X-BORDER PAYMENTS OPTIMIZATION TRACKER

A MONTHLY UPDATE ON THE TRENDS AND PLAYERS DRIVING CROSS-BORDER PAYMENTS

JUNE 2015

Pay.On broke into the Top 10 in Fraud tools

Digital River now offers strategic consulting for custom solutions

PayPal struck a deal with India's national bank to facilitate x-border pymts

Fortumo is connected to 300 acquirers

Mercado Libre broke into Top 10 in risk & compliance this month

6 providers tied with the highest omnichannel score

PYMNTS VIEWPOINT

Jack Ma's trip to the U.S. this week took the payments-centric topic of cross border commerce and made it mainstream.

The founder and now Executive Chairman of a company made headlines when he told the world that Alibaba has the potential to be a $1 Trillion company - and that one of the ways he hoped to accomplish that is by increasing Alibaba's revenue from outside of China.

By a lot.

Today, about 4 percent of Alibaba's sales are from outside of China. If Ma has his way, that will rise to about half its sales.

How he plans to do this is what you might expect – by recruiting a host of businesses to open up storefronts on Alibaba.

But not just any businesses.

Alibaba already counts a host of large and well established brands as part of its coterie of businesses that have a presence on its platform. From Nike to Neiman Marcus and Burberry to Bloomingdales, big brands have lined up to establish a virtual presence in a country in which establishing a physical presence is wrought with complexity. All in the name, of course, to get a piece of the massive commerce pie made possible by an emerging Chinese middle class with a penchant for luxury designer products.

The businesses Jack Ma is recruiting on this trip to the US, however, are small businesses. Businesses that could see massive infusions of incremental customers and revenue by opening up a virtual storefront on Alibaba.

Earlier in the year, Alibaba launched its ePass program as a way to grease the skids of commerce progress by linking payment made via Alipay with expedited logistics – a major pain point for getting goods into China reliably. Help with marketing and promotion so that businesses can appropriately cater their marketing and promotion to a Chinese consumer, is also available.

It certainly seems as though the perfect storm of mobile phones, Chinese consumers with a thirst for buying American products (including American food products), a ready made platform that's open for business and familiar to the Chinese consumer - and now Jack Ma as China's cross border ambassador – makes the cross-border commerce opportunity a whole lot more feasible for merchants in search of a new customer base and incremental revenue opportunity.

PYMNTS VIEWPOINT

Today, that opportunity is made possible by Chinese consumers using their phones to surf the web and finding places to shop. In 2010, Chinese consumers shopped to the tune of roughly $2 billion. Four years later, that number had swelled 10 fold to $20 billion. U.S. merchants captured most of that cross-border spend.

Ma's sales pitch to small business is simple: Alibaba can help you do business in the most complicated commerce markets in the world. All you have to do is to become part of the largest global commerce mall on the planet. We've got you covered.

The implications to the rest of the ecosystem, well, that may not be so simple.

The easier it is for Chinese consumers and American (or any foreign) business to do business inside of Alibaba, the more difficult it will be for those who services are predicated on cross-border commerce happening outside of China to make a persuasive case to merchants to buy.

The ripple effect among alternative payments players, issuers, networks and the many players who are enabling commerce cross-border could be quite disruptive if Ma's vision becomes Alibaba's cross-border reality.

Until next time,

Karen Webster
CEO | Market Platform Dynamics
CEO | PYMNTS.com

WHAT'S INSIDE

Welcome to the X-Border Payments Optimization Tracker™, which provides an easy way to keep track of the many players that are serving the cross-border space and their core capabilities. In this issue, we've profiled 35 global payment service providers, including six additions to the Tracker and three updates, as well as how they rank across the six key aspects that we feel represent what is needed to help merchants seize the cross-border opportunity.

We have updated our Provider Directory. This month's tracker includes 35 company profiles, including new additions 2Checkout, BitGold, DataCash, Fortumo, Mercado Libre, and Pay.On. One of the newly profiled companies, 2Checkout, also made news by partnering with Ottawa-based Shopify, allowing the online retailer access to 26 currencies in 196 countries.

We also updated profiles for Bank of America Merchant Services, Chase Paymentech, and Stripe.

In the X-Border Payments Optimization Landscape™ , five new companies broke into our Top 10 lists: 2Checkout, DataCash, Fortumo, Mercado Libre, and Payza.
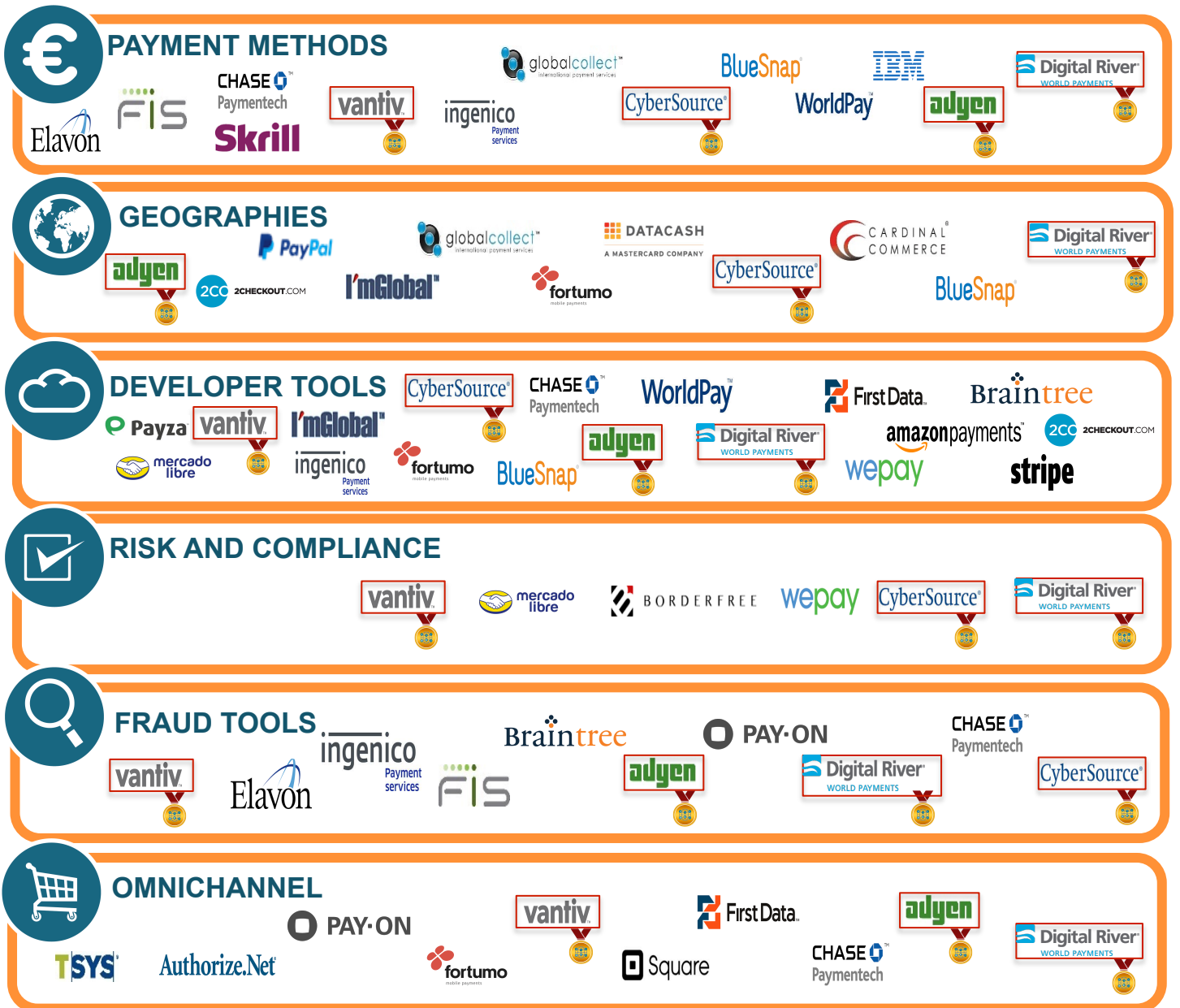
In News and Trends, last month saw a couple of landmark deals and announcements in cross-border payments. India's largest lender, State Bank of India, signed a MoU with digital payments company PayPal for facilitating cross-border transactions. The partnership will enable SBI debit cardholders to use PayPal while shopping online.

