X-BORDER PAYMENTS OPTIMIZATION TRACKER

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

DECEMBER 2015

Allied Wallet integrates with shopping cart j2 Store

CardinalCommerce wins patent for faster authentication

Chinese cross-border eCommerce estimated to reach $1.02 trillion in 2016

Saxo launches new payment platform, Banking Circle

Pakistan removes barriers for global eCommerce

Creditcall and Linkpay break into Top 10

COVER STORY

Canada's Holiday Wish List: A Borderfree Internet

The Internet has no borders. And no one can vouch for it more than Canadian shoppers.

As the weak Canadian dollar, or the "Loonie," kept Canadians at home this Thanksgiving and Black Friday, it didn't stop them from crossing borders in a virtual sense - online. U.S. retailers are still bagging carts online for Canadian shoppers. A recent report noted Vancouver, the eighth largest city in the country alone, will lose as much as $1.6 billion in physical retail sales to cross-border eCommerce this year.

This trend has been on the uptick for a while and is fast becoming the norm. The same report also predicts online spend by Canadians to increase by 50 percent by 2019. Canadians already represent 37 percent of global cross-border shoppers, with over 60 percent of them shopping at American websites.

A recent PayPal study listed clothing, footwear and accessories as the top category, followed by digital entertainment and education for Canadian cross-border shoppers.

What is luring Canadians to buy from U.S. retailers? Access to a larger variety of goods, better prices and lower shipping costs have drawn close to 15 million Canadians to shop online from U.S. merchants. This differs significantly from another huge purchaser of U.S. goods: the Chinese consumer. In comparison, Chinese shoppers are concerned with quality of the products, ease of returns and customer service.

Canadian retailers have always had to battle high shipping costs to serve a small, dispersed population across vast distances. As a result, Canadian shoppers have historically favored what retailers haven't been able to offer efficiently: free or subsidized shipping. It still remains one of the greatest barriers for Canadian retailers struggling to gain a critical mass to be able to subsidize shipping.

This has given large U.S. eCommerce companies like Amazon, Best Buy and eBay a chance to come in and eat into local businesses' market share. Amazon leads the race among popular online destinations for Canadian shoppers with over 30 percent market share. eBay, Best Buy and Walmart came in for a close second, sharing the ploy with Chinese marketplaces like Alibaba's Aliexpress.com.

Additional reasons beyond price and shipping costs may also contribute to Canadians flocking to U.S. sites. Canadians are increasingly using smartphones to purchase goods and services, with 16 percent of eCommerce sales in Canada conducted on mobile devices. However, it's possible that local retailers aren't keeping up with global counterparts when it comes to a great experience on these devices. As noted in the X-Border Payments Optimization Index, among the sites surveyed, only 67 percent of Canadian sites are optimized for mobile commerce, compared to 100 percent of U.S. sites.

Canada's Holiday Wish List: A Borderfree Internet

Canadian sites also take a beating when it comes to offering rewards, with only 17 percent offering incentives vs. their U.S. counterparts. Finally, 61 percent of large independent retailers have no Web presence at all.

How does this compare to the rest of the world? The PYMNTS X-Border Payments Optimization Index, which evaluates 195 sites around the world, tracks multiple attributes which matter to consumers, including shipping, payment, pricing and ease of use. Across 10 countries, it marks top determinants of what merchants need to succeed among international shoppers. U.S. retailers lead the race including a robust presence on mobile and offering rewards programs. They also make it easy for consumers abroad – by eliminating friction associated with requiring user profiles, accommodating multiple currencies and the most recognized payment brands.

COMPARISON OF COUNTRIES ON SELECTED FEATURES
U.S., CANADA, GERMANY AND SPAIN
PERCENT OF SITES
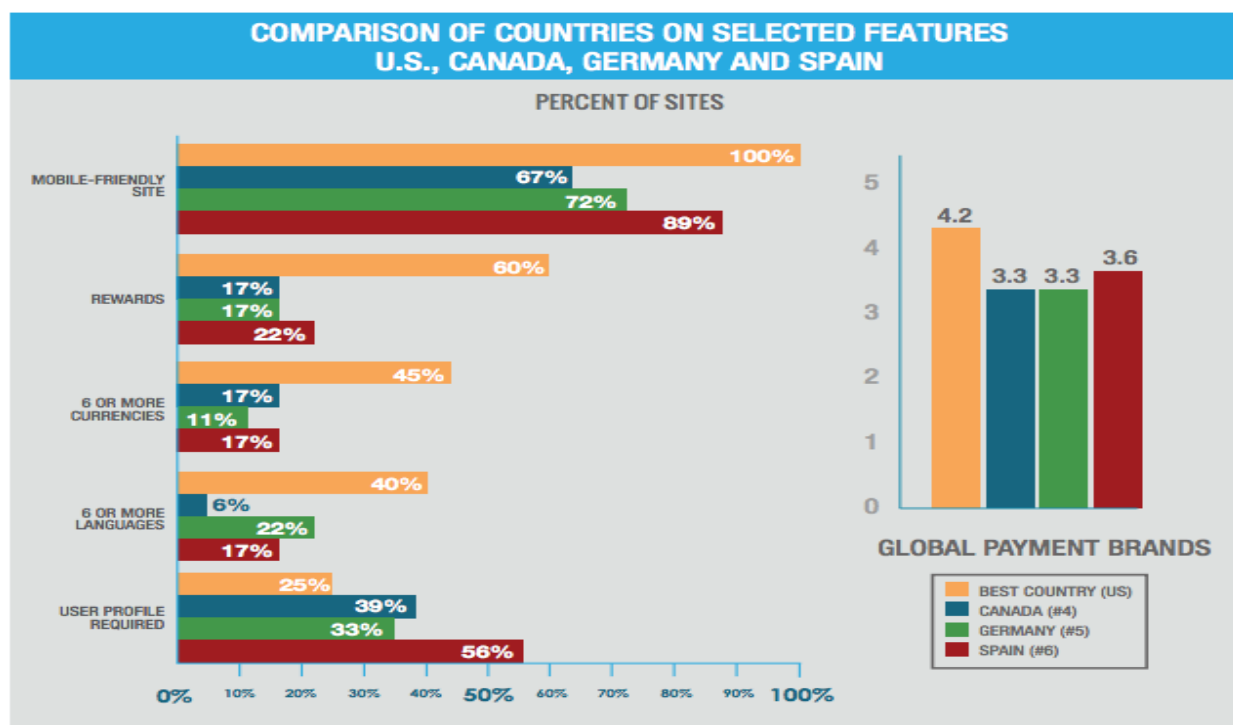
The Canadian retail market is at its prime for growth and expansion. Studies suggest eCommerce in Canada is predicted to grow faster than in the U.S., but that could be indicative of a saturated U.S. market. Canada ranks in the Top 10 B2C eCommerce markets, with mobile commerce sales predicted to account for over half of eCommerce with omnicommerce also gaining prominence.

