

DECEMBER 2018

# DISBURSEMENTS

## Tracker™



## BRINGING SECURITY AND CONTROL TO TICKET SALES

**Giving the secondary ticket market  
a security boost**

– Page 6 [\(Feature Story\)](#)

**American Express looks to help gig  
workers “Go”**

– Page 10 [\(News and Trends\)](#)

**The top players in the  
disbursements ecosystem**

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## Acknowledgement

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

**M**ost employees would prefer to be paid more and to be paid faster. For gig workers, this isn't just a passing fancy — it's a major career complaint. There is good news on the horizon, however. Gig workers' disbursements are slowly but surely becoming, well, less slow.

Research done by PYMNTS found that, in recent months, there has been a slight uptick in the speed at which gig payments are received. Nearly one-quarter (23 percent) of gig workers surveyed as part of the most recent [Gig Economy Index](#) said they received wages instantly, while a similar percentage (24 percent) said they were paid the next day. Both of these numbers are increases from previous statistics, indicating that some employers are hearing gig workers' requests for same-day and instant payments.

The bad news? Despite the improvement, speed still remains a crucial issue for many gig workers and freelancers, and the available options may not be enough to keep these employees satisfied.

The vast majority of gig workers (84.5 percent) said they'd take on more gig work if they were paid faster. This sizable percentage may soon find themselves singing a different tune as companies from around the disbursements space look to boost the speed of payments and more quickly compensate employees.

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

American Express is hoping that digital and virtual cards will do just that. The company recently [rolled out](#) American Express Go, a new digital service that helps mid-sized and large companies handle business expenses for temporary workers, recruits and employees without corporate cards. According to a press release, the solution features a virtual card that can be used online and over the phone, along with a physical card that can be used for in-person

payments. According to American Express, Go is particularly well-suited for companies that hire many freelancers because the service offers an improved mobile experience for gig workers.

Cashplus, meanwhile, is turning to application programming interfaces (APIs) to improve gig worker disbursements. The company recently [introduced](#) the Payments API, which allows small- to medium-sized businesses (SMBs) to make mass, simultaneous payments to vendors, enabling SMBs to initiate payments for payroll, lending, accounting and other digital platforms all at once. The solution is, according to the company, particularly effective for SMBs in the gig economy. Cashplus noted that the API could significantly cut down on fees imposed by traditional banks if SMBs used it to initiate their transactions on their own.

In India, Bonfleet is hoping to bring digital disbursements to Uber drivers and other freelance workers. Recent reports from [The Hindu Business Line](#) claimed that the company is expanding its credit card offering after its debut to gig workers last year. The card allows professionals to make payments without relying on getting paid in cash. The Bon card is offered through Bonfleet Solutions' collaboration with other non-bank financial companies that are able to extend credit to professionals, as well as in coordination with YES BANK and Federal Bank.

To read more on these stories, along with other headlines from around the space, check out the Tracker's News and Trends section (p. 10).

### Deep Dive: Instant and real-time payments innovations

Real-time and instant payments schemes are having a major impact on the world of disbursements, not just in the world of gig workers, but also around the modern economy. In the Disbursements Tracker™ Deep Dive (p. 16), PYMNTS explores the latest instant and real-time payment innovations, as well as the future of faster payments technology.

### Bringing security and control to ticket sales

The secondary ticket market, meanwhile, also relies on speedy and safe disbursement practices.

But the industry, which brings in more than \$35 billion annually, often leaves concert-goers, ticket sellers, venues and artists in the dark when it comes to detailed information about who they're dealing with, which can lead to risks and delays. In the latest Tracker feature story (p. 6), Stephen Glick, ticket resale platform CEO and co-founder of [Project Admission](#), tells PYMNTS how the company is working to bring additional security and control to secondary ticket sales.

### December Tracker Updates

Each month, the Tracker's provider directory highlights leading disbursement players from around the space. This edition boasts more than 100 providers, including three additions: Enservio, Pungle and Wyndy.

## EXECUTIVE INSIGHT

### *How are instant payments evolving beyond the gig economy?*

"One of the defining features of both instant payments and the gig economy is immediacy. This affinity has made them natural partners, and it's one of the reasons why we've seen gig employers serve as early adopters of instant payments. But this same demand for real-time [payments] is a critical component of much more than just ride-sharing — [it] has grown into nearly every aspect of modern life. From grocery delivery to event tickets, we all want our needs to be fulfilled on the spot. It follows, then, that the payment aspect of these transactions carries the same expectation. In fact, in the PYMNTS survey from earlier this summer, more than 75 percent of people who received disbursements said speed is very important to them.

But this desire for speed is not unique to customers — consumers and companies alike expect transactions and payments to settle in real time. Borrowers want their loan funds to be paid in real time to an account of their choosing, while lenders want the ability to pull payments in real time through the same integration points. Similar two-way real-time transaction demands apply [to] the insurance industry, for expense reimbursements and hundreds of other use cases.

This natural evolution of instant payments beyond one-way transactions to dual push-pull payment systems must deliver on the basic promises of convenience, ease of use and choice. For companies, that means a single integration path that can handle both types of transactions, a packaged solution that includes all technology and compliance components, and a network of endpoints that provide ubiquitous consumer account coverage and guaranteed first-time delivery. For customers, these payments must provide fully guaranteed funds immediately delivered to any account they choose.

Ultimately, two-way, real-time payment environments will eliminate risk and delay to power a true instant-money economy."

**DREW EDWARDS**, CEO of [Ingo Money](#)

# 5 FAST FACTS



**74%**

Share of executives who cited lack of interoperability as a chief inhibitor of real-time payments adoption



**32%**

Portion of Bridge Millennials who express a strong interest in faster access to wages



**70%**

Share of businesses that say they would benefit from real-time disbursement capabilities