Coinify, a bitcoin exchange company, presented European expansion plans in order to improve the efficiency of cross-border payments and make the platform accessible to all 36 member states under Single Euro Payments Area (SEPA).

THE X-BORDER LANDSCAPE™

The X-Border Landscape™ is a graphic representation of the Top 10 payment service providers in five categories important to optimizing a merchant's cross-border payments operations. The highest ranked providers are listed to the right of the graphic.

This month's tracker features six new companies breaking into the top ten categories.

← INDUSTRY STANDARD — BEST-IN-CLASS →

PAYMENT METHODS
Elavon · FIS · CHASE Paymentech · Skrill · vantiv · ingenico Payment services · globalcollect · CyberSource · BlueSnap · WorldPay · IBM · adyen · Digital River WORLD PAYMENTS

GEOGRAPHIES
adyen · 2CO 2CHECKOUT.COM · PayPal · globalcollect · I'mGlobal · DATACASH A MASTERCARD COMPANY · fortumo · CyberSource · CARDINAL COMMERCE · BlueSnap · Digital River WORLD PAYMENTS

DEVELOPER TOOLS
Payza · vantiv · I'mGlobal · mercado libre · ingenico Payment services · fortumo · CyberSource · CHASE Paymentech · adyen · BlueSnap · WorldPay · Digital River WORLD PAYMENTS · wepay · First Data · amazonpayments · stripe · Braintree · 2CO 2CHECKOUT.COM

RISK AND COMPLIANCE
vantiv · mercado libre · BORDERFREE · wepay · CyberSource · Digital River WORLD PAYMENTS

FRAUD TOOLS
vantiv · Elavon · ingenico Payment services · FIS · Braintree · PAY·ON · adyen · Digital River WORLD PAYMENTS · CHASE Paymentech · CyberSource

OMNICHANNEL
TSYS · Authorize.Net · PAY·ON · fortumo · vantiv · Square · First Data · CHASE Paymentech · adyen · Digital River WORLD PAYMENTS

* Braintree and PayPal are represented here as PayPal

PYMNTS.com
X-BORDER PAYMENTS
OPTIMIZATION
TRACKER™

5

NEWS & TRENDS

PAYMENT METHODS NEWS AND TRENDS

EAC cross-border payments credited
The SWIFT African Regional Conference was held on May 17th in South Africa. In the meeting, bankers, policymakers and industry leaders discussed the fundamentals of a cross-border banking system designed to ease the friction caused by declining banking relationships across borders. The East Africa Payment System (EAPS) is a secure, effective and efficient funds transfer system that enhances efficiency and safety of payments and settlements within the region. It also facilitates cross-border transactions that are essential for boosting intra-regional trade among East African countries. Some of the capabilities of EAPS include real-time funds transfers, finality and irrevocability of payments, increased accessibility and same-day settlement.

Indonesia: Mandatory use of rupiah within the country
The central bank of Indonesia, Bank Indonesia, passed a new regulation, effective March 31st, 2015 requiring individuals and corporations to use rupiah for all cash and non-cash transactions within the country. International trade transactions (cross-border export or import of goods and cross-border provision of online or call center payments) are key exceptions. Nevertheless, contractors involved in Indonesian projects will be required to transact in rupiah, the local currency.

A bitcoin exchange platform for all EU Member States soon?
Coinify, a bitcoin exchange company, presented European expansion plans in order to improve the efficiency of cross-border payments and make the platform accessible to all 36 member states under Single Euro Payments Area (SEPA). Coinify, which raised a fresh round of funding, will allow seamless cross border payments with no transaction fees involved.

SBI, PayPal in pact to facilitate cross border trade, payments
India's largest lender, State Bank of India, signed a MoU with digital payments company PayPal for facilitating cross-border transactions. The partnership will enable SBI Debit cardholders to use PayPal when buying products from overseas websites and allow SBI's Micro Small and Medium Enterprise (MSME) customers to gain access to PayPal's secure payment solutions.

GEOGRAPHIES NEWS AND TRENDS

Chinese consumers flock to the U.S. and South Korea for eCommerce
The Chinese Research Institute conducted a survey in order to assess the most popular destinations for Chinese Internet users buying high-quality goods via cross-border eCommerce platforms. The United States topped the list with 35.8 percent, South Korea ranked second with 13 percent and Japan came in third with 12.4 percent. Germany and Britain came in fourth and fifth with 7.4 percent and 4.8 percent, respectively.

GEOGRAPHIES NEWS AND TRENDS CONT'D

Online retailers warm up to cross-border eCommerce

According to eMarketer, worldwide B2C eCommerce sales in 2015 are expected to rise 15.6 percent to $1.7 trillion, presenting a thriving opportunity for global eCommerce, as retailers want to compete globally with an array of available e-commerce solutions. The Asia-Pacific region has surpassed North America as the number-one B2C eCommerce market globally this year, with 33.4 percent of total global sales.

According to Multichannel Merchant's survey Outlook 2015, 25.7 percent of merchants are using a third-party service provider to market to global consumers and 11.6 percent are using a third-party international shipping service.

The Taiwan unit of Yahoo is already developing a strategy to allow merchants in Hong Kong and Taiwan to sell products in both markets via a cross-border eCommerce platform. The government-sponsored Institute for Information Industry recently forecast that the electronic commerce market in Taiwan will reach the NT$1 trillion (US$32.57 billion) mark this year.

Alibaba opens data center in Europe

Alibaba is all set to step foot in Europe in keeping with their plans to increase the global reach of its cloud biz, Aliyun, by opening a data center in Europe. Aliyun already has some traction, with 1.4 million direct and indirect customers. In order to thrust deeper into the global cloud market, Aliyun will first focus on selling its cloud services to Chinese companies seeking to expand abroad. It will then focus on offering services to foreign companies.

2Checkout enables Shopify international payments

The 2Checkout deal with Ottawa-based Shopify will enable the online retailer to gain access to a global footprint that the 2Checkout POS system provides, covering a range of 26 currencies in 196 countries.

DEVELOPER TOOLS NEWS AND TRENDS

Global payments startup leverages blockchain engine to reduce cross-border friction

Align Commerce, started by a former Western Union executive last year, launched a Web-based global payments platform powered by a blockchain engine to provide businesses with a seamless international payments system.