But until that transformation occurs, Canadian retailers are giving away their lunch to U.S. merchants.

WHAT'S INSIDE

It's that time of the year again — of festivities and loose purse strings.

Chinese shoppers are flocking to U.S. merchants, steadily pushing the envelope on cross-border shopping. In a record-breaking year, Alipay noted that the number of China-based consumers shopping U.S. brands online over the holiday season has increased 700% over last year, with millennials contributing a lion's share.

PayPal also released its annual cross-border consumer research to discover trends emerging among shoppers across the world. The biggest trendsetter this year was China. Despite devaluation of the yuan, there has been an increase in cross-border shopping. Emerging as the top export market for U.S. merchants, with an estimated 78 million cross-border shoppers buying from U.S. websites.

That number has been on the rise: 35 percent of online shoppers shopped cross-border in 2015 vs. 26 percent last year. The top category among cross-border shoppers from each of these countries is clothing/apparel, footwear and accessories. Entertainment and education products, both digital and physical, are also popular.

While U.S. retailers still remain the top destination for cross-border shoppers, their prominence may be threatened as merchants everywhere work fast and hard to etch their presence in the space by supporting more currencies and languages.

Research from One Hour Translation shows that Chinese online merchants and eCommerce websites have significantly increased their sales efforts in English, Russian and Arabic speaking markets between 2014 and 2015. The Chinese interest in these markets is particularly apparent around record-breaking sales dates such as Singles' Day, Black Friday, Cyber Monday and Christmas. Between 2014 and 2015, requests from online Chinese merchants and eCommerce websites for translations from Mandarin to English rose by approximately 116 percent, while requests for translation from Chinese to Russian rose approximately 81 percent and requests for translation from Chinese to Arabic rose approximately 52 percent.

With Chinese cross-border eCommerce estimated to reach $1.02 trillion in 2016, China currently has more than 5,000 cross-border eCommerce platforms and over 200,000 enterprises conducting such businesses. Additionally, the Chinese government's push to promote online business is expected to provide the extra push.
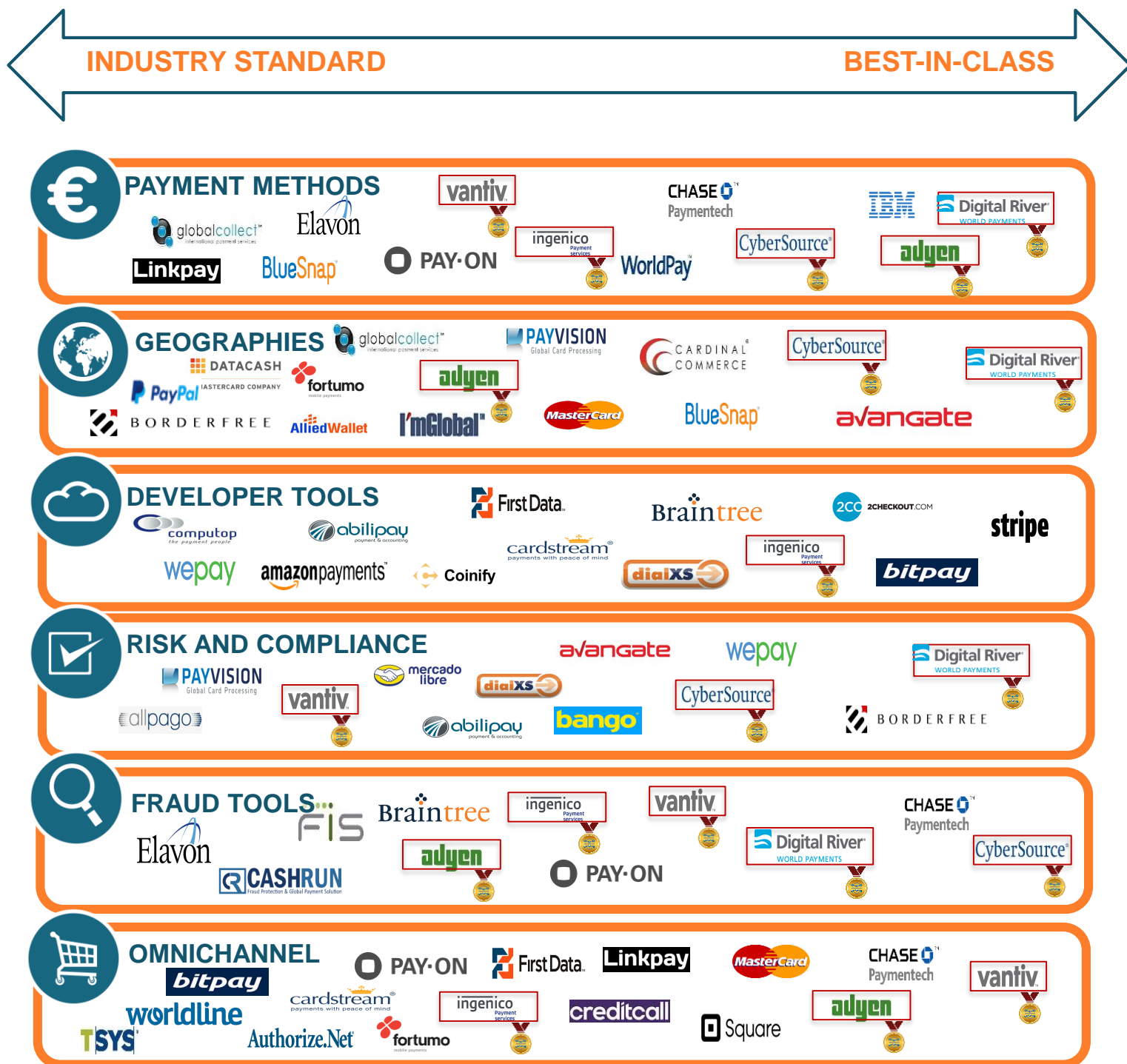