**1.9B**

Total number of disbursements made by American companies to consumers each year



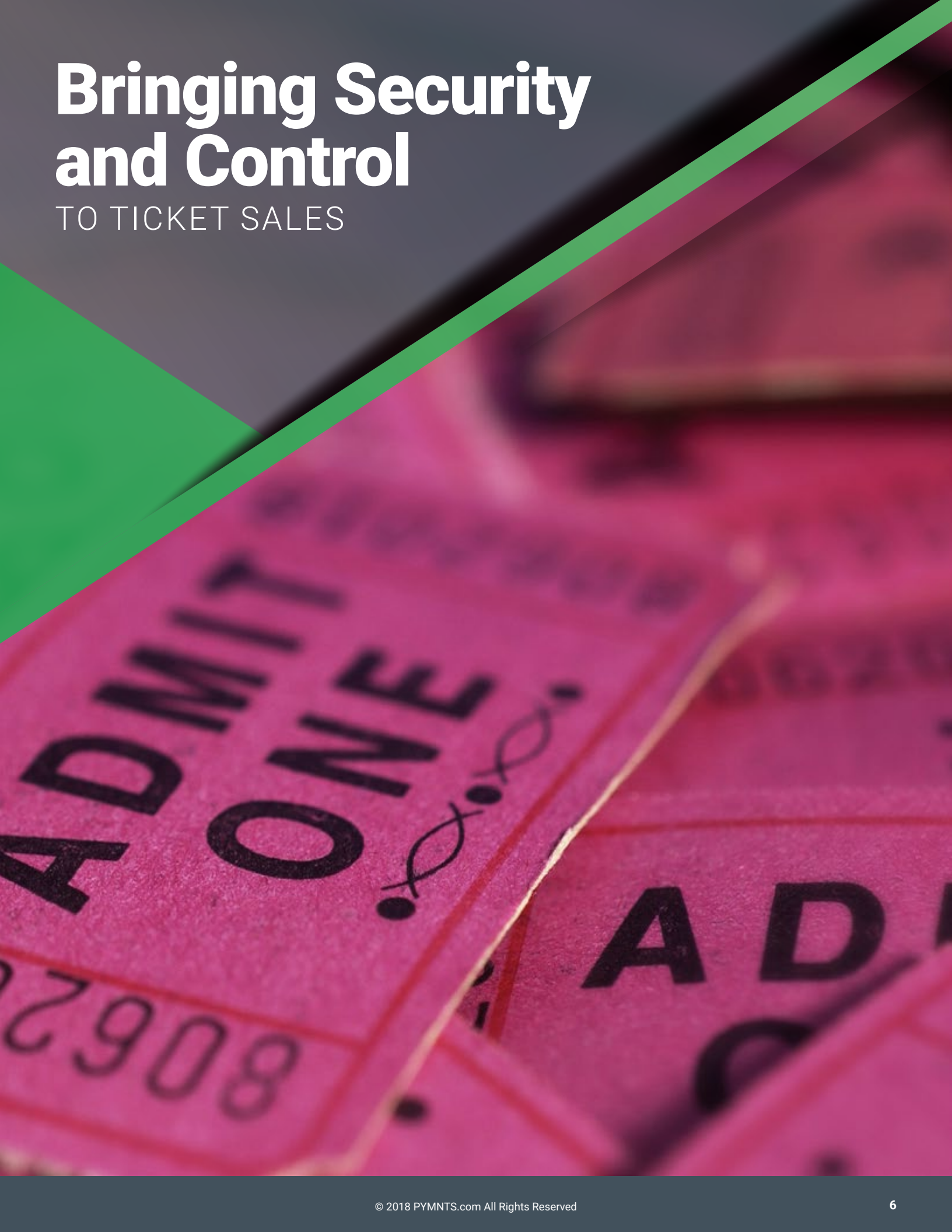
**64%**

Portion of businesses that believe tokenized payment solutions will have an impact on their company within four years



# Bringing Security and Control

TO TICKET SALES





“What we’re really trying to do is connect some of the dots in this industry and join together what’s a pretty entrenched and fragmented infrastructure.”

Stephen Glicken, CEO and co-founder of [Project Admission](#)

Putting on large-scale, live entertainment events — from concerts to ballgames to TED Talks or any other major gathering of people — and selling tickets for those events has always been big business — but so is reselling those tickets on secondary markets.

What was once the domain of seedy characters, hoping to resell tickets while hanging out outside arenas and stadiums, has become a thriving — and legitimate — industry. Marketplace platforms like Stubhub have pushed the ticket resale market to become a more than [\\$35 billion](#) industry as of 2017, and the space is expected to grow at a CAGR of more than 6 percent per year through 2022.

The secondary ticket market may be a rapidly growing space, but it’s also one rife with roadblocks and

challenges, according to Stephen Glicken, CEO and co-founder of [Project Admission](#), a ticket resale platform. In a recent interview with PYMNTS he noted that, while these platforms provide a valuable service to concert-goers, ticket sellers, venues and artists, many of these parties are left in the dark when it comes to detailed information about who they’re dealing with, which can lead to risks and delays.

“There are a lot of issues within the ticketing landscape,” Glicken said, noting that as much as 40 percent of tickets sold for any event wind up being resold on a secondary marketplace. “What we’re really trying to do is connect some of the dots in this industry and join together what’s a pretty entrenched and fragmented infrastructure.”



[A lack of] data is one of the biggest problems in the industry.



### Tracking tickets — and buyers

One of the biggest issues with the current methods of selling secondhand tickets is the lack of information about who's making a purchase and what happens to the ticket after it's transferred. Glicken pointed out that secondhand ticket platforms often know plenty of information about sellers, who are required to create an account before posting tickets, provide proof of their identities and provide relevant payment information, such as bank account numbers. Buyers, on the other hand, can often make purchases as guests without registering an account, and they can even pay through gift cards or other methods that may mask their identities.

"[A lack of] data is one of the biggest problems in the industry," he said. "We don't know who's in the room, who's buying these tickets ... you sell a bunch of tickets, which then get dispersed into third-party marketplaces that are not connected with the rights holder or the primary ticketing company."

This can introduce a layer of risk for sellers, as well as for the platforms that facilitate the transactions. Sellers who

complete a transaction with a buyer who fails to promptly pay may be left hanging — or, because many platforms, including Stubhub guarantee payments to sellers, they could be the ones waiting for a debt to be repaid.

This lack of information on buyers can also affect venues, which are increasingly eager for details on who is attending live events, due to, in large part, violent incidents in the past. Venues currently lack the information on attendees that could be used to assess any potential threats.

Glicken and his team have worked to solve this problem by applying QR codes to tickets that include details about buyers and sellers, in much the same way that airplane and transit passes carry information on the holder. This transaction information is not limited to just the most recent purchase, but can be used to trace a ticket's path from the original seller to the final purchaser.

"What we're building is a label software that could integrate with any company in order to help take over and manage the distribution and sale of digital tickets," he said. "What we've really done, I think, is built a simple platform that converts the ticket into kind of an airplane ticket."





### Simplifying transfers

The amount of information included in secondary ticket transactions could also provide faster, simpler and more secure disbursements to sellers and ticket transfers to buyers, Glicken noted. Project Admission provides an API that improves on the ticket transfer process, allowing sellers to send tickets directly to buyers once a transaction has been completed, rather than using intermediary methods like emails, PDF links or even mail.

“You’re basically swapping ownership directly online with our platform,” he explained. “It’s all part of the platform of the ticket.”

Because sellers’ payments are often dependent on the tickets arriving to recipients safely and as expected, speeding up this transfer process doesn’t just get tickets into the hands of buyers more quickly — making it feasible for them to make last-minute ticket purchases — but also gets funds to sellers faster.

There’s another additional benefit, Glicken claimed — one that could help quiet one of the loudest criticisms of the secondary market: outrageously high prices. With the API, artists can place price or resale caps on tickets, ensuring that fans aren’t held hostage by scalpers looking for a quick payday.



Keeping ticket prices low enough for the average consumer to afford, while still enabling resellers to make profits, will likely become increasingly important for ticket resale markets going forward. After all, while the market continues to expand its customer base, locking customers out of the arena due to high prices could stop all of that growth in its tracks.

### Going gig

#### American Express debuts Go

Gig workers want to get paid faster and American Express wants to help. The company recently [unveiled](#) American Express Go, a new digital service that helps mid-sized and large companies handle business expenses for temporary workers, recruits and employees without corporate cards. According to a press release, the solution features a virtual card that can be used online and over the phone, along with a plastic card that can be used for in-person payments.

Go can be added to any existing American Express corporate payments account, allowing businesses to reduce the back-office hassle of reviewing expense forms and issuing checks by increasing the ease and flexibility of providing access to new groups of individuals. American Express Go is being powered by American Express vPayment, a virtual payments service that enables businesses to create specific use virtual account numbers with pre-authorized spend controls and improved data capture.

In the release, the company claimed that the new service will offer an improved mobile experience for gig workers, freelancers and project-based workers who need to make business purchases using company funds, thereby removing the need for a reimbursement process. American Express said it also increases control and visibility when it comes to purchases made by their extended workforce, whether it's project supplies, business dinners or travel expenses.



#### Cashplus looks to help gig workers with new disbursement API

Banking technology provider Cashplus is also looking to use disbursement tools to meet freelancers' and gig workers' demands. The company recently [rolled out](#) its Payments API, which allows SMBs to make mass payments to vendors simultaneously, enabling them to initiate payments for payroll, lending, accounting and other digital platforms. The solution is particularly effective for SMBs in the gig economy because it could significantly cut down on fees imposed by traditional banks if SMBs initiated each of their transactions on their own.

The solution is making its public debut just a few months ahead of the U.K.'s March Open Banking deadline. In a press release, Cashplus said that the Payments API would allow SMB owners to streamline payment processing operations and integrations with various suppliers. The tool will also support real-time access to data to enhance

financial reporting and cash flow management. The API release follows the launch of the company's Account and Application APIs, as the company continues to build out its suite of integrations that target business currency accounts.

### **Bonfleet brings digital disbursements to Indian gig workers**

According to recent reports from [The Hindu Business Line](#), Bonfleet Solutions is expanding its offerings after it debuted its credit card for gig economy workers last year. The Bon card allows professionals to make payments without relying on getting paid in cash and is offered through Bonfleet Solutions' collaboration with other non-bank financial companies that are able to extend credit to professionals, along with YES BANK and Federal Bank.

Over the next 18 months, the company plans to expand into new markets in India, fueled by a seed investment round closed last month, led by Axilor Ventures and Better Capital's AngelList India Syndicate. The funds will also be used to add new NBFC and bank partnerships, Bonfleet said.