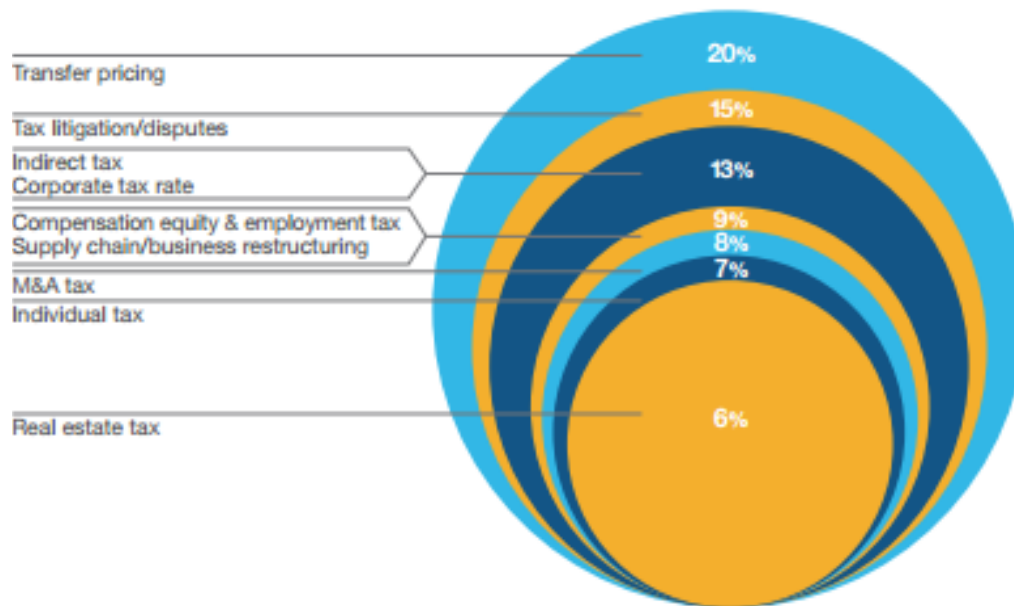# NEWS & TRENDS CONT'D

RISK & COMPLIANCE NEWS AND TRENDS

Cross-border taxation issues continue to trouble multinationals

In an increasingly global economy it is no surprise that cross-border taxation issues remain an important consideration for multinationals. Reflecting this, transfer pricing was again identified as the most challenging area of tax and also the area that has received the biggest increase in scrutiny. Cross-border tax issues have been punctuated by the debates around corporate inversions as well as companies' offshore cash reserves. The focus on these areas is here to stay, including as part of the BEPS actions, so multinationals must ensure their systems are in order.

AREAS OF TAX WHICH RESPONDENTS SAY HAVE BEEN THE MOST CHALLENGING IN THE LAST YEAR

Transfer pricing — 20%
Tax litigation/disputes — 15%
Indirect tax
Corporate tax rate — 13%
Compensation equity & employment tax — 9%
Supply chain/business restructuring — 8%
M&A tax — 7%
Individual tax
Real estate tax — 6%

According to Taxand's global survey:
- 83 percent globally believe enhancing global tax transparency will increase the cost of compliance.
- 60 percent of respondents reported an increase in the number of audits undertaken by tax authorities in the past year.
- 70 percent of respondents also felt their tax authority had increased its focus on substance over the last year.

NEWS & TRENDS CONT'D

RISK & COMPLIANCE NEWS AND TRENDS CONT'D

Obstacles to EU single digital market remain

The European Union (EU) wants to create a [single digital market](#) to make it easier for businesses and consumers to trade online across national borders. EU cross-border online services represent only 4 percent of the market. While 42 percent are national online services and U.S.-based services represent 54 percent, cross-border eCommerce remains fraught with difficulties. The European Commission's strategy comprises a three-step approach. First, it wants new rules to make x-border eCommerce easier. Second, it will analyze different online platforms. Finally, the Commission wants to promote the free movement of data to avoid restrictions.

FRAUD TOOLS NEWS AND TRENDS

FICO data shows credit card fraud rising in Germany

FICO, a predictive analytics and decision management company, conducted an analysis which shows that [credit card fraud increased last year in Germany](#) with a 17 percent increase in credit card fraud losses. The results also show that card-not-present (CNP) actions were the most common ways of committing fraud.

OTHER X-BORDER NEWS AND TRENDS

Shoppers choose cost over delivery speed on cross-border purchases

Canadian shoppers are willing to let go of faster delivery speeds for a lower shipping cost, a recent [survey by Purolator International](#) found. The cost of shipping was identified most often as the single most important concern when it came to shopping online. Most shoppers chose extended delivery times for their online purchases in order to reduce shipping costs; a majority of Canadians (78 percent) and Americans (58 percent) typically opted for shipping that took four days or longer.

MercuryGate launches global omni-modal freight index

MercuryGate International, Inc., a global provider of cloud-based transportation management solutions, announced the launch of RateFriend™, the first freight index to [provide global rate data](#) for Road, Air, Ocean, Rail, and Intermodal transportation.

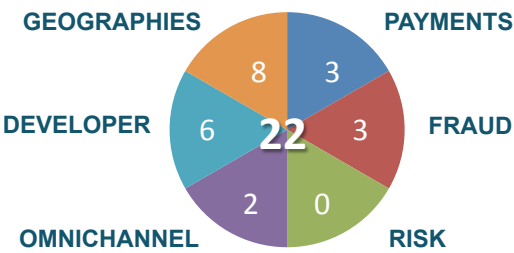### Digital River enhances its global professional services

Digital River announced it has enhanced its global professional services and added [strategic consulting](#) to their suite of offerings for complex custom eCommerce implementations as well as integrations with third-party partner solutions. Digital River's professional services team provides strategy, business and technical support for merchants who want to expand their eCommerce businesses globally, increase revenue, and enhance their online shopper experience.

PROVIDER DIRECTORY

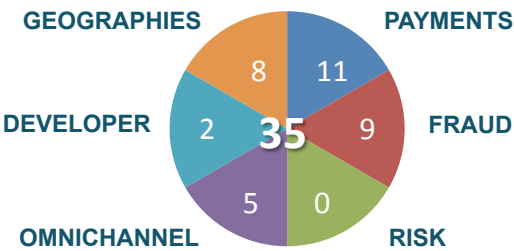## PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

The PYMNTS.com X-Border Payments Optimization Tracker™ is designed to provide an organizing framework for evaluating the many players that provide cross-border merchant payment processing services.

Provider profiles include company overviews, the year the company launched, and number of customers and annual revenue, when available. Profiles also include a total score derived from quantifying the services offered in each of six areas important to cross-border payments:

PAYMENT METHODS — **GEOGRAPHIES** — **FRAUD TOOLS** — **RISK AND COMPLIANCE** — **DEVELOPER TOOLS** — **OMNICHANNEL**

2CO **2CHECKOUT**.COM

NEW!

Pie chart scores:
- GEOGRAPHIES: 8
- PAYMENTS: 3
- FRAUD: 3
- RISK: 0
- OMNICHANNEL: 2
- DEVELOPER: 6
- Total: 22

LAUNCH DATE	1999
CUSTOMERS	50,000
PRICING	2.9% + $0.30

2Checkout is a global payments provider that makes it easy to accept payments from anyone, anywhere. Businesses and organizations can accept payments using 8 payment methods and in 26 currencies, and settle in 25 home currencies. 2Checkout offers both hosted checkout forms and APIs, and integrates with more than 100 shopping carts.