The X-Border December Tracker Updates

In this issue, we've profiled 59 global payment service providers, including five additions to the Tracker: 2C2P, Alternative Payments, Creditcall, Linkpay and PPRO. Of these providers, we also updated five players. Coinify was updated with information on currencies it accepts, Vantiv was updated regarding its fraud features, Cybersource on the number of countries served, and Digital River on its omnichannel services. The PAY.ON logo was also updated due to its recent acquisition by ACI Worldwide. Updates to all these players resulted in some adjustments to scores.

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.

Among the four new companies added to the Tracker, Linkpay and Creditcall broke into the Top 10 ranking.

← INDUSTRY STANDARD ························ **BEST-IN-CLASS →**

PAYMENT METHODS
globalcollect | Elavon | vantiv | CHASE Paymentech | IBM | Digital River WORLD PAYMENTS | Linkpay | BlueSnap | PAY·ON | ingenico Payment services | WorldPay | CyberSource | adyen

GEOGRAPHIES
globalcollect | PAYVISION Global Card Processing | CARDINAL COMMERCE | CyberSource | Digital River WORLD PAYMENTS | DATACASH A MASTERCARD COMPANY | fortumo mobile payments | adyen | PayPal | BORDERFREE | AlliedWallet | I'mGlobal | MasterCard | BlueSnap | avangate

DEVELOPER TOOLS
computop the payment people | abilipay payment & accounting | First Data | Braintree | 2CO 2CHECKOUT.COM | stripe | wepay | amazonpayments | Coinify | cardstream payments with peace of mind | dialXS | ingenico Payment services | bitpay

RISK AND COMPLIANCE
PAYVISION Global Card Processing | mercado libre | dialXS | avangate | wepay | Digital River WORLD PAYMENTS | allpago | vantiv | abilipay payment & accounting | bango | CyberSource | BORDERFREE

FRAUD TOOLS
Elavon | FIS | Braintree | ingenico Payment services | vantiv | CHASE Paymentech | CASHRUN Fraud Protection & Global Payment Solution | adyen | PAY·ON | Digital River WORLD PAYMENTS | CyberSource

OMNICHANNEL
bitpay | PAY·ON | First Data | Linkpay | MasterCard | CHASE Paymentech | vantiv | worldline | cardstream payments with peace of mind | ingenico Payment services | creditcall | Square | adyen | TSYS | Authorize.Net | fortumo mobile payments

Indicates top scoring company in at least 4 categories.
*Top 10 are based on final scores. There may be ties in each position, creating more than 10 companies per category.

PYMNTS.com
X-BORDER PAYMENTS OPTIMIZATION TRACKER™

5

NEWS & TRENDS

PAYMENT METHODS NEWS AND TRENDS

MeXBT announces its cross-border payments platform

The Mexican bitcoin currency exchange, MeXBT, announced Pay.meXBT, a platform for international payment which will facilitate payments between Latin America and Asia. It makes use of bitcoin and blockchain in order to facilitate cross-border payments in fiat currency. MeXBT CEO said that the opening of the new platform will have a positive impact on trade between Mexico and other countries, offering more business options for the SMEs.

Saxo challenges the cost and time of x-border payments

Saxo Payments announced the launch of Banking Circle. The platform connects players of the global payments community and links them to lower foreign exchange and cross-border transaction fees, according to Saxo. Sending and receiving funds when both players are in Banking Circle leads to the recipient not incurring a landing fee. Saxo also said that users can take advantage of the ability to enter new markets without having to establish a banking relationship there.

Kleiner invests in Align Commerce's blockchain rails

Align Commerce received $12.5 million in Series A funding for global expansion. Align Commerce also plans to cut costs, reduce processing times and make the SMB payments experience seamless. And with its new funding, it's going to be able to expand its vision. Through using solutions like its electronic "multi-rail" payments platform, it mixes blockchain — an encrypted, data-driven rail — with traditional bank wire and treasury management rails.

Digital River wins Tekne 2015 award for its SPI

Digital River won a Tekne award for its Service Provider Interface (SPI) by the Minnesota High Tech Association. Digital River was nominated in the Software – Established Company category along with Unisys Corporation and Blue Cross and Blue Shield of Minnesota.

NEWS & TRENDS cont'd

GEOGRAPHIES NEWS AND TRENDS

Chinese cross borders eCommerce estimated to reach $1.02 trillion in 2016

Chinese eCommerce operations across borders is estimated to reach $1.02 trillion in 2016, with 30 percent growth rate and 20 percent in the ratio of China's total import and export trade. China currently has more than 5000 cross-border eCommerce platforms and over 200,000 enterprises conducting such businesses. With the slowing down of the international economy, China's import and export trading growth rate continues to decrease. However, the Chinese government's push to promote online business is expected to give the necessary boost.

Borderfree and Alipay partnered to bring U.S. fashion and accessories to Chinese consumers

Borderfree, is moving to bring more U.S. fashion and accessories to Chinese consumers. Through a partnership that is already in place with Alipay, firms can sell to Chinese consumers who can pay in their local currency. The initial phase of the partnership was launched last year and allows Alipay's 400 million active and registered users to buy from marquee names in the United States, ranging from Bloomingdale's to Macy's to Saks, along with more recent entrants, such as MotoSport.

Chinese e-tailers increase localization and translation in English, Russian and Arabic speaking markets

Research from One Hour Translation shows that Chinese online merchants and eCommerce websites have significantly increased their sales efforts in English, Russian and Arabic speaking markets between 2014 and 2015. The Chinese interest in these markets is particularly apparent around record breaking sales dates such as Singles Day, Black Friday, Cyber Monday and Christmas.

