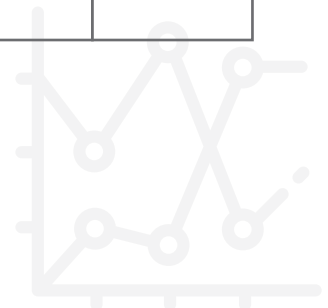
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** Varied

**Services Provided :** Loans

**Website :** [LendingClub](https://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)



Digital bank Lunar Way is designed to enable mobile person-to-person (P2P) transfers, bill payments and bank account features.

### Lunar Way

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time :** Instant

**Services Provided :** Payroll disbursements, P2P payments

**Website :** [Lunar Way](#)

NEW



Mashreq Neo is a full-service digital-only bank offering person-to-person (P2P) transfers, bill payment features and salary disbursement options.

### Mashreq Neo

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time :** Instant

**Services Provided :** Payroll disbursements

**Website :** [Mashreq Neo](#)

NEW



**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

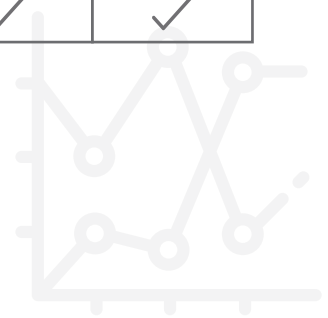
#### VERTICALS

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

**Settlement Time :** Instant

**Services Provided :** P2P Payments

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



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

### Mogo

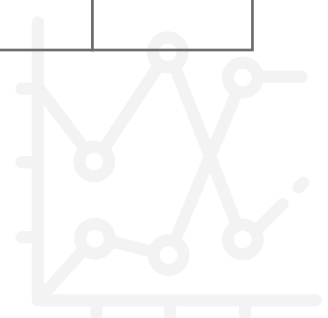
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** Same-Day

**Services Provided :** Loans

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





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

### Monese

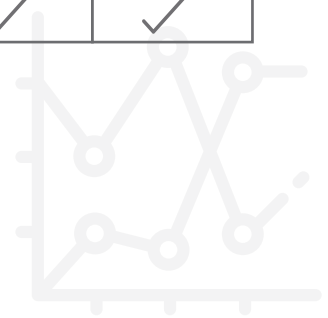
#### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** P2P payments, payroll disbursements

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



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

### MoneySend

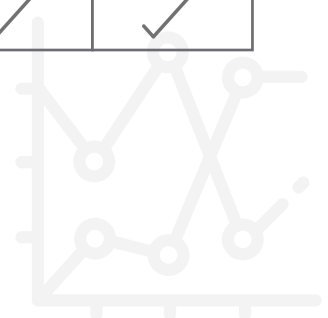
#### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** P2P payments, government disbursements, corporate disbursements

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





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](https://monzo.com)



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

### Moonrise

#### VERTICALS

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

**Settlement Time :** 24 Hours

**Services Provided :** Payroll Disbursements

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



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

## NCR

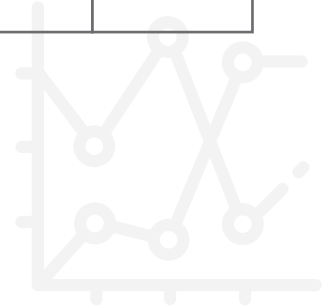
### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓	✓				

**Settlement Time :** One day to two days

**Services Provided :** Check imaging, remote deposit capture

**Website :** [NCR](#)



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

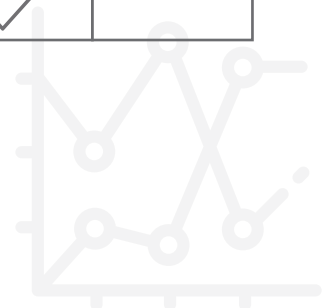
### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time :** Instantly

**Services Provided :** Payroll Disbursements

**Website :** [Neat](#)





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](https://nooch.com)



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

### Paym

#### VERTICALS

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

**Settlement Time :** Instant

**Services Provided :** P2P Payments

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





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

### Paym

#### VERTICALS

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

**Settlement Time :** Instant

**Services Provided :** Food Wallet, QR Code

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



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

### Payza

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

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



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.

### Pepper

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** 1 Business day

**Services Provided :** Lending disbursements

**Website :** [Pepper](#)



# 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](#)



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)



Qkr!

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.