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adyen

Pie chart scores:
- GEOGRAPHIES: 8
- PAYMENTS: 11
- FRAUD: 9
- RISK: 0
- OMNICHANNEL: 5
- DEVELOPER: 2
- Total: 35

LAUNCH DATE	2006
CUSTOMERS	3,500

Adyen is a leading payments technology company that provides businesses a single global platform to accept payments anywhere in the world. Driven by a vision to improve customer experience, streamline processes and ultimately increase revenue, Adyen enables businesses to process payments across online, mobile and Point-of-Sale (POS) with over 250 payment methods and 187 transaction currencies.

PROVIDER DIRECTORY

PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

amazonpayments™

GEOGRAPHIES	PAYMENTS
2	6
DEVELOPER 4	**14**	FRAUD 2
OMNICHANNEL 0	RISK 0
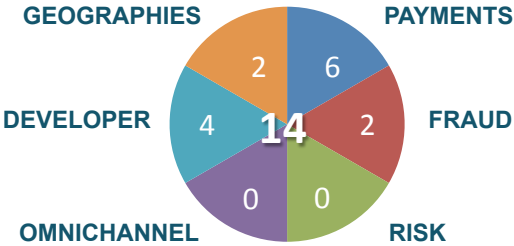
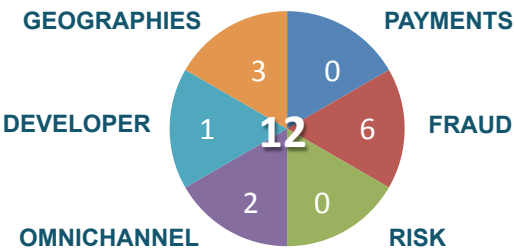| LAUNCH DATE	2007
PRICING	2.9% + $0.30

Checkout by Amazon is a complete checkout and payment solution for eCommerce retailers. Merchants can offer it as a checkout or payment option on their retail website to enable millions of Amazon customers to use information stored in their Amazon.com accounts to buy.

Authorize.Net®

GEOGRAPHIES	PAYMENTS
3	7
DEVELOPER 3	**20**	FRAUD 20
OMNICHANNEL 4	RISK 0
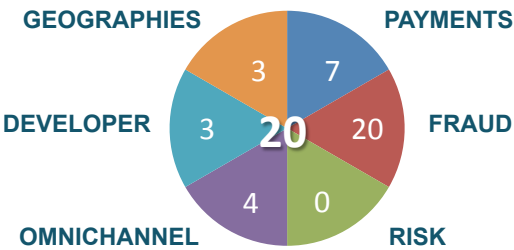
LAUNCH DATE	1996
CUSTOMERS	400,000

Since 1996, Authorize.Net has been a leading provider of payment gateway services, managing the submission of billions of transactions to the processing networks on behalf of merchant customers. Authorize.Net is a solution of CyberSource Corporation, a wholly owned subsidiary of Visa.

Bank of America
Merchant Services

UPDATED!

GEOGRAPHIES	PAYMENTS
3	0
DEVELOPER 1	**12**	FRAUD 6
OMNICHANNEL 2	RISK 0

LAUNCH DATE	2009
CUSTOMERS	300,000
VOLUME	13.5B annually

Bank of America Merchant Services, a joint venture between First Data and Bank of America, provides payment solutions by combining the technology and innovative products of First Data with the relationship strength and prominent global brand of Bank of America. Bank of America Merchant Services delivers payments, commerce, security and advice through more than 100 products and services to merchants of all sizes.

# PROVIDER DIRECTORY

PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

BitGold

NEW!

GEOGRAPHIES 5 · PAYMENTS 1 · FRAUD 3 · RISK 0 · OMNICHANNEL 0 · DEVELOPER 0 · **9**
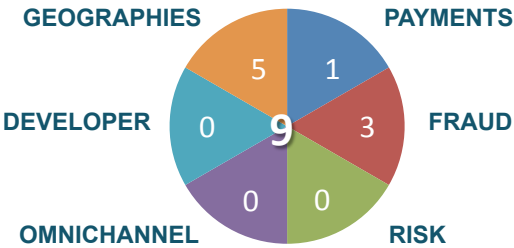
LAUNCH DATE	2014
PRICING	1% fee on every purchase

BitGold Inc. is a platform for savings and payments in gold. It provides users with a secure vault account to purchase gold using a variety of electronic payment methods and transaction capability including: instant cross-border gold payments, merchant invoicing and processing for gold, debit card spending of gold at traditional points of sale, conversions to a customer's external digital-wallet or bank, and physical gold redemptions.

BlueSnap®

GEOGRAPHIES 10 · PAYMENTS 8 · FRAUD 7 · RISK 0 · OMNICHANNEL 0 · DEVELOPER 4 · **29**
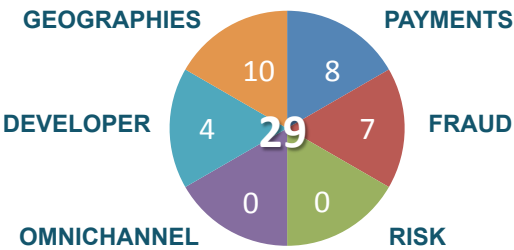
LAUNCH DATE	2001
CUSTOMERS	2,000
VOLUME	13.5B annually

BlueSnap is an international payment gateway powering the checkout process for eCommerce merchants worldwide, and fueling growth for online businesses serving digital, physical and mobile market. BlueSnap has reinvented and optimized the checkout experience by combining intelligent payment routing, frictionless one-click checkout, cross-border payments, award-winning Smart Subscriptions, multiple integration options and dynamic eCommerce tools.

BORDERFREE

GEOGRAPHIES 7 · PAYMENTS 0 · FRAUD 4 · RISK 2 · OMNICHANNEL 0 · DEVELOPER 0 · **13**
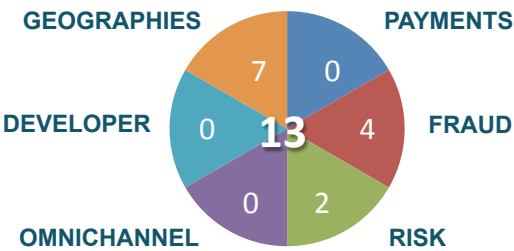
LAUNCH DATE	2001
CUSTOMERS	2,000

Borderfree operates a global technology and services platform that the world's most iconic brands rely on to expand globally and transact with customers in more than 100 countries and territories and more than 60 currencies worldwide. Borderfree manages all aspects of the international shopping experience, including site localization, multi-currency pricing, payment processing, fraud management, landed cost calculation, customs clearance and more.
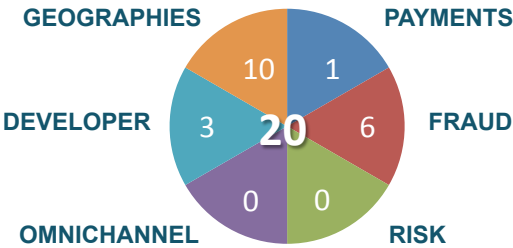
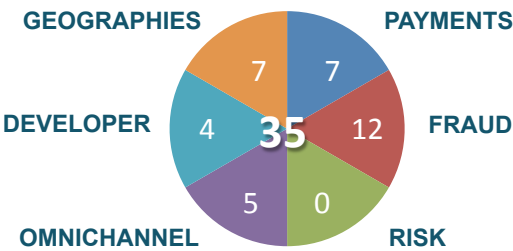# PROVIDER DIRECTORY

PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

Braintree

GEOGRAPHIES: 6
PAYMENTS: 5
FRAUD: 9
RISK: 0
OMNICHANNEL: 2
DEVELOPER: 11
Total: 33
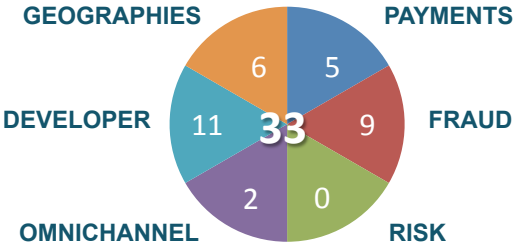
LAUNCH DATE	2007
VOLUME	$12B

Merchants in more than 40 countries across North America, Europe and Australia can accept payments in more than 130 currencies using Braintree. Today, Braintree powers single-click purchasing for more than 40 million consumers and its mobile app,

CARDINAL COMMERCE®

GEOGRAPHIES: 10
PAYMENTS: 1
FRAUD: 6
RISK: 0
OMNICHANNEL: 0
DEVELOPER: 3
Total: 20

LAUNCH DATE	1999

Cardinal Commerce is the pioneer and global leader in enabling authenticated payment transactions in the card-not-present payments industry since 1999. Through One Connection to its proprietary SafeCloud payment platform, Cardinal Commerce enables friction-free, technology neutral authentication and alternative payment services (including digital wallets and mobile commerce services).

CHASE Paymentech™

UPDATED!

GEOGRAPHIES: 7
PAYMENTS: 7
FRAUD: 12
RISK: 0
OMNICHANNEL: 5
DEVELOPER: 4
Total: 35

LAUNCH DATE	1985
CUSTOMERS	280,000
VOLUME	$750B

Chase Paymentech provides products and services which support a variety of point-of-sale and card-not-present environments, while providing exceptional security and reliability. In the business nearly 30 years, Chase Paymentech offers easy-to-accept payment methods such as credit and debit cards, international payments, and electronic check processing as well as digital, alternative and mobile payment options.

PROVIDER DIRECTORY

## PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

CyberSource®

GEOGRAPHIES 9 · PAYMENTS 8 · DEVELOPER 4 · 39 · FRAUD 14 · OMNICHANNEL 0 · RISK 4
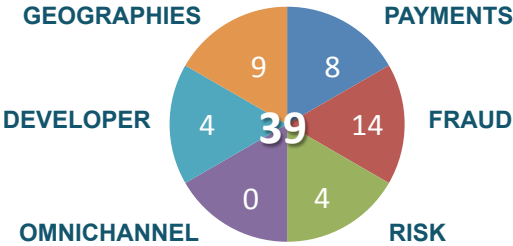
LAUNCH DATE	1994
CUSTOMERS	400,000
VOLUME	$7.5B

CyberSource is a wholly-owned subsidiary of Visa Inc. Over 400,000 businesses worldwide use CyberSource and Authorize.Net brand solutions to process online payments, streamline fraud management, and simplify payment security. The company maintains offices throughout the world, with regional headquarters in Singapore, Tokyo, Miami / Sao Paulo and Reading, U.K.

DATACASH
A MASTERCARD COMPANY

NEW!

GEOGRAPHIES 9 · PAYMENTS 2 · DEVELOPER 0 · 20 · FRAUD 6 · OMNICHANNEL 3 · RISK 0
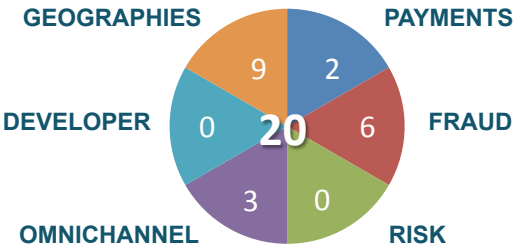
LAUNCH DATE	1996
CUSTOMERS	30,000

DataCash Group Ltd (part of MasterCard Incorporated) provides multi-channel global payment processing services and advanced fraud prevention and risk management solutions to merchants and banks. Advanced technology from DataCash enables customers to accept and process transactions in over 177 currencies from over 45 payment brands across eCommerce, m-commerce channels and cardholder present channels.

Digital River®
WORLD PAYMENTS

GEOGRAPHIES 15 · PAYMENTS 16 · DEVELOPER 5 · 60 · FRAUD 11 · OMNICHANNEL 5 · RISK 8
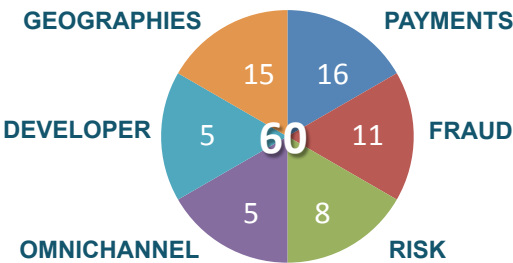
LAUNCH DATE	1994
CUSTOMERS	11,000
VOLUME	$35B
CUSTOMER FOCUS	Digital, E-retail, Gaming and Travel

The Digital River World Payments solution offers a full complement of PSP services, including full access to a standard payment toolkit to allow merchants to take payments anywhere, accept online and mobile payments, and offer virtual terminal and tokenization services.
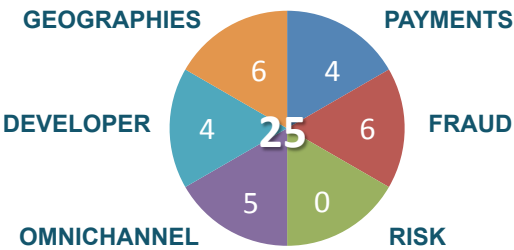
# PROVIDER DIRECTORY

PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

Elavon

Pie chart (total 20): PAYMENTS 3, FRAUD 7, RISK 0, OMNICHANNEL 4, DEVELOPER 3, GEOGRAPHIES 3
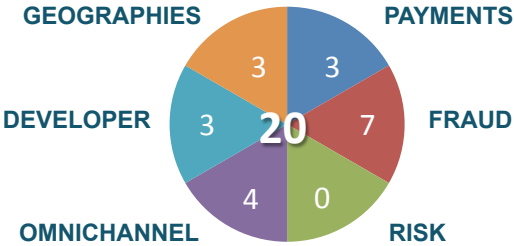
LAUNCH DATE	1991
VOLUME	$300B
CUSTOMER FOCUS	Airlines, Hospitality, Healthcare, Retail, Public Sector and Education

Elavon is wholly owned by U.S. Bancorp and provides end-to-end payment processing solutions and services to more than 1.3 million customers in the U.S., Europe, Canada, Mexico, Brazil and Puerto Rico. Elavon's payment solutions are designed to solve pain points for businesses from small to enterprise-sized.