This is apparent in the increased number of requests for translations. Between 2014 and 2015, requests from online Chinese merchants and eCommerce websites for translations from Mandarin to English rose by approximately 116 percent, while requests for translation from Chinese to Russian rose approximately 81 percent and requests for translation from Chinese to Arabic rose approximately 52 percent. English-language websites have also increased their efforts in Russian, Arabic and Mandarin-Chinese-speaking markets, however at lower rates.

NEWS & TRENDS cont'd

GEOGRAPHIES NEWS AND TRENDS

Yahoo Hong Kong launches Hong Kong-Taiwan cross border eCommerce platform

Yahoo Hong Kong has launched its Hong Kong-Taiwan cross-border eCommerce platform. The merchants can avail of special starter packages to support for logistics, cash flow and store operations and management.

Coinify adds 15 blockchain currencies

Coinify, the largest European blockchain payment processor, has announced the addition of 15 blockchain currencies enabling more than 10,000 merchants to accept payments in a total of 16 different blockchain currencies. Amongst the new tokens that can be spent with all Coinify merchants are: Ether, the currency native to the Ethereum distributed computing network; and TetherUSD, which always maintains a 1:1 exchange rate parity with the US dollar.

RISK AND COMPLIANCE NEWS AND TRENDS

Pakistan removes barriers for global eCommerce

IT Minister of Pakistan has recently eased regulations in order to facilitate eCommerce operations. It also aims to invite PayPal and Alibaba to build infrastructure for consumers to tap into eCommerce worldwide. The move follows a decision by the global Financial Action Task Force of ranking in its white-list, meaning that the country has now internationally accepted anti-money laundering and counter-terrorist financing standards.

DEVELOPER TOOLS NEWS AND TRENDS

Allied Wallet integrates with J2 Store

Allied Wallet, payment solutions provider, integrated with shopping cart and eCommerce solution J2 Store. Allied Wallet CEO expects the integration with J2 Store will bring our solution to even more users. J2 Store offers a powerful, responsive, and mobile-friendly eCommerce shopping cart solution with no overhead and a simple setup.

NEWS & TRENDS cont'd

FRAUD TOOLS NEWS AND TRENDS

CardinalCommerce for fastest authentication

CardinalCommerce got the approval for two more patents in Australia and Canada. These new technologies services include translating communication protocols and dynamically ranking and routing requests from redundant services based on volume, latency, functionality and other criteria.

CyberSource launches merchant-focused real-time fraud analytics tool

CyberSource, a Visa owned company, launched Decision Manager Replay — a real-time fraud analytics tool that enables merchants to both analyze and adjust fraud management strategies. The tool also gives merchants the ability to run "what if" fraud strategy analysis. Merchants can test the effectiveness of their fraud strategies by running a batch of recent transactions test for fraud based on a variety of risk levels.

Vantiv announces levels for its fraud toolkit update: order linking, expert, transaction scoring

Vantiv added three service levels for its fraud toolkit: Basic, Advanced Best Practices and Advanced Custom. Advanced Custom service gives users the tools, resources and guidance to counter their particular exposure to fraud attacks.

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**

2000Charge

Pie chart (total **11**):
- PAYMENTS: 5
- FRAUD: 3
- RISK: 0
- OMNICHANNEL: 0
- DEVELOPER: 0
- GEOGRAPHIES: 3
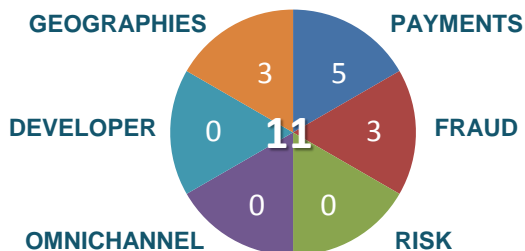
LAUNCH DATE	1999
CUSTOMERS	100,000

2000Charge/Global Clearing Solutions specializes in alternative payment solutions, covering a broad spectrum of payment methods and target markets. Merchants view the company as a one-stop shop. 2000Charge provides a complete solution that includes integration, end user support, transaction management tools, geotargeting, fraud controls and much more.

2CO 2CHECKOUT.COM

Pie chart (total **23**):
- PAYMENTS: 3
- FRAUD: 4
- RISK: 0
- OMNICHANNEL: 2
- DEVELOPER: 6
- GEOGRAPHIES: 8
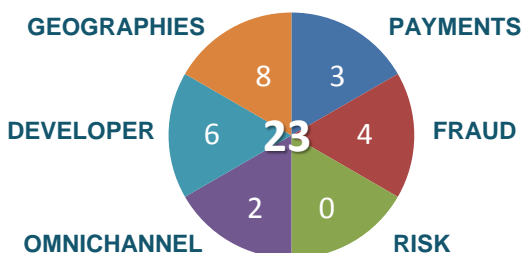
LAUNCH DATE	1999
CUSTOMERS	50,000
PRICING	2.9% + $0.30

2Checkout is a global payments provider that makes it easy to accept payments from anyone, anywhere. Businesses and organizations can accept payments using eight 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.

PROVIDER DIRECTORY
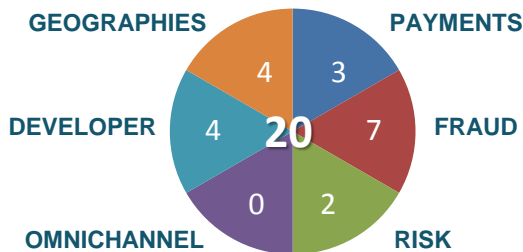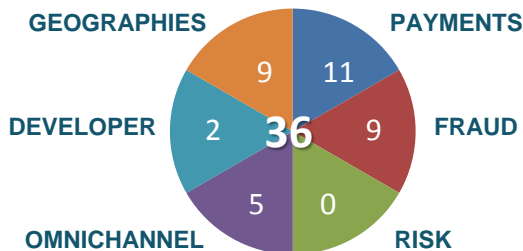
PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