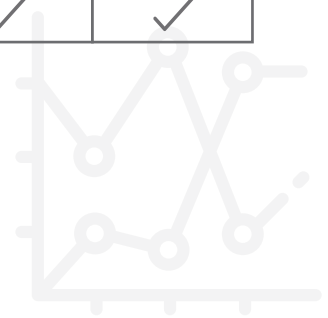
VERTICALS

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

**Settlement Time :** Instant

**Services Provided :** P2P Payments, Services Provided

**Website :** [Qkr!](#)



RateSetter

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.

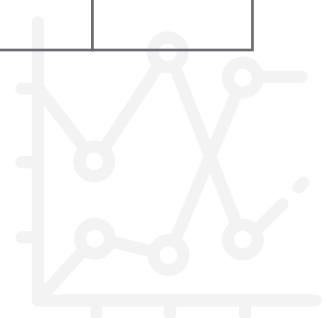
VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** One business day

**Services Provided :** Loans

**Website :** [RateSetter](#)





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

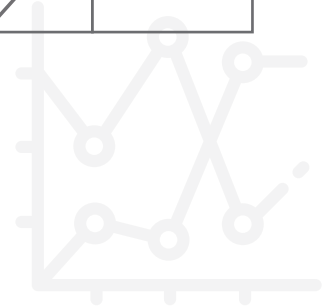
#### VERTICALS

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

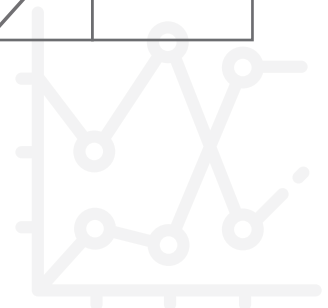
#### VERTICALS

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

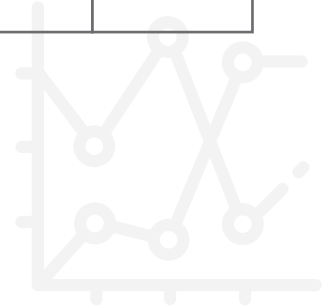
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time :** Instantly

**Services Provided :** Cash checks, mobile app

**Website :** [RushCard](#)



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

### Samsung Pay

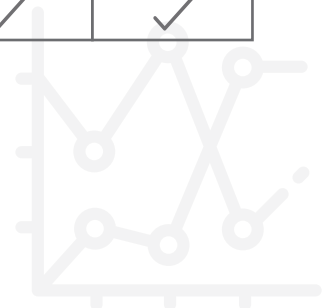
#### VERTICALS

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

**Settlement Time :** Instant

**Services Provided :** Payroll disbursement, corporate disbursements, government disbursements

**Website :** [SamsungPay](#)





**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](#)



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

### Skype

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instant

**Services Provided :** P2P Payments

**Website :** [Skype](#)



# SocietyOne

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

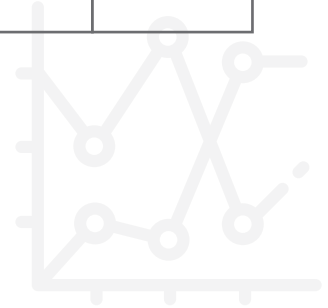
### VERTICALS

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

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

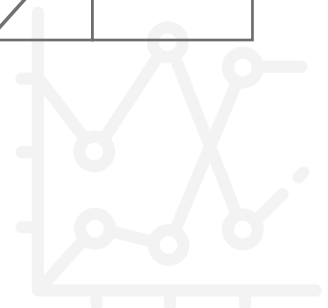
### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓			✓	

**Settlement Time :** Instant

**Services Provided :** Student payments

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





## Square Cash

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

### Square Cash

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

**Website :** [Square Cash](#)



Starling Bank 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](#)



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

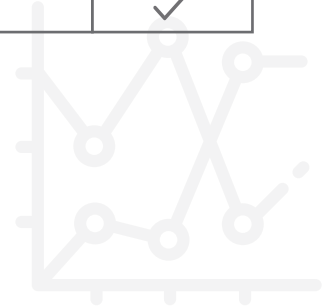
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					✓

**Settlement Time :** Instant

**Services Provided :** P2P Payments

**Website :** [Tesco Pay](#)



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

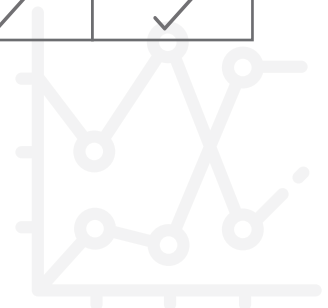
#### VERTICALS

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

**Settlement Time :** Instant

**Services Provided :** P2P Payments

**Website :** [Tigo Money](#)





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 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.