First Data

Pie chart (total 25): PAYMENTS 4, FRAUD 6, RISK 0, OMNICHANNEL 5, DEVELOPER 4, GEOGRAPHIES 6

LAUNCH DATE	1971
CUSTOMERS	6,000,000

First Data is the global leader in payment technology and services solutions. With 24,000 owner-associates and operations in 35 countries, First Data's unparalleled infrastructure and partnerships go "beyond the transaction" with next-generation point-of-sale technology fueled by powerful analytics to detect fraud, gain insights into consumer spending, and strengthen customer loyalty. All day, every day, First Data helps its clients thrive in the evolving world of commerce.
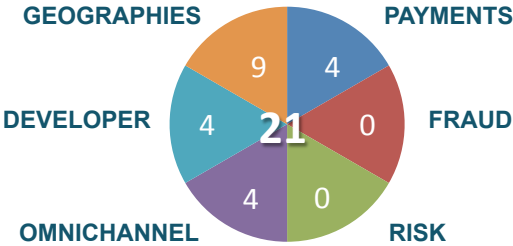
FIS

Pie chart (total 22): PAYMENTS 7, FRAUD 9, RISK 0, OMNICHANNEL 0, DEVELOPER 0, GEOGRAPHIES 6
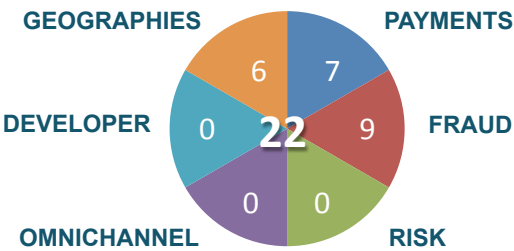
LAUNCH DATE	2006

FIS is a global leader in banking and payments technology as well as consulting and outsourcing solutions. With a long history deeply rooted in the financial services sector, FIS serves more than 14,000 institutions in over 130 countries. Headquartered in Jacksonville, Fla., FIS employs more than 40,000 people worldwide and holds leadership positions in payment processing and banking solutions.
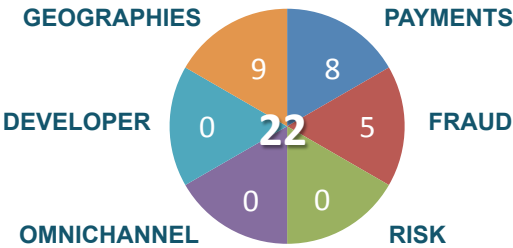
PROVIDER DIRECTORY

## PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

fortumo
mobile payments

NEW!

GEOGRAPHIES — 9
PAYMENTS — 4
DEVELOPER — 4
21
FRAUD — 0
OMNICHANNEL — 4
RISK — 0

LAUNCH DATE	2007

Fortumo OU engages in the development, sale, service, support, and management of mobile payment solutions to application developers, social networks, and digital goods vendors in the Asia Pacific, Central and Eastern Europe, North America, Northern Europe, Western Europe, the Middle East, Africa, and Latin America. It offers in-application purchasing solutions to enable developers to charge for premium features and sell virtual credits inside their applications using mobile operator billing; and SMS-connectivity/mobile payments API to enable developers to integrate mobile payments with applications, games, and Web-services.

globalcollect™
international payment services

GEOGRAPHIES — 9
PAYMENTS — 8
DEVELOPER — 0
22
FRAUD — 5
OMNICHANNEL — 0
RISK — 0

LAUNCH DATE	1994
VOLUME	$14B
CUSTOMER FOCUS	Digital Goods, Travel, Retail, Video Gaming

GlobalCollect, part of Ingenico Group, processes international eCommerce payments for more than 600 of the world's most recognized eCommerce brands in the digital goods and services, travel, retail and video gaming industries, among many others.
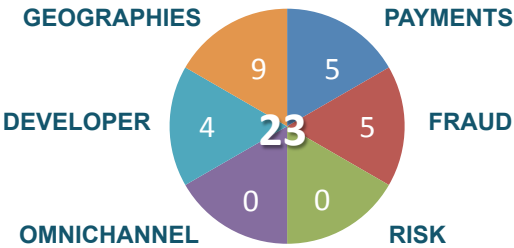
IBM

GEOGRAPHIES — 6
PAYMENTS — 11
DEVELOPER — 3
21
FRAUD — 1
OMNICHANNEL — 0
RISK — 0
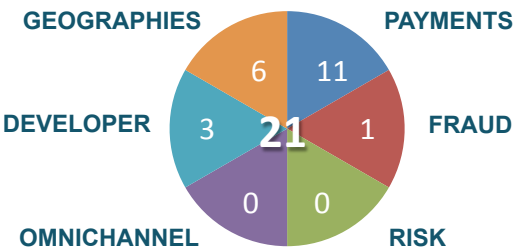
LAUNCH DATE	2001

IBM Payment Systems (IPS) is a global payment gateway and eCommerce checkout solution that integrates seamlessly into websites, mobile sites, smartphone apps and call center tools. An easy-to-use interface, combined with a fully localized payment checkout experience, implemented on a centralized platform, means global retailers can set up and manage a comprehensive local online payment solution quickly, easily and cost-effectively.
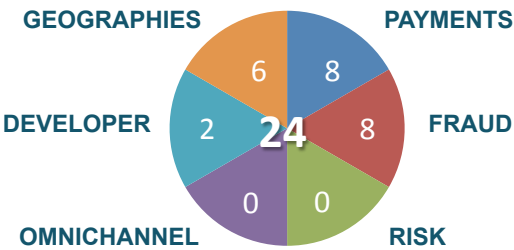
PROVIDER DIRECTORY

PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

I'mGlobal™

GEOGRAPHIES · PAYMENTS · DEVELOPER · FRAUD · OMNICHANNEL · RISK

Pie chart values: GEOGRAPHIES 9, PAYMENTS 5, FRAUD 5, RISK 0, OMNICHANNEL 0, DEVELOPER 4, center total **23**

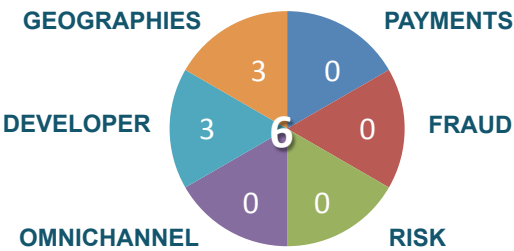| LAUNCH DATE	1999

ImGlobal Payments is a Merchant Services Provider for businesses that require credit & debit card processing services to accept payments for Internet, Mail-Order Telephone-Order (MOTO), & POS/Retail transactions.