### **Where faster disbursements really matter**

These faster forms of payment are good news for gig workers, who are in desperate need of new and innovative payment solutions. In a recent edition of the "PYMNTS Walk to the Elevator" [podcast](#) interview series, Karen Webster caught up with Tammi Shapiro, vice president of electronic payments product strategy and management at Fiserv, and Deva Annamalai, Fiserv's head of payments



strategy solutions consulting. The pair of execs told Webster that consumers and gig workers "expect to pay and get paid in real time," leading to the innovation of real-time and same-day payments that have fueled the real-time payment of wages for gig workers.

In the interview, Shapiro and Annamalai advocated for the use of multiple payments rails, noting that they often save businesses from undertaking massive amounts of coding to deal with various payments mechanisms. This kind of technology enables companies to accept and push out funds at various speeds to meet specific client demands, and while the focus and innovation lies in digital payments, it also supports the ability to send traditional checks.

"There's a tremendous opportunity for growth here for new payments behaviors," Annamalai said.

### Real-time revolutions

#### Why Faster Remittances rely on Visa APIs

Gig workers are far from the only group clamoring for faster disbursements, however — just ask those behind the [Faster Remittances App](#). The solution, which recently took home the grand prize at the Money 20/20 conference's hackathon finals, was designed by ViSync and works to "simplify and improve the remittance process" using Visa APIs, according to a company spokesperson. The app helps migrant workers send money back to family or friends in their home countries and allows users to set controls on how the receiver spends the money, while also enabling the receiver to become banked, among other features.

The app was built around Visa's push payments platform, Visa Direct, and Visa Transaction Controls (VTC) APIs and was created specifically to speed up the global remittance market. The industry is currently going through a period of significant change, as digitization and major partnerships shake-up the space. For its part, Visa is also working with partners like MoneyGram to disrupt remittances. This summer, the pair announced that they would create a real-time digital disbursements platform for MoneyGram customers using Visa Direct.

#### Citizens plans real-time B2B payments launch

American financial institution (FI) Citizens Bank also has its eyes trained on real-time payments. The company recently [announced](#) it would debut an instant payments service targeting corporate customers early next year. In an interview with Forbes, Matt Richardson, Citizens Bank's head of product solution in treasury management, said the move is aimed at boosting payment capabilities in the U.S., an area in desperate need of innovation.



According to reports, the bank plans to bring real-time payments capabilities to corporate customers, and will add the ability to initiate real-time transactions via commercial online banking platforms, APIs and file transmissions soon after. Richardson emphasized the importance for all FIs to participate, not just The Clearing House (TCH) owner banks like Citizens, noting that "the only way for a system to really take hold is for it to be ubiquitous."

The Forbes report also claimed that the bank would examine various use cases, such as for utility providers, which must currently ensure that they will be able to accept payment requests regardless of their banks. It remains unclear, however, whether the bank will also introduce this capability for consumers.



### **Finastra unveils instant disbursements offering**

FinTech firm Finastra is also joining the instant payments bandwagon. The company recently [unveiled](#) a new solution known as the Fusion Global PayPLUS system, which allows FIs in the U.S. and the EU to offer cloud-based real-time payments to their customers. The solution gives users access to the latest real-time platforms, including those offered by SWIFT and other major clearing houses. According to an announcement, this will provide cost savings and increased flexibility to FIs looking to offer modern payment options to their customers.

PayPLUS was built using Microsoft's Azure cloud platform, and a press release announcing its debut said that it would be available to the public as of Q2 2019. In the press release, Sagive Greenspan, senior vice president and general manager of payments for Finastra, said that the solution fits the needs and budgets of SMBs and FIs.

### **Stellar adds instant payments channel**

Blockchain disbursements players are looking to add instant and real-time payments tools to their offerings as well. Open-source distributed ledger payments network Stellar recently added a new payments channel, known as Starlight, which will offer fee-free real-time money movement capabilities, according to a [press release](#). The channel operates similarly to Bitcoin's Lightning Network, allowing users to send transactions to private partners in real-time without forcing them to pay transaction fees. In an announcement, the company claimed that Starlight will eliminate many time-consuming processes that currently accompany sending information or making transactions via the platform.



## Partnering providers

### **Crédit Agricole Italia partners with SIA for real-time launch**

Real-time payments are also coming to consumers in Italy, thanks to a recent partnership between a pair of financial services players. Italian FI Crédit Agricole recently [partnered](#) with FinTech SIA to introduce instant payments functionality to current account users. The bank's faster disbursements tool enables both businesses and consumers to make payments of up to €15,000 (about \$17,000) regardless of the time of day or day of the year and was built using the SIA EasyWay platform. The platform connects the bank to EBA Clearing's RT1 real-time payments infrastructure, and Crédit Agricole's customers can access real-time payments capabilities via the bank's desktop and mobile online banking platforms, the pair claimed.

The move also aligns the bank with the SEPA Instant Credit Transfer scheme, an initiative from the European Payments Council that accelerates payments across the Eurozone. In an announcement, SIA noted that its EasyWay solution promotes the adoption of instant payments in the region, and facilitates banks to offer faster payment services to their clients. According to reports, by the end of 2018, the platform will enable banks to link into RT1 and TIPS.

### **Zelle, BNY Mellon, Bank of the West plan real-time payments pairing**

American FIs are turning to collaboration in hopes of boosting payment speeds and meeting customer expectations surrounding real-time disbursements. Last month, BNY Mellon and Bank of the West, together with Zelle, announced that they would work together to create a new real-time payments solution designed for corporate clients. According to a [press release](#) announcing the partnership, the move will help Bank of the West create and deliver faster payments to commercial clients using Real-Time Payments (RTP) and disbursements with Zelle.

Under the terms of the new agreement, BNY Mellon, the first bank to go live on RTP in November of last year, will help connect Bank of the West to these instant payment systems. As stated in the press release, the company will also provide tokenization and other related services to Bank of the West, while



also claiming that the pair will debut the product of this collaboration “by next year.”

### **Canadian companies look for real-time payments partners**

Visa is helping new partners join the real-time disbursements revolution. At the recent Money 20/20 conference in Las Vegas, Pungle, a Canadian FinTech offering payments software and integrations, [announced](#) it would work with the payments giant to offer real-time disbursements. To do so, Pungle has integrated Visa Direct, which will enable customers and businesses to access transferred funds immediately.

CEO Paul Birkness said that Pungle was “excited to be [an] early adopter of real-time payments,” but it isn’t alone among Canadian FinTechs. Earlier this year, fellow Toronto-based FinTech DreamPayments integrated with Mastercard Send, that company’s own push-payments platform.

### **Setoo, SafeCharge integrate**

Collaboration is also coming to the insurance industry, where insurance and protection-as-a-service company Setoo recently [partnered](#) with payment services provider SafeCharge International. Setoo will integrate SafeCharge’s multidirectional disbursements processing platform into its offering to simplify several “long and cumbersome” insurance processes, including cancellation charges. In a statement announcing the partnership, Setoo

co-founder and CEO Eyal Gluska said the partnership would allow the company to manage transaction flows more securely and efficiently. This follows on other recent insurance industry collaborations like those between Safelite Solutions and Ingo Money that aim to reduce the time to claim payouts from days to minutes.

### **Visa, Ingo partner on push payments**

Instant money solution provider Ingo Money, meanwhile, is turning to a new partner in order to improve push payments. The company recently collaborated with Visa on the [rollout](#) of Ingo Money QuickConnect, which is a service that lets any company issuing money to customers to offer push-to-card-payments via Visa Direct. According to a press release, the solution is designed to help a wide group of players, including merchants, corporations and FIs speed up the deployment of Vista Direct, and includes access to user authentication and account verification tools, payment routing and bank sponsorship, the company said.

According to a study cited by Ingo Money, customers want to get paid instantly, with 80 percent favoring direct-to-card payments. B QuickConnect, the company claimed, could help firms meet that demand with real-time digital payments. Customers can also choose from several acquiring bank sponsors, route and automatically reroute payments and cross-party reconciliation services, among other things.

# FASTER AND INSTANT PAYMENTS

## For Consumer Disbursements

**W**hether it's getting a car from a valet, a table at a restaurant or simply being seen for a medical appointment, no one likes to be kept waiting. But for many, waiting can be an especially hard part of receiving payments from companies or corporations.

Fortunately, consumers don't need to wait nearly as long as they used to for a variety of transactions or business processes to be completed. Rather than dealing with a valet, consumers can request an Uber or Lyft, and instead of waiting for their table at a restaurant or for their name to be called by a doctor, a consumer can check in to dinner reservations and medical appointments remotely via a mobile device.

