Beyond financial institutions, payment processors, and the other parties discussed in the previous sections, various other players have roles in the consumer accounts and payments systems process. Some companies play more than one role.

Data aggregators such as Intuit and Yodlee gather information from various consumer accounts and help consumers manage and understand their finances. If these services also enable consumers to move money, then they are likely money transmitters covered by money service business licensing and other laws.

Payroll processors like ADP manage direct deposits for employers and also may serve as payroll card program managers.

Software and information technology companies can influence the products and services that financial and other institutions offer, as well as these institutions’ fees and practices. For example, Fiserv (which is also a payments processor) formerly provided platforms for deposit advance products (also called bank payday loans) and encouraged its banking customers to adopt those products.

Lead generators refer consumers or consumer information to other companies. Lead generators can help consumers comparison shop for bank accounts, prepaid cards, and other products. But some lead generators, such as those that market payday loans, disguise themselves as lenders in order to collect consumer bank account information that is then misused.

Footnotes

98 [97] See § 5.15 [1], infra.

99 [98] See § 7.8 [2], infra.

100 [99] See § 6.6.4 [3], infra.

101 [100] See Ch. 4 [4], infra.

102 [101] See § 7.3 [5], infra.