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ingenico Payment services

GEOGRAPHIES · PAYMENTS · DEVELOPER · FRAUD · OMNICHANNEL · RISK

Pie chart values: GEOGRAPHIES 6, PAYMENTS 8, FRAUD 8, RISK 0, OMNICHANNEL 0, DEVELOPER 2, center total **24**

LAUNCH DATE	1996
CUSTOMERS	160,000

As a leading global digital payment service provider, Ingenico Payment Services provides a seamless response to the complexity of payments, whatever the channel: online, mobile and point-of-sale.
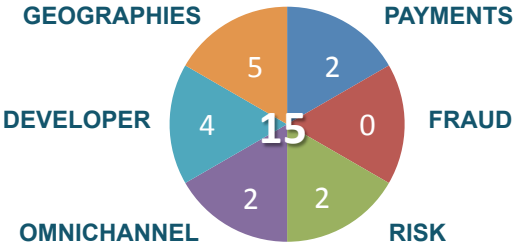

Klarna™

GEOGRAPHIES · PAYMENTS · DEVELOPER · FRAUD · OMNICHANNEL · RISK

Pie chart values: GEOGRAPHIES 3, PAYMENTS 0, FRAUD 0, RISK 0, OMNICHANNEL 0, DEVELOPER 3, center total **6**

LAUNCH DATE	2005
CUSTOMERS	50,000
VOLUME	$10B

Klarna, founded in Stockholm in 2005 with the idea of simplifying buying, let the consumer receive goods first and pay afterwards, while assuming credit and fraud risks for merchants. In 2014, Klarna joined forces with SOFORT to form Klarna Group, the leading European payment provider. Klarna Group has more than 1,200 employees and is active in 18 markets. Klarna serves 35MM consumers and works with 50,000 merchants.
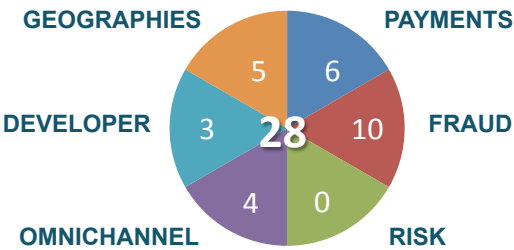
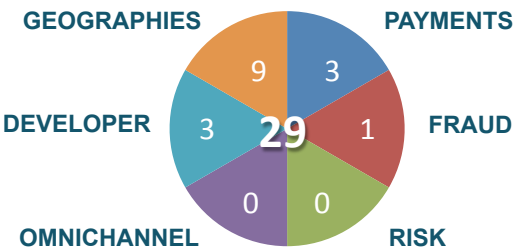# PROVIDER DIRECTORY

PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

mercado libre

NEW!

Pie chart:
- GEOGRAPHIES: 5
- PAYMENTS: 2
- FRAUD: 0
- RISK: 2
- OMNICHANNEL: 2
- DEVELOPER: 4
- Center: 15

LAUNCH DATE	1999
CUSTOMERS	121M registered users

MercadoLibre's automated online platform enables businesses and individuals to list items and conduct their sales and purchases in a fixed-price or auction-based format, with the preferred selling option being fixed price. MercadoLibre has launched a cross-border trade program, which started in the U.S. and will be expanding to the U.K. and Canada later in the year. It requires no set-up fees and offers multiple integration options, enabling sellers to ship both ways – directly to buyer or to a local address.

PAY·ON

NEW!

Pie chart:
- GEOGRAPHIES: 5
- PAYMENTS: 6
- FRAUD: 10
- RISK: 0
- OMNICHANNEL: 4
- DEVELOPER: 3
- Center: 28

LAUNCH DATE	2004

PAY.ON is a worldwide provider of white label global payment gateway solutions. Its products include PaySourcing, a payment processing solution that permits outsourcing of payment and risk management systems; and PayPipe, which is an e-gateway used for processing payment transactions in various currencies. The company also provides access to a payment platform that offers multi-currency and cross-border payment solutions.
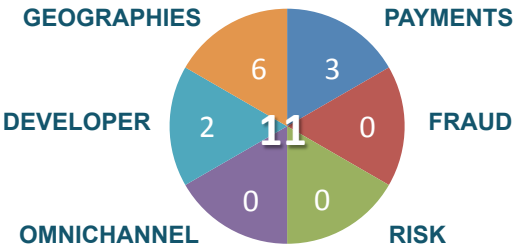
PayPal

Pie chart:
- GEOGRAPHIES: 9
- PAYMENTS: 3
- FRAUD: 1
- RISK: 0
- OMNICHANNEL: 0
- DEVELOPER: 3
- Center: 29

LAUNCH DATE	1998
VOLUME	$168B

PayPal offers various online payment checkout solutions for businesses around the world. From a standard checkout to an express solution, PayPal operates as a PSP to many online merchants. Shoppers can pay directly from their bank account or stored credit cards like MasterCard and Visa.

PYMNTS.com
X-BORDER PAYMENTS
OPTIMIZATION
TRACKER™

PROVIDER DIRECTORY

PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

Payza

GEOGRAPHIES 6
PAYMENTS 3
DEVELOPER 2
FRAUD 0
**OMNICHANNEL** 0
RISK 0
Total: 11

LAUNCH DATE	2012
CUSTOMERS	9,000,000

Payza is a leading online payments technology platform used by licensed entities around the world. Payza's highly secure platform provides businesses and consumers with convenient and flexible solutions for sending and receiving payments worldwide. The company offers access to payment services in both traditional and emerging markets, as well as a host of tools and services including: fraud screening, dispute resolution, currency exchange, global payouts and disbursement services.

sage pay

GEOGRAPHIES 0
PAYMENTS 2
DEVELOPER 3
FRAUD 5
OMNICHANNEL 0
RISK 0
Total: 10
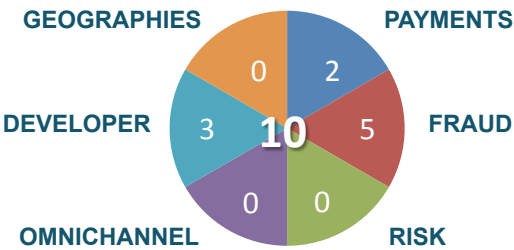
LAUNCH DATE	2001
CUSTOMERS	50,000

Sage Pay is Europe's leading independent payment service provider (PSP) and is one of the most trusted payment brands. Every year Sage Pay processes billions of British Pounds worth of secure payments for its 50,000+ customers and makes the process of accepting payments online, over the phone, or in person simpler, faster, safer and more profitable for businesses.

Skrill

GEOGRAPHIES 7
PAYMENTS 7
DEVELOPER 3
FRAUD 6
OMNICHANNEL 0
RISK 0
Total: 23
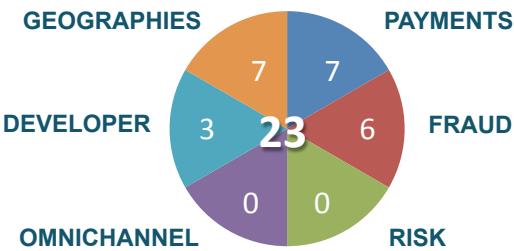
LAUNCH DATE	2001
CUSTOMERS	100,000

Skrill (Moneybookers) is one of the world's largest online payments and Digital Wallet providers with over 20 million account holders. Skrill's worldwide payment network offers businesses access to more than 100 payment options, with 41 currencies covering 200 countries through just a single integration. More than 100,000 merchants use Skrill globally, including eBay.
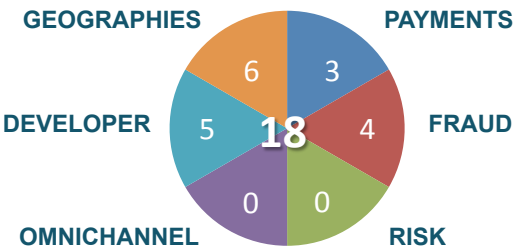
PROVIDER DIRECTORY

PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

Square

GEOGRAPHIES 6		**PAYMENTS** 0
DEVELOPER 3	**18**	**FRAUD** 4
OMNICHANNEL 5		**RISK** 0
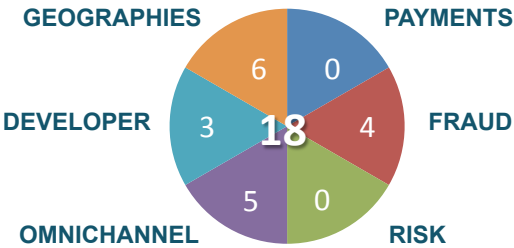
LAUNCH DATE	2009
CUSTOMERS	500,000
VOLUME	$15B

Square is committed to building tools that empower sellers to start, run, and grow their business. Square's complete register service is a full point of sale that offers a suite of tools, from tracking sales and inventory to rich analytics and small-business financing. Customers in the United States also use Square Cash, the easiest way to send and receive money, and Square Order, a new way to pre-order food and drinks for pickup.

stripe

UPDATED!