Players in the payments and disbursements space are also increasingly working to keep consumers from playing the waiting game. In recent years, a long list of companies — and even whole countries — have established faster payments systems and processes, enabling consumer disbursements for insurance payments, rebates or even freelance and gig work payments.

In this month's Disbursements Tracker™ Deep Dive, PYMNTS explores some of the solutions offering consumers access to instant or same-day payment disbursements, and the challenges of working with the associated technology.

### A growing group of players

Currently, there's seemingly no shortage of FinTech players and other technology providers that are more than willing to help consumers get paid faster. Ingo Money, for example, has [worked](#) with partners like Early Warning, which owns digital P2P payment network Zelle, to create a new, faster way of sending money from one account to another. Ingo Money, which focuses on real-time corporate disbursements, offers an instant money service that helps companies send funds in real time to more than 4.5 billion



consumer accounts, including credit or debit cards, online wallets and cash-out distribution points.

Through its partnership with Early Warning, Ingo is currently powering a new white-label solution that targets corporate disbursers. The service helps these companies distribute digital disbursements to consumers' bank accounts using Zelle, or to any of the other billions of endpoints that Ingo supports, including digital wallets. Ingo takes the disbursement files that these corporate disbursers would ordinarily send for ACH or check distribution and distributes them in real time.

Ingo Money has also worked with other partners, including Paysafe, to build faster payments services and solutions. The pair recently [launched](#) Accelerated Funding, a new solution that gives merchants Same Day Settlement options. The solution allows merchants to avoid having to wait days for credit card receipts, and instead offers options for next-day, same-day, "Express" or instant payments. Paysafe is targeting small and medium-sized merchants, and says interest has been especially high amongst restaurants and those that don't want to wait on funds for Saturday or Sunday sales.

Other players have built their own real-time payment systems in-house. Payments provider and FinTech player FSS, for example, [debuted](#) its Instant Payments System earlier this year. The system

functions as a central clearing and settlement infrastructure for domestic and international instant money transfers and provides 24/7 functionality to users. It also allows them to make payments using their bank accounts, mobile wallets or credit and debit cards before immediately delivering the appropriate funds to recipients.

### The challenge of moving payments faster

While there has been a proliferation of instant and real-time payments systems, the technology still faces some serious roadblocks on its path to widespread adoption. As more companies build faster offerings, potential issues could emerge, including questions regarding whether these systems can truly communicate with each other.

In recent months, interoperability has become a major buzzword, as some financial players worry it could be [challenging](#) for real-time payments systems to be interoperable, as most schemes require a local settlement account. This could impact a bank's liquidity, from a treasury perspective, which ultimately defeats the purpose of faster payments services.



Others worry about the security and integrity of these platforms. These observers often [point out](#) that if payments are to be made in real time, they also need to be secured, protected and trusted in real time, which could be difficult to do at scale.

### Conclusion

While those hoping to make instant and same-day payments systems more ubiquitous in the U.S. and around the world face a long list of obstacles, there are still reasons for optimism when it comes to the future of the space. Consumer expectations surrounding the speed and ease of commerce are only growing. As consumers continue to get their hands on new technologies and innovations that allow them to do more in less time and in increased comfort, their expectations surrounding how fast they can make or receive payments will likely rise as well.

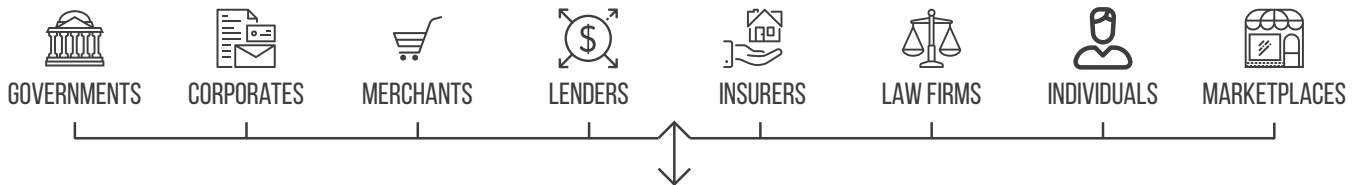
According to some recent projections — perhaps partly as a result of this increased emphasis on speed and convenience — instant and real-time payments systems are set to become a [\\$25.9 billion](#) market within the next five years while growing at a CAGR of 30.6 percent.

Those that plan to thrive, or even just survive, in the ever faster and more-mobile future would be well-suited to invest in real-time and instant payments systems.

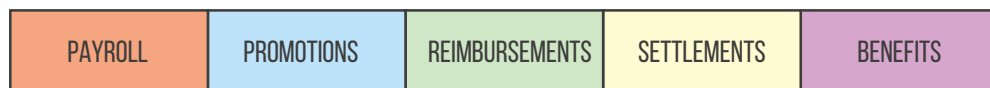




## USE CASES



## POINT SOLUTIONS



## SETTLEMENT



INSTANT  
SAME-DAY  
NEXT-DAY  
LATER

## PAYMENT METHOD



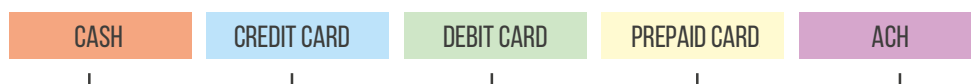
CASH  
DEBIT CARD  
CREDIT CARD  
PREPAID CARD  
BANK-TO-BANK  
DIGITAL WALLET  
PRIVATE LABEL

## 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

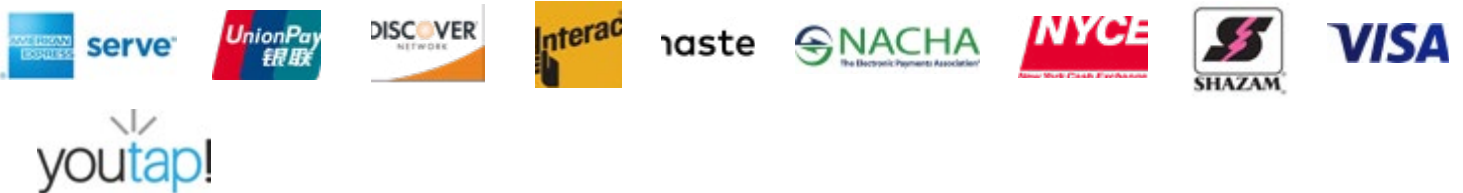
#### ENTITIES THAT MAKE DISBURSEMENTS

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



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](https://www.interac.ca)





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

### Mastercard Send

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

**Settlement Time :** Instantly

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

**Website :** [Mastercard Send](#)



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

### NACHA/ACH

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

**Settlement Time :** Instantly

**Services Provided :** Direct deposit, direct payment transaction

**Website :** [NACHA/ACH](#)



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

## NYCE

### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** Bill payment, receive loans, fund transfers

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



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

## SHAZAM

### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** ACH, P2P payments

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



### Visa Direct

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

#### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** Funds disbursements, P2P payments, credit cards

**Website :** [Visa Direct](https://www.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://www.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

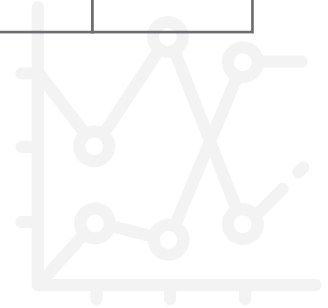
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓			✓			

**Settlement Time :** Instantly

**Services Provided :** Accept, disburse and manage payments

**Website :** [Assembly Payments](#)



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

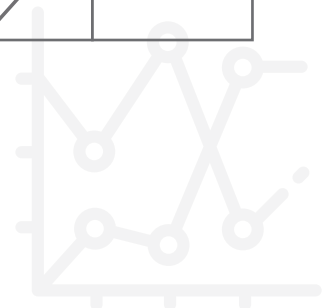
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P Payments