2C2P
YOUR PAYMENT PARTNER

NEW!
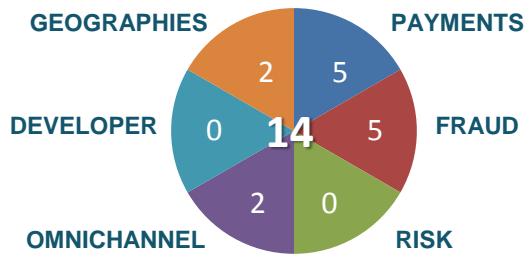
LAUNCH DATE	2003
VOLUME	$450M
PRICING	3.75% for Visa, MasterCard & JCB; 4.2% for AMEX

Pie chart: GEOGRAPHIES 2, PAYMENTS 5, FRAUD 5, RISK 0, OMNICHANNEL 2, DEVELOPER 0, center 14

2C2P (Cash and Card Payment Processor) is a Southeast Asian comprehensive payment solutions provider, transforming millions of everyday payments across Asia. The company offers a number of services tailored for the needs of eCommerce and m-commerce merchants, banks and financial institutions of any size.

abilipay
payment & accounting

LAUNCH DATE	2004

Pie chart: GEOGRAPHIES 4, PAYMENTS 3, FRAUD 7, RISK 2, OMNICHANNEL 0, DEVELOPER 4, center 20

Abilipay Ltd. is a professional and experienced outsourcing service provider with a focus on payment processing, risk management, billing and credit control. The company's efforts are geared toward Web-based merchants, covering a wide range of payment methods and target markets.

adyen

LAUNCH DATE	2006
CUSTOMERS	3,500

Pie chart: GEOGRAPHIES 9, PAYMENTS 11, FRAUD 9, RISK 0, OMNICHANNEL 5, DEVELOPER 2, center 36

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

Alipay™

GEOGRAPHIES 2 · 5 PAYMENTS
DEVELOPER 0 · **9** · 0 FRAUD
OMNICHANNEL 2 · 0 RISK
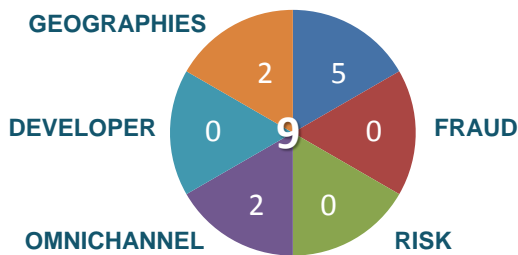
LAUNCH DATE	2004
CUSTOMERS	300,000,000
PRICING	2.0% - 3.0%

Launched in December 2004 and operating as an important participant in Alibaba Group's ecosystem, Alipay provides secure, trustworthy and convenient online and mobile payment services. Alipay currently collaborates with over 200 financial institutions and provides payment solutions for nearly 10 million small and micro businesses. As of December 2013, Alipay reached 300 million real-name registered users.

AlliedWallet

GEOGRAPHIES 9 · 4 PAYMENTS
DEVELOPER 2 · **18** · 3 FRAUD
OMNICHANNEL 0 · 0 RISK
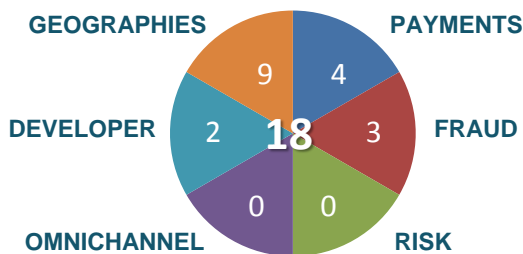
LAUNCH DATE	2002
CUSTOMERS	125 million users
PRICING	1.95% + $0.20

Allied Wallet continues to revolutionize the eCommerce industry by introducing new and innovative payment processing solutions for online merchants, enabling them to send and receive global payments. With PCI compliant merchant services for nearly any business size, Allied Wallet provides a state-of-the-art payment gateway to optimize online transactions.

allpago

GEOGRAPHIES 2 · 3 PAYMENTS
DEVELOPER 3 · **11** · 1 FRAUD
OMNICHANNEL 0 · 2 RISK
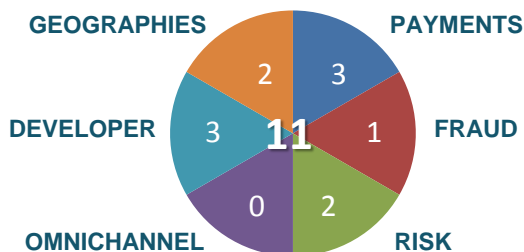
LAUNCH DATE	2008

allpago international operates as a payment gateway in Latin America, serving merchants and payment service providers with its products and services. With one integration, it provides access to Visa, MasterCard, Diners, AMEX, Discover, Elo, Boletos (Itaú, Bradesco), PayPal Brazil and more than 150 payment methods worldwide. An API solution with a full set of transaction and post-transaction operations allows 100% ERP integration.

PROVIDER DIRECTORY
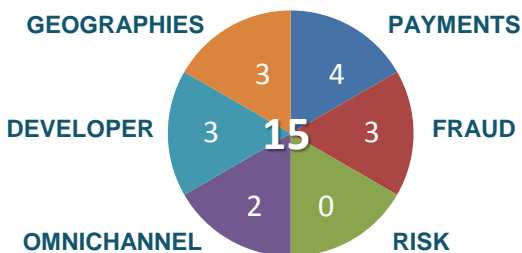
PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

ALTAPAY

Pie chart (total 13):
- PAYMENTS: 5
- FRAUD: 3
- RISK: 0
- OMNICHANNEL: 0
- DEVELOPER: 2
- GEOGRAPHIES: 3
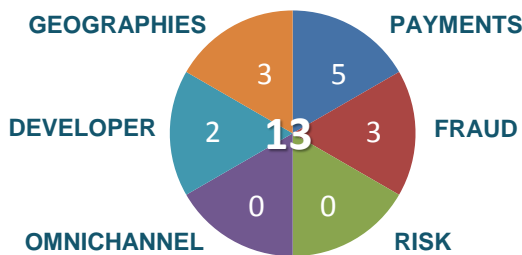
LAUNCH DATE	2008
CUSTOMERS	40

AltaPay is a global payment management company, headquartered in Copenhagen, Denmark. Founded in 2008, the company (formerly known as Pensio) provides eCommerce businesses with global payment processing solutions. AltaPay's customers include Arvato Bertelsmann, boohoo.com, ECCO, Kate Spade, Live Gamer, and Toys "R" Us. For more information, please visit www.altapay.com.