### Ualá

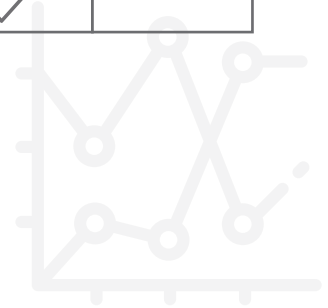
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instant

**Services Provided :** P2P

**Website :** [Ualá](https://uala.com)



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

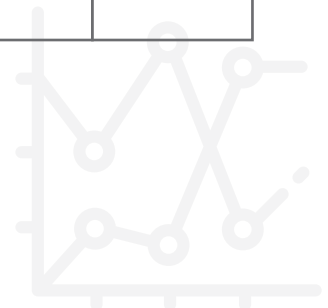
#### VERTICALS

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://www.vend.com)



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

### Venmo

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P Payments

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



### Verse

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)



Argentina-based Vivus offers solutions via the web and a mobile app, enabling credit simulation and approval. It collects disbursements that can then be deposited in a bank account.

### Vivus

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** Instantly

**Services Provided :** Lending disbursements

**Website :** [Vivus](https://vivus.com.ar)

NEW



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

### Vouchr

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** N/A

**Services Provided :** P2P payments

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





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

### Voygo

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time :** Instantly

**Services Provided :** Corporate Disbursements

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



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

### Wala

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					

**Settlement Time :** Instant

**Services Provided :** P2P

**Website :** [Wala](https://wala.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

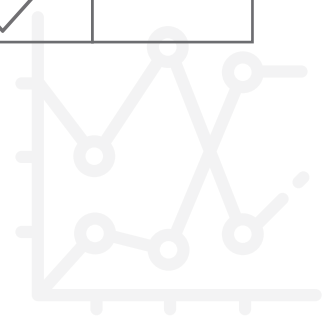
##### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** Payroll disbursements, P2P disbursements

**Website :** [WB21](https://wb21.com)



© 2018 PYMNTS.com



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

#### WeChat Pay

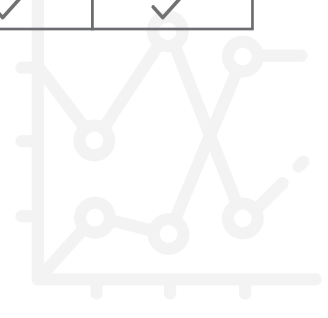
##### VERTICALS

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

**Settlement Time :** Few Minutes

**Services Provided :** P2P payments, corporate disbursements

**Website :** [WeChat Pay](https://wechatpay.com)





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

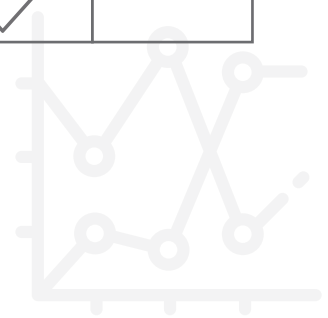
### Workana

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

**Settlement Time :** Instantly

**Services Provided :** Payroll Disbursements

**Website :** [Workana](https://workana.com)



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.

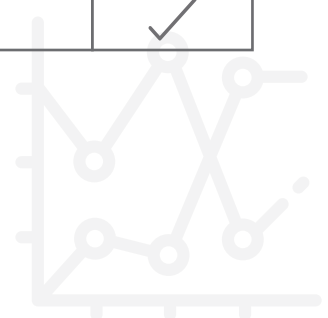
### WorkMarket

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

**Settlement Time :** Instantly

**Services Provided :** Employee payments

**Website :** [WorkMarket](https://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

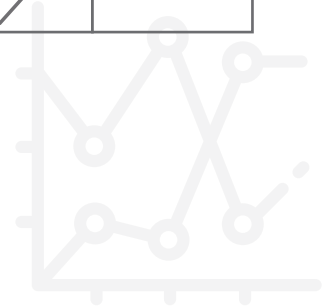
### VERTICALS

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

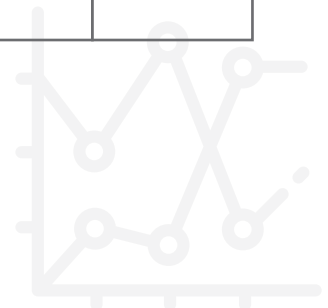
### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** 1 – 3 Days

**Services Provided :** Loans

**Website :** [Zopa](https://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, headquartered in Atlanta, 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.

Learn more at [www.ingomoney.com](http://www.ingomoney.com).

## PYMNTS.com

[PYMNTS.com](http://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.