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







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

### Berkeley Payments

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

**Settlement Time :** Instant

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

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



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

### Bridge21

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

**Settlement Time :** 4-5 Business Days

**Services Provided :** Payroll Disbursements, P2P Payments

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



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

### Brightwell Payments

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

**Settlement Time :** Instantly

**Services Provided :** Employees, corporate disbursements

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



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

### CloudPay

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

**Settlement Time :** N/A

**Services Provided :** Payroll disbursements

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



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

### Comdata

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

**Settlement Time :** Instantly

**Services Provided :** Employees and contractors, corporate disbursements

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



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

### Conduent

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

**Settlement Time :** Variable

**Services Provided :** Government disbursements, payroll, pension payments

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



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

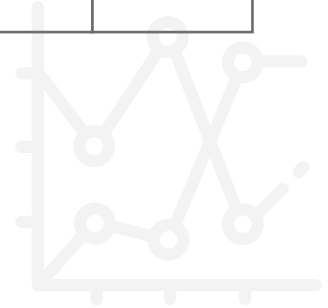
### Corporate Spending Innovations

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time :** Instantly

**Services Provided :** Cross-border payments, corporate travel payments

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



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

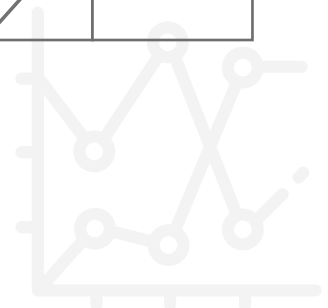
### Currencycloud

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

**Settlement Time :** Instantly

**Services Provided :** Conversion, payment, account and compliance manager

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





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

### Dwolla

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

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

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

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



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

### Early Warning

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

**Settlement Time :** Instantly

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

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





EML Payments 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.

### EML Payments

#### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** Government, insurers, commissions and rewards disbursements

**Website :** [EML Payments](#)



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

### equensWorldline

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

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



Fiserv is a financial services developer with solutions covering payments, processing services, risk, compliance, optimization and customer and channel management and insights. Digital Disbursements is Fiserv's solution for the B2C digital payments market.

### Fiserv

#### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** Digital disbursements to clients across different industries

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



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

### Hyperwallet

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time :** Instantly

**Services Provided :** Payments for contractors and employees

**Website :** [Hyperwallet](https://www.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.

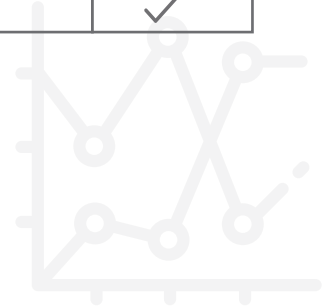
#### VERTICALS

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 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

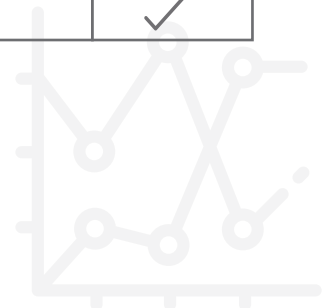
#### VERTICALS

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.instarembank.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

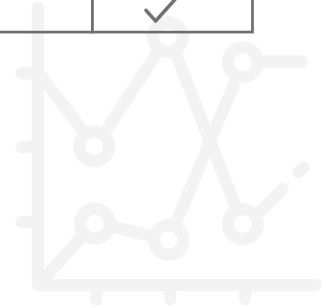
#### VERTICALS

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

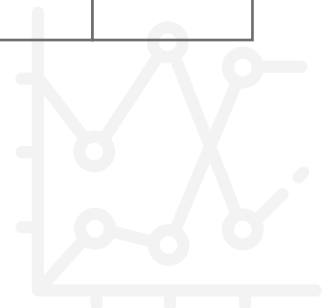
#### VERTICALS

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://www.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://www.oneinc.com)





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

### Open Platform

#### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** N/A

**Website :** [Open Platform](#)



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

### Parascript

#### VERTICALS

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

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

**Services Provided :** Check processing, check recognition and verification

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



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

### Paya

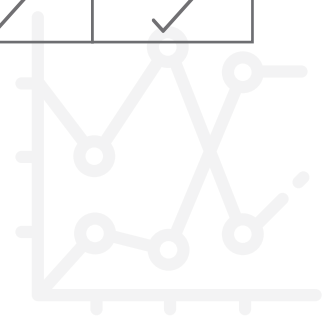
#### VERTICALS

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

**Settlement Time :** Instant

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

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



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

### Paychex

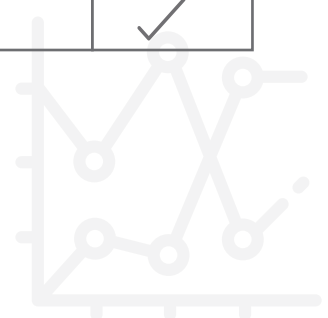
#### VERTICALS

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

**Settlement Time :** Same-day

**Services Provided :** Employees disbursements

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





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

### Payoneer

#### VERTICALS

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

**Settlement Time :** Minutes

**Services Provided :** Payroll, international payments

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



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

### PayPal

#### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** P2P payments

**Website :** [PayPal](https://www.paypal.com)



Paysafe provides payment solutions, including payment processing and acquiring and card solutions. Its consumer-focused solutions include digital wallet, cash, remittance and mobile solutions.

## Paysafe

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓	✓					

**Settlement Time :** Instantly

**Services Provided :** Corporate Disbursements, Payroll Disbursements, P2P payments

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



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

## Pleo

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time :** Instantly

**Services Provided :** Corporate Disbursements

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



Pungle is a PaaS cloud technology that enables businesses with real-time B2C and B2B transfers and disbursements. The platform connects to multiple networks and services and allows for intelligent sequencing and routing to optimize payments. Pungle provides turnkey solutions that include APIs and white-label applications that support Enterprises and SMBs.

### Pungle

#### VERTICALS

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

**Settlement Time :** Instantly

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

**Website :** [Pungle](https://pungle.com)

NEW



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://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.rapidfinancialsolutions.com)



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

### Remitly

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

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





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

### SelectCore

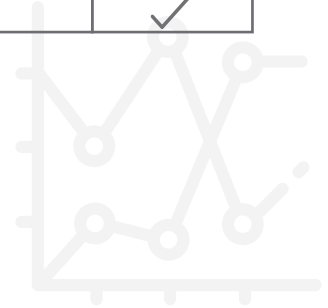
#### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** Government disbursements, payroll disbursements

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

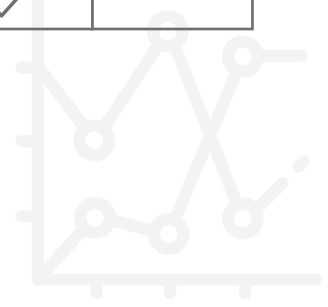
#### VERTICALS

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](#)



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

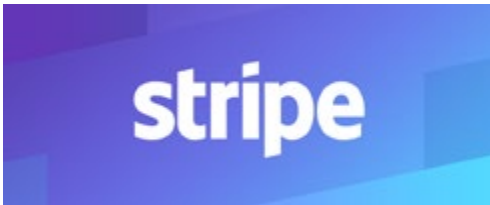
#### VERTICALS

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.

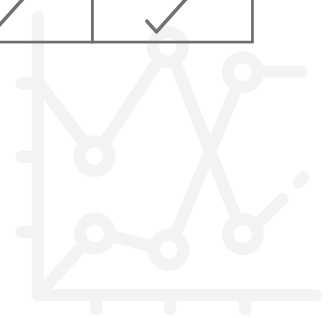
### Stripe Connect

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

**Settlement Time :** Instantly

**Services Provided :** Payments, 3rd parties

**Website :** [Stripe Connect](https://stripe.com/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.

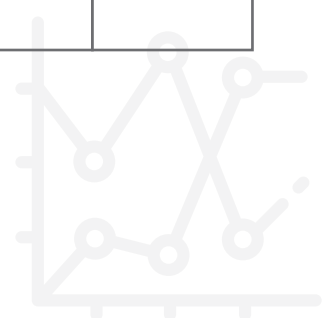
### Tango Card

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

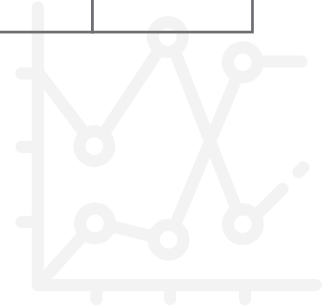
#### VERTICALS

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

**Settlement Time :** Instantly

**Services Provided :** Payroll Disbursements

**Website :** [Tipalti](https://www.tipalti.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

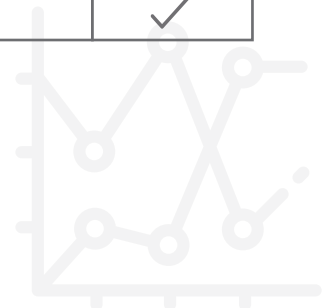
#### VERTICALS

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)





TransferGo is an international money transfer company for migrant workers who want to send money back to their families without paying excessive bank fees. It was founded in 2012 and has offices in Lithuania and the U.K.