ALTERNATIVE PAYMENTS

NEW!

Pie chart (total 15):
- PAYMENTS: 4
- FRAUD: 3
- RISK: 0
- OMNICHANNEL: 2
- DEVELOPER: 3
- GEOGRAPHIES: 3

LAUNCH DATE	1999
PRICING	3.85% +€0.20

Alternative Payments Inc. provides online merchants with a complete set of payment solutions tailored to local markets around the world. Provides solutions for billing the 65% of Europeans that do not have credit cards. Processes any currency and settle in-bank account in US Dollars or Euros. Offers local language support & geo-targeting forms.

amazonpayments

Pie chart (total 14):
- PAYMENTS: 6
- FRAUD: 2
- RISK: 0
- OMNICHANNEL: 0
- DEVELOPER: 4
- GEOGRAPHIES: 2
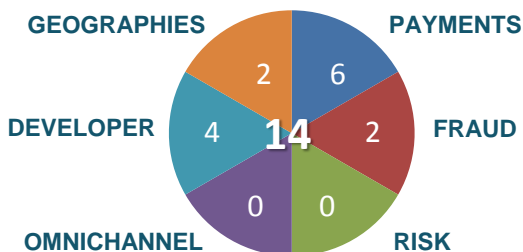
LAUNCH DATE	2007
PRICING	2.9% + $0.30

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.

PROVIDER DIRECTORY

PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

Authorize.Net

GEOGRAPHIES 3
PAYMENTS 3
DEVELOPER 1
18
FRAUD 7
OMNICHANNEL 4
RISK 0
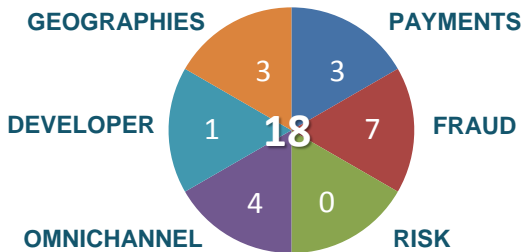
LAUNCH DATE	1996
CUSTOMERS	400,000

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.

avangate

GEOGRAPHIES 11
PAYMENTS 2
DEVELOPER 1
21
FRAUD 3
OMNICHANNEL 0
RISK 4
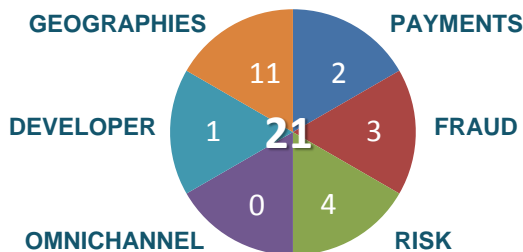
LAUNCH DATE	2006
PRICING	4.9% +$2.5

Avangate is a digital commerce provider that enables the new services economy, helping software, cloud and online services companies sell their products and services via any channel, acquire customers across touchpoints, increase retention, leverage smarter payments, experiment on the fly and optimize their business in order to increase overall revenue.

bango

GEOGRAPHIES 4
PAYMENTS 1
DEVELOPER 1
15
FRAUD 3
OMNICHANNEL 2
RISK 4
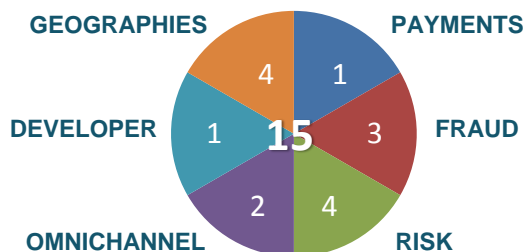
LAUNCH DATE	1999
CUSTOMERS	1 billion users
PRICING	2% - 5%

Bango powers payment and analytics on the mobile Web, providing users with a massively smooth payment experience. Bango's pervasive presence across the Web creates a platform effect for partners, identifying hundreds of millions of users and maximizing the number of one-click payments. Global leaders plug into Bango, as its customers include Facebook, BlackBerry World, Windows Phone Store, Amazon and major mobile brands including CNN, Cartoon Network and EA Mobile.

# PROVIDER DIRECTORY

PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

Bank of America
Merchant Services

GEOGRAPHIES — 3
PAYMENTS — 0
DEVELOPER — 1
12
FRAUD — 6
OMNICHANNEL — 2
RISK — 0
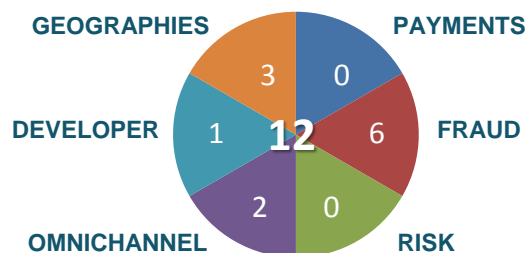
LAUNCH DATE	2009
CUSTOMERS	300,000
VOLUME	13.5B annually

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.

BILLPRO

GEOGRAPHIES — 5
PAYMENTS — 3
DEVELOPER — 2
13
FRAUD — 3
OMNICHANNEL — 0
RISK — 0
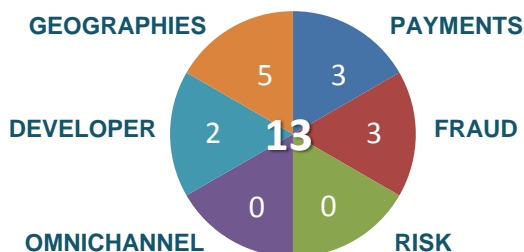
PRICING	2.1% - 3.5% fee

BillPro offers secure payment solutions for low- and high-risk industries. BillPro offers credit card, eCheck, ACH and international bank payments for all business types. BillPro also offers a Level 1 PCI DSS Compliant payment gateway that is fully integrated with many of the world's largest gateways and shopping carts.
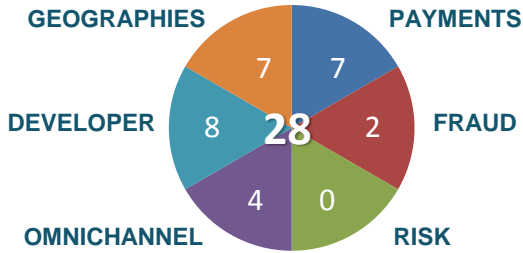
BitGold

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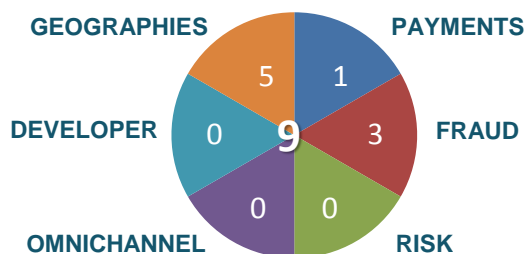
LAUNCH DATE	2014
PRICING	1% fee on every purchase

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.