GEOGRAPHIES 6		**PAYMENTS** 3
DEVELOPER 5	**18**	**FRAUD** 4
OMNICHANNEL 0		**RISK** 0

LAUNCH DATE	2011

Stripe aims to expand Internet commerce by making it easy to process transactions and manage an online business. Stripe now processes billions of dollars a year for thousands of businesses, from newly-launched startups to Fortune 500 companies. Since Stripe powers so many new businesses, it's a snapshot of how the Internet is changing; many users are in categories that barely existed five years ago.

TSYS®

GEOGRAPHIES 3		**PAYMENTS** 4
DEVELOPER 3	**19**	**FRAUD** 5
OMNICHANNEL 4		**RISK** 0
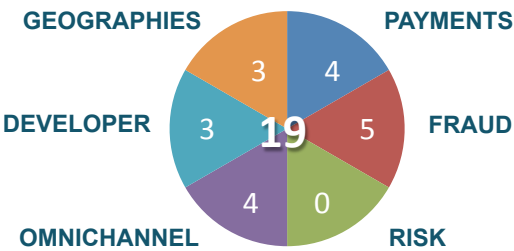
LAUNCH DATE	1983

TSYS provides online credit card processing for businesses of any size or complexity. TSYS enables merchants to integrate multiple eCommerce solutions to provide their customers a variety of payment acceptance options. TSYS provides solutions that scale as businesses grow and needs change.

PROVIDER DIRECTORY

PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

vantiv™

GEOGRAPHIES | PAYMENTS
DEVELOPER | FRAUD
OMNICHANNEL | RISK

4 | 8
4 | **31** | 8
5 | 2
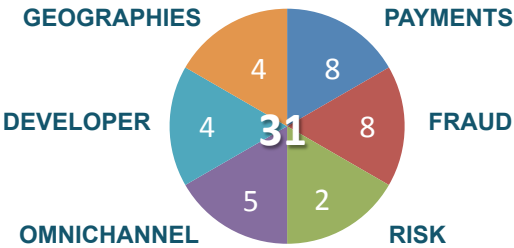
LAUNCH DATE	1970
CUSTOMERS	400,000
VOLUME	$611B

Vantiv is a leading payment processor differentiated by an integrated technology platform. Vantiv offers a comprehensive suite of traditional and innovative payment processing and technology solutions to merchants and financial institutions of all sizes, enabling them to address their payment processing needs through a single provider.

wepay

GEOGRAPHIES | PAYMENTS
DEVELOPER | FRAUD
OMNICHANNEL | RISK

0 | 4
4 | **16** | 4
0 | 4
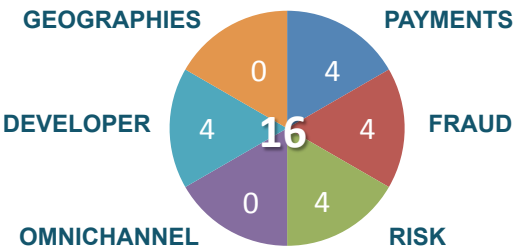
LAUNCH DATE	2008
CUSTOMERS	20,000

WePay powers payments on online platforms and marketplaces, such as Care.com, Constant Contact, FreshBooks, GoFundMe and Meetup. WePay protects its partners from risk and regulatory exposure, while supporting a seamless experience for their end-users.

WorldPay™

GEOGRAPHIES | PAYMENTS
DEVELOPER | FRAUD
OMNICHANNEL | RISK

6 | 9
5 | **26** | 5
1 | 0
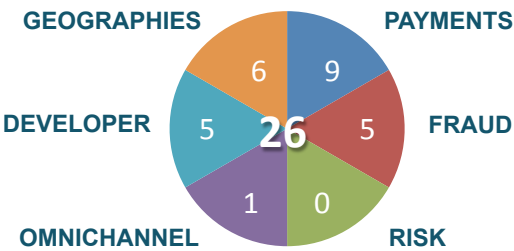
LAUNCH DATE	1991
VOLUME	$500B

Worldpay is a leading global payments technology and services company, which allows merchants to accept payments anywhere in the world, across any channel. Operating in over 30 countries, the company offers services across the entire payments value chain, including transaction capturing, merchant acquiring and transaction processing. The company employs over 4,700 people in markets throughout the U.S., Europe and Asia.

ABOUT

X-BORDER PAYMENTS OPTIMIZATION TRACKER™

The PYMNTS.com X-Border Payments Optimization Tracker™ is designed to provide an organizing framework for evaluating the many players that provide merchant payment processing services geared for cross-border payments.

PROVIDER PROFILES

We identified leading cross-border payment service providers by researching numerous industry directories and Google searches. The list of providers will grow over time.

We researched provider websites to gather information on key attributes important to serving the needs of cross-border merchants. Scoring for the X-Border tracker includes:

PAYMENT METHODS – Payment methods, digital wallets, account-on-file, recurring billing, acquirers connected to, and acquirer services

GEOGRAPHIES – Regions served, currencies and languages, and office locations

FRAUD TOOLS – PCI compliance, tokenization, 3D Secure, address verification services, order linking, proxy piercing, transaction scoring, end-to-end encryption, chargeback automation, IP geolocation, device fingerprinting, velocity checks, screening lists, outsourced operations

RISK/COMPLIANCE SERVICES – Export and tax compliance, tax burden, and merchant of record

DEVELOPER TOOLKITS – APIs, eCommerce plug-ins, programming languages, shopping carts, account updater services

OMNICHANNEL – Mobile and tablet POS, number of operating systems supported, and EMV

THE X-BORDER PAYMENTS OPTIMIZATION LANDSCAPE™

The X-Border Payments Optimization Landscape™ is a graphic representation of how the leading payment service providers are scored in each of six categories important to optimizing a merchant's cross-border payments operations. It is not designed to suggest one is more important than another. The Top 10 providers in each category are displayed in rank order from industry standard on the left to best-in-class on the right.

FEEDBACK

If you would like to be included in this report and/or would like your information to be updated, please contact us at xborder@pymnts.com and we will send you the data sheet required for submission.

ABOUT

PYMNTS.COM

PYMNTS.com is reinventing the way in which companies in payments share relevant information about the initiatives that shape the future of payments and commerce and make news.

This powerful B2B platform is the #1 site for the payments and broader commerce ecosystem by traffic and the premier source of information about "what's next" in payments. C-suite and VP level executives turn to it daily for these insights, making the PYMNTS.com audience the most valuable in the industry. It provides an interactive platform for companies to demonstrate thought leadership, popularize products and, most importantly, capture the mindshare of global decision-makers. PYMNTS.com …. where the best minds and best content meet on the Web to learn "What's Next" in Payments and Commerce.

ABOUT

"The X-Border Payments Optimization TrackerTM"

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