### TransferGo

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P

**Website :** [TransferGo](https://transfergo.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://transfermate.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.

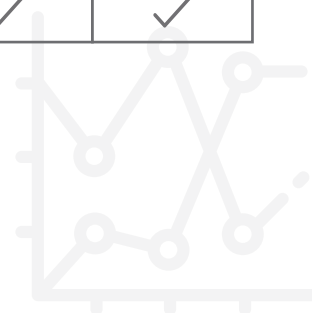
#### Wirecard

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

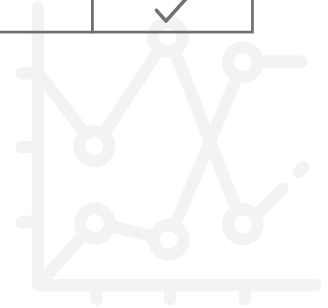
#### VERTICALS

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

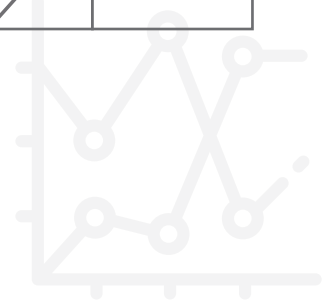
#### VERTICALS

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.

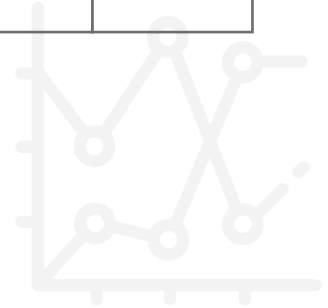
#### Activehours

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.

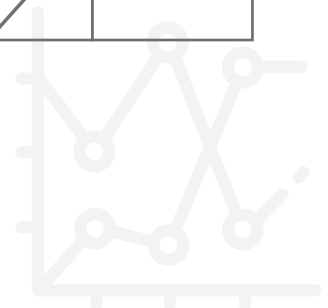
#### Afluenta

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.

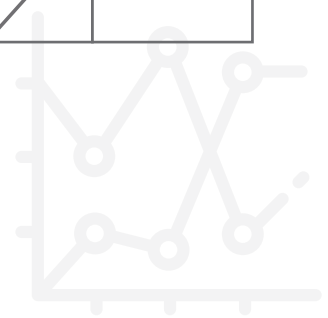
### VERTICALS

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.

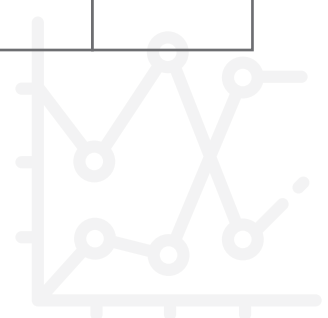
### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time :** Instant

**Services Provided :** Payroll disbursements

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







### Barclays Pingit

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

#### VERTICALS

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

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

**Services Provided :** P2P payments

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



### Better

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.

#### 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 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://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://chimpchange.com)



CIRCLE

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

### Circle

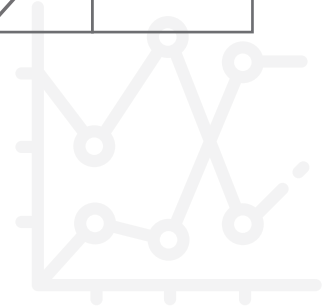
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

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

**Services Provided :** P2P payments

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



clearXchange 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

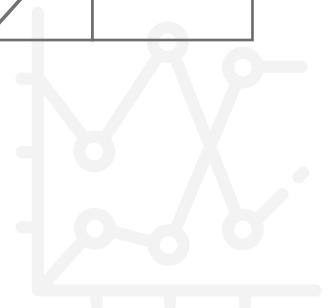
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Few minutes

**Services Provided :** P2P payments

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





Current is a website and mobile app that helps teenagers save money and allows parents to have transparency into their teens' spending. It offers P2P transfers, among other features.

#### Current

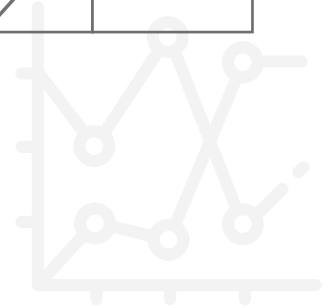
##### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instant

**Services Provided :** P2P payments

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



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

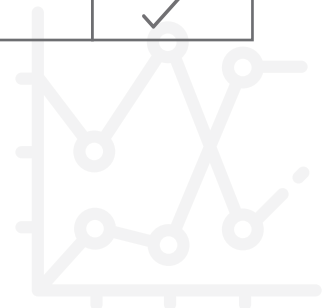
##### VERTICALS

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](#)





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

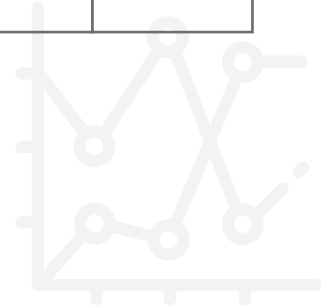
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time :** Instantly

**Services Provided :** Payroll disbursements

**Website :** [DogHero](https://doghero.com)



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

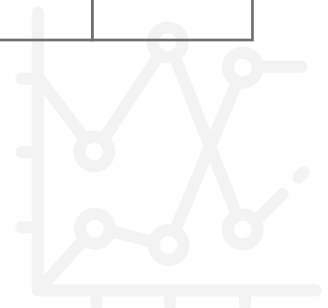
#### VERTICALS

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)





An insurance software that provides instant ACH/EFT solutions for auto and household claims. It also provides virtual turnkey solutions for B2B with a Mastercard reloadable card for quick access to funds.

enservio

NEW

VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓			✓			

**Settlement Time :** Instant

**Services Provided :** N/A

**Website :** [enservio](https://enservio.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.

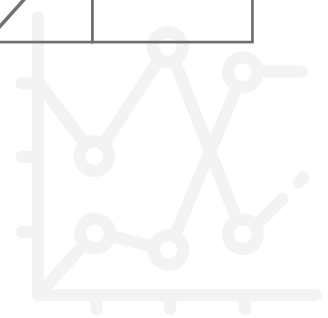
#### VERTICALS

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.

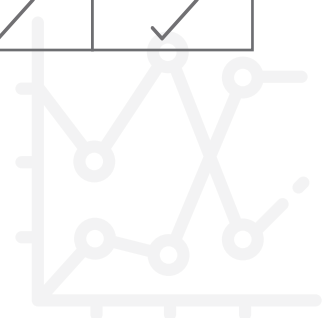
#### VERTICALS

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 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 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.

### Green Dot

#### 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.

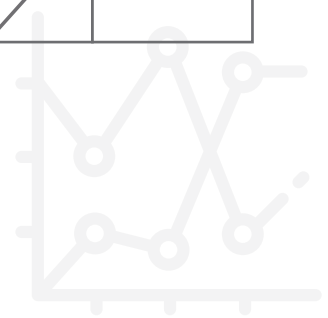
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P Payments

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



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

Kakao Pay

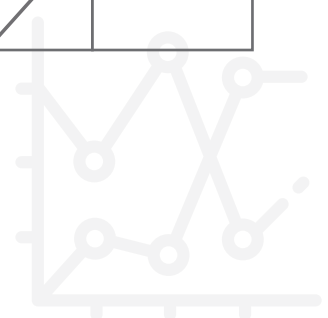
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time :** Instantly

**Services Provided :** Payroll Disbursements

**Website :** [Kakao Pay](https://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.co)



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.co)





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

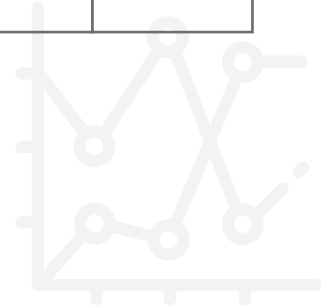
#### VERTICALS

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

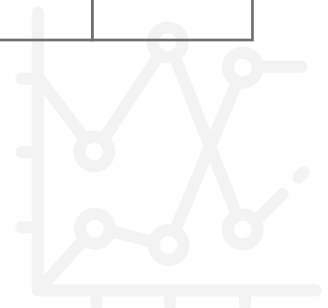
#### VERTICALS

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](#)



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](#)



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

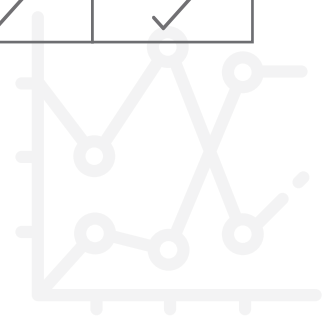
#### VERTICALS

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

**Settlement Time :** Instant

**Services Provided :** P2P Payments

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



Metal Pay is a mobile app that allows users to make P2P transfers and disburses payments based on the app usage.