PYMNTS.com
X-BORDER PAYMENTS
OPTIMIZATION
TRACKER

PROVIDER DIRECTORY

PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

bitpay

GEOGRAPHIES	7	PAYMENTS 7
DEVELOPER 8	28	FRAUD 2
OMNICHANNEL	4	RISK 0

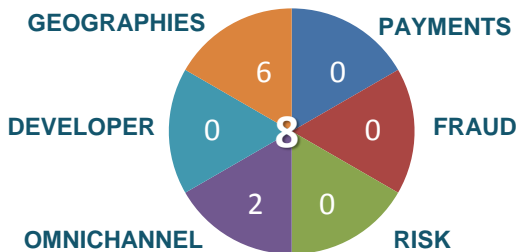| LAUNCH DATE	2011
CUSTOMERS	60,000
PRICING	$0 transaction fees

BitPay is a payment service provider specializing in the peer-to-peer virtual currency bitcoin, which provides for instantaneous transactions from anywhere in the world with no risk of fraud or chargebacks. Using BitPay enables merchants to easily accept bitcoin for payment, just like with Visa, MasterCard, PayPal or cash. Merchants can choose what percentage of revenues are kept in bitcoin or converted to a fiat currency and direct deposited into their bank account. BitPay has eliminated processing fees.

BlueSnap

GEOGRAPHIES	10	PAYMENTS 8
DEVELOPER 2	27	FRAUD 7
OMNICHANNEL	0	RISK 0
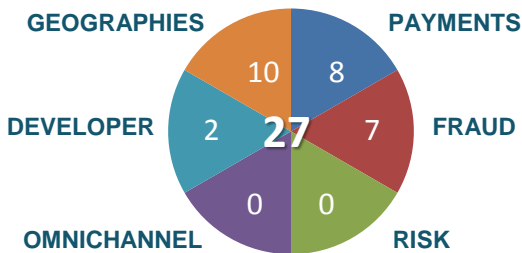
LAUNCH DATE	2001
CUSTOMERS	2,000
VOLUME	13.5B annually

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.
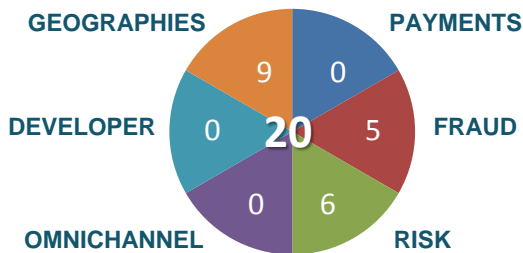
boku

GEOGRAPHIES	6	PAYMENTS 0
DEVELOPER 0	8	FRAUD 0
OMNICHANNEL	2	RISK 0

LAUNCH DATE	2009
CUSTOMERS	3,000,000

Boku creates a frictionless payment system allowing a mobile phone number to be used as a safe and secure payment instrument. In 2009, it partnered with mobile operators around the world to enable their subscribers to purchase virtual goods simply using their mobile number. With Boku, customers can charge their purchases directly to their mobile bill using just their mobile number.
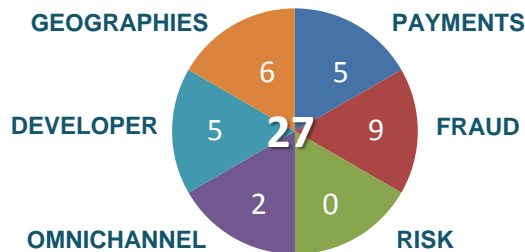
PROVIDER DIRECTORY
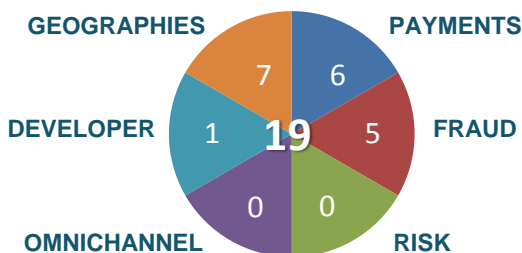
PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

BORDERFREE

Pie chart values:
- GEOGRAPHIES: 9
- PAYMENTS: 0
- FRAUD: 5
- RISK: 6
- OMNICHANNEL: 0
- DEVELOPER: 0
- Center: 20

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.

Braintree

Pie chart values:
- GEOGRAPHIES: 6
- PAYMENTS: 5
- FRAUD: 9
- RISK: 0
- OMNICHANNEL: 2
- DEVELOPER: 5
- Center: 27

LAUNCH DATE	2007
VOLUME	$12B
CUSTOMERS	40,000,000

Merchants in more than 40 countries across North America, Europe and Australia can accept payments in more than 130 currencies using Braintree.
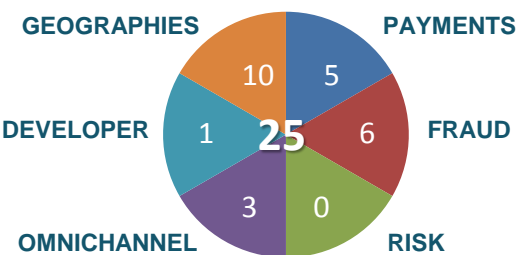
braspag
a Cielo company.

Pie chart values:
- GEOGRAPHIES: 7
- PAYMENTS: 6
- FRAUD: 5
- RISK: 0
- OMNICHANNEL: 0
- DEVELOPER: 1
- Center: 19

LAUNCH DATE	2005

Braspag offers payment solutions in Latin America and the United States. In Brazil it develops solutions for payment processing (payment gateways), reconciliation, anti-fraud, tokenization, checkout and hosted payment page. Braspag is a company of the Cielo Group.
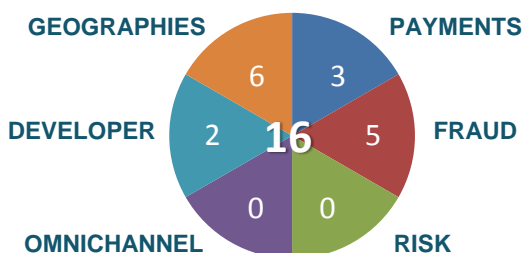
PYMNTS.com
X-BORDER PAYMENTS
OPTIMIZATION
TRACKER™

PROVIDER DIRECTORY

PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

CARDINAL COMMERCE®

Pie chart (total 25):
- PAYMENTS: 5
- FRAUD: 6
- RISK: 0
- OMNICHANNEL: 3
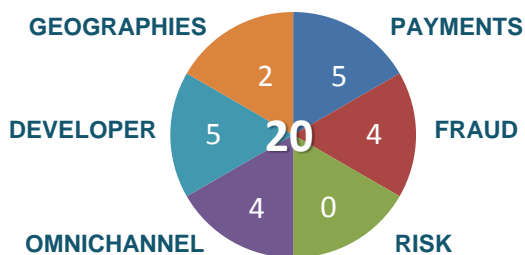- DEVELOPER: 1
- GEOGRAPHIES: 10

LAUNCH DATE 1999

CardinalCommerce 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, CardinalCommerce enables friction-free, technology, neutral authentication and alternative payment services (including digital wallets and mobile commerce services).

CARDPAY

Pie chart (total 16):
- PAYMENTS: 3
- FRAUD: 5
- RISK: 0
- OMNICHANNEL: 0
- DEVELOPER: 2
- GEOGRAPHIES: 6

LAUNCH DATE 2009

CardPay offers online credit card processing, working with a wide range of currencies and payoffs with no fees for subscription. It also integrates user-friendly payment gateway solutions.
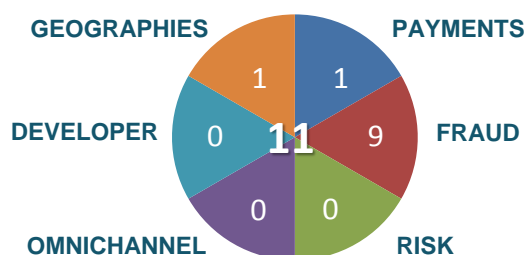
cardstream®
payments with peace of mind

Pie chart (total 20):
- PAYMENTS: 5
- FRAUD: 4
- RISK: 0
- OMNICHANNEL: 4
- DEVELOPER: 5
- GEOGRAPHIES: 2

LAUNCH DATE 1999

PRICING £18 Monthly fee; 6.57 pence per transaction

Cardstream is a Level 1 PCI:DSS compliant independent payment service provider providing merchant processing debit and credit cards transactions both online, with a secure and reliable payment gateway, or with real-time virtual terminal for mail and telephone orders. Process card payments for all the UK acquirers and several European acquirers, across all card types including China Union Pay and for all worldwide currencies, Cardstream is also able to work with merchants and acquirer partnerships to source the best possible merchant account rates for merchants.
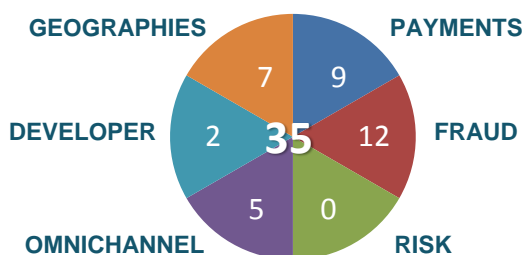
PROVIDER DIRECTORY
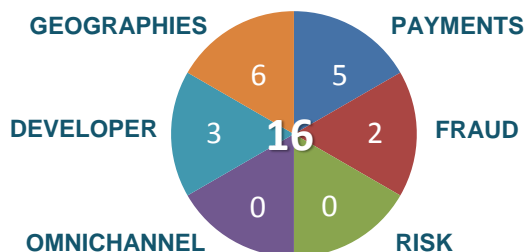
PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

CASHRUN
Fraud Protection & Global Payment Solution

GEOGRAPHIES: 1 | PAYMENTS: 1 | DEVELOPER: 0 | FRAUD: 9 | OMNICHANNEL: 0 | RISK: 0 | Total: 11

LAUNCH DATE	2007

CashRun was established in 2007 with the objective of supporting businesses' needs for effective and affordable online payment solutions. To date, CashRun has offices in Switzerland, the U.S., Germany, Singapore and China. With strong global presence and partnerships, CashRun supports businesses to develop their core competencies, protect and maximize their revenues and growth, and minimize the risks online fraud presents to their operations.

CHASE Paymentech

GEOGRAPHIES: 7 | PAYMENTS: 9 | DEVELOPER: 2 | FRAUD: 12 | OMNICHANNEL: 5 | RISK: 0 | 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.
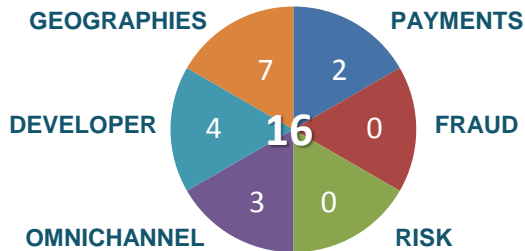
Checkout.com

GEOGRAPHIES: 6 | PAYMENTS: 5 | DEVELOPER: 3 | FRAUD: 2 | OMNICHANNEL: 0 | RISK: 0 | Total: 16

LAUNCH DATE	2010
PRICING	2,95% - 3.95% +£0.15

Founded in 2010, with offices in London, Singapore, Dubai and Mauritius, Checkout.com provides customizable online payments products and services for small and large online merchants.