### Metal Pay

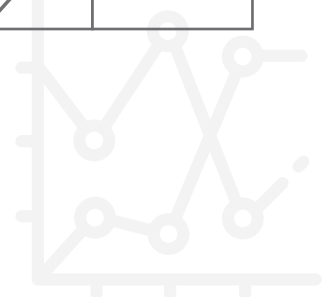
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instant

**Services Provided :** P2P Payments

**Website :** [Metal Pay](https://metalpay.com)



# MobilePay

MobilePay is a mobile payment app that works with various banks based in Denmark. MobilePay can be used for shopping and payment at various merchants by using a QR code. Customers can also pay bills and see any of their past due or unpaid payments.

## MobilePay

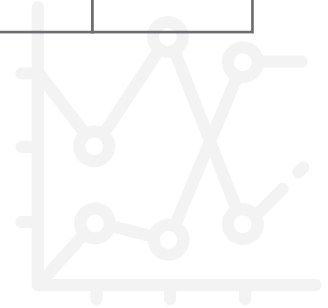
### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					

**Settlement Time :** Instant

**Services Provided :** P2P

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



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

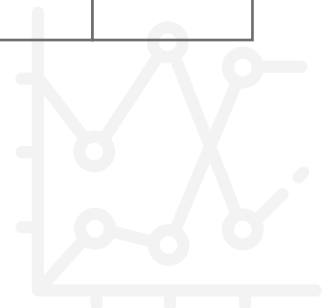
### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** Same-Day

**Services Provided :** Loans

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





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

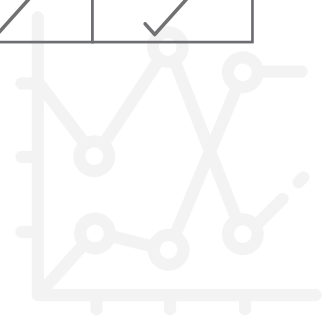
#### VERTICALS

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

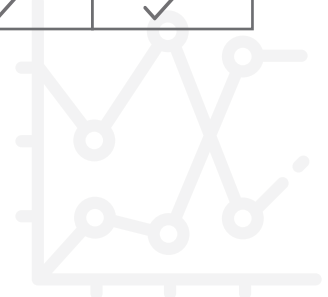
#### VERTICALS

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

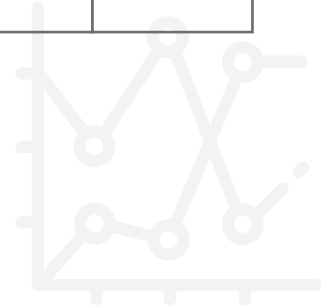
### VERTICALS

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

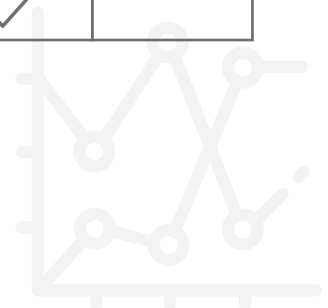
### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time :** Instantly

**Services Provided :** Payroll Disbursements

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





Neteller is an online payment app that enables bill payments as well as P2P money transfers. It also allows merchant payments and works with Paysafe as an enabling platform.

### Neteller

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

**Settlement Time :** Instantly

**Services Provided :** P2P payments

**Website :** [Neteller](https://www.neteller.com)



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://www.nooch.com)



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

### Paym

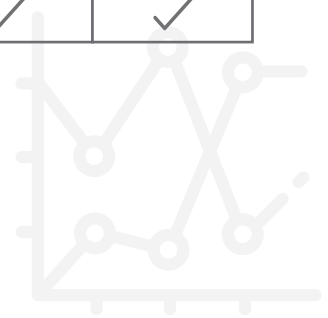
#### VERTICALS

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

**Settlement Time :** Instant

**Services Provided :** P2P Payments

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



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

### Paym

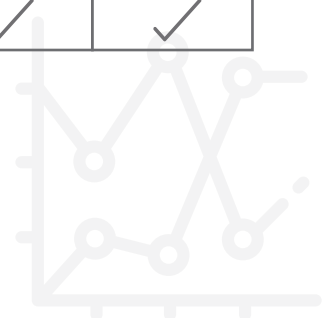
#### VERTICALS

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

**Settlement Time :** Instant

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

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





## Payza

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

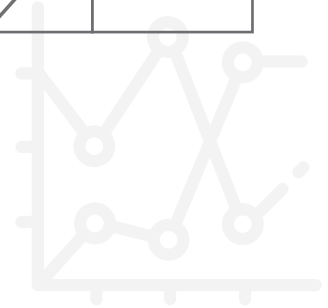
### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

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



## Pepper

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

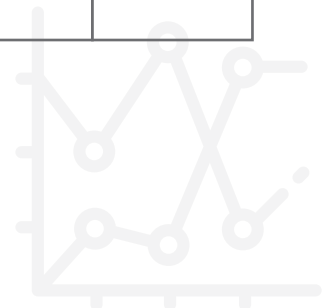
### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** 1 Business day

**Services Provided :** Lending disbursements

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





Pingit is a payment app handled by Barclays Bank UK that allows P2P payments where a mobile phone number is linked to a bank account. Pingit also allows chat amongst users and permits payments to small businesses.

### Pingit

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓				✓	

**Settlement Time :** Instant

**Services Provided :** P2P

**Website :** [Pingit](https://pingit.com)



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

### Pockit

#### VERTICALS

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

**Settlement Time :** Varies

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

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



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

### Popmoney

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instant

**Services Provided :** P2P payments

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



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.

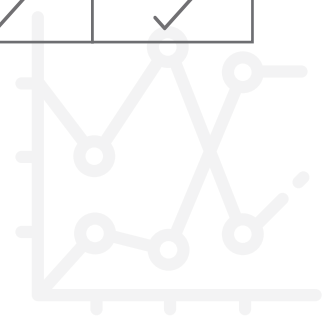
### VERTICALS

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.

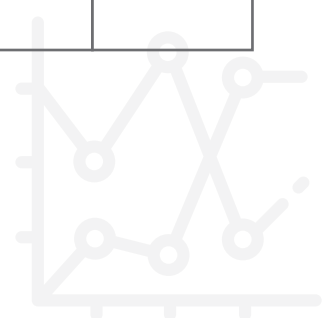
### VERTICALS

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

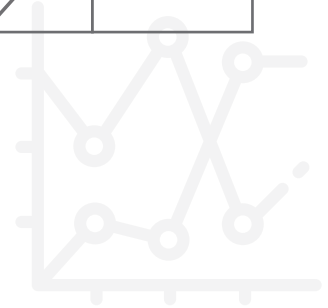
#### VERTICALS

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

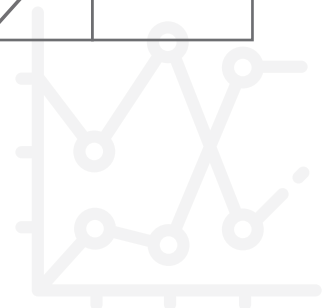
#### VERTICALS

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](https://rushcard.com)



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

### Samsung Pay

#### VERTICALS

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

**Settlement Time :** Instant

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

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



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

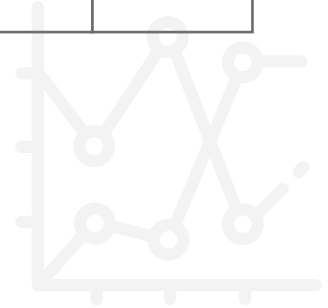
### SocietyOne

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** Approximately 72 hours

**Services Provided :** Loan disbursements

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



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

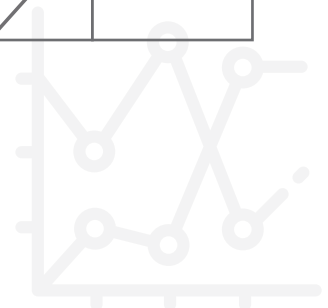
### SoFi

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

**Settlement Time :** Instant

**Services Provided :** Student payments

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





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

### Square Cash

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

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



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](#)



Swish is a payments service based in Sweden that allows P2P payments among individuals as well as corporate business payments. The payments are cleared through BankID and the service works mostly on a mobile platform.

### Swish

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓					✓	

**Settlement Time :** Instant

**Services Provided :** P2P

**Website :** [Swish](https://www.swish.se)



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

### Tesco Pay

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					✓

**Settlement Time :** Instant

**Services Provided :** P2P Payments

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



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

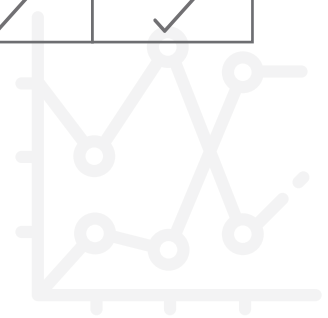
### TigoMoney

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

**Settlement Time :** Instant

**Services Provided :** P2P Payments

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



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

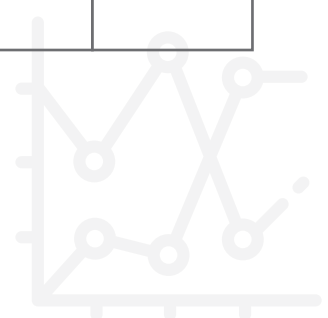
### The Check Cashing Store

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

**Settlement Time :** Two days or more

**Services Provided :** Check cashing

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





### Tuyyo

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

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Minutes

**Services Provided :** P2P Payments

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



### Ualá

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

#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instant

**Services Provided :** P2P

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





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

### Upstart

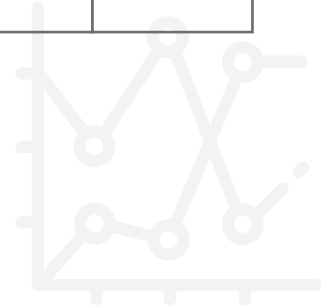
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** 1-5 business days

**Services Provided :** Loan disbursements

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



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

### Upwork

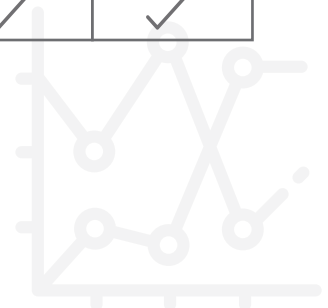
#### VERTICALS

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

**Settlement Time :** Variable

**Services Provided :** Employee payments

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





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

## Vend

### VERTICALS

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

**Settlement Time :** Instant

**Services Provided :** P2P Payments

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



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

## Venmo

### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P Payments

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



### Verse

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

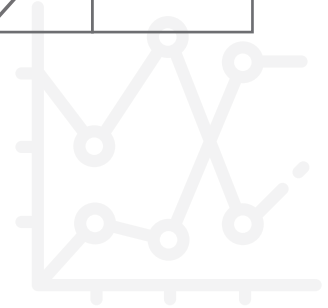
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

**Services Provided :** P2P payments

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



### Vivus

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.

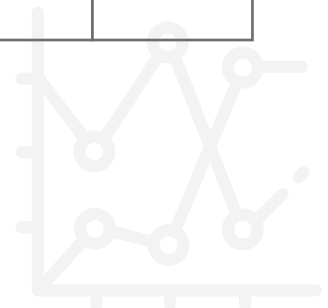
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
			✓				

**Settlement Time :** Instantly

**Services Provided :** Lending disbursements

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





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

### Vouchr

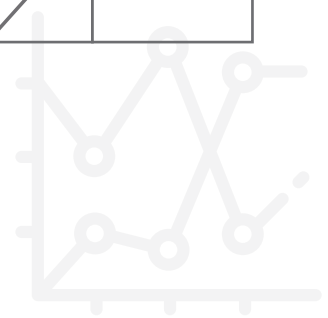
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** N/A

**Services Provided :** P2P payments

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



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

### Voygo

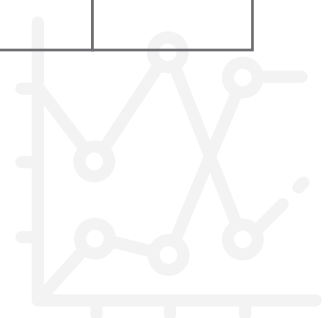
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
	✓						

**Settlement Time :** Instantly

**Services Provided :** Corporate Disbursements

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





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

### Wala

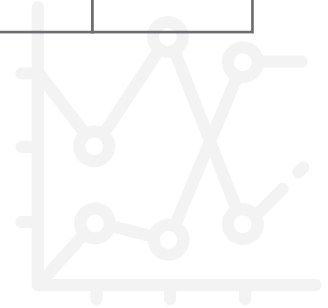
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
		✓					

**Settlement Time :** Instant

**Services Provided :** P2P

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



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

### Waleteros

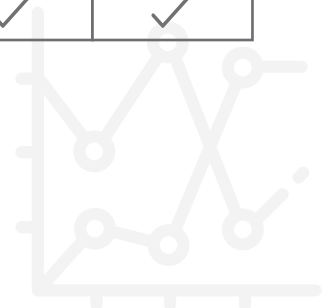
#### VERTICALS

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

**Settlement Time :** Instantly

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

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





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

### Walnut

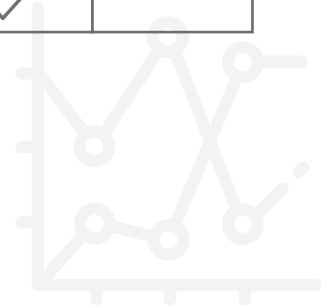
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Few Minutes

**Services Provided :** P2P payments

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



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

### WB21

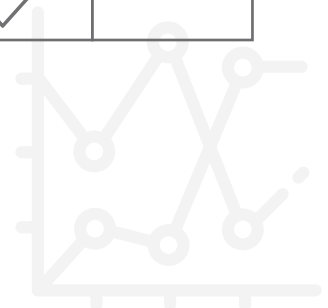
#### VERTICALS

GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** Instantly

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

**Website :** [WB21](#)





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

### WeChat Pay

#### VERTICALS

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

**Settlement Time :** Few Minutes

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

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



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](#)



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

### WorkMarket

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

**Settlement Time :** Instantly

**Services Provided :** Employee payments

**Website :** [WorkMarket](https://www.workmarket.com)



An app that allows parents and college babysitters to connect to provide services in a simple and fast context through an app. The payment is processed through Instant Pay and has a \$3 fee and funds are received in one to three business days.

### Wyndy

NEW

VERTICALS							
GOVERNMENT	CORPORATES	MERCHANTS	LENDERS	INSURERS	LAW FIRMS	PEOPLE	MARKETPLACE
						✓	

**Settlement Time :** 1 – 3 Days

**Services Provided :** Employee payments

**Website :** [Wyndy](https://www.wyndy.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

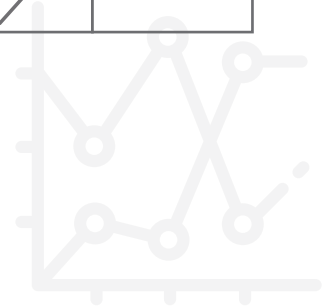
### VERTICALS

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

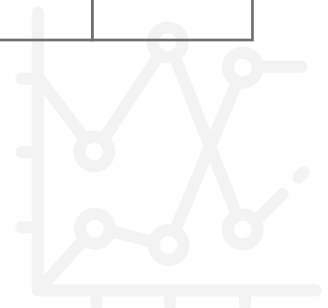
### VERTICALS

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.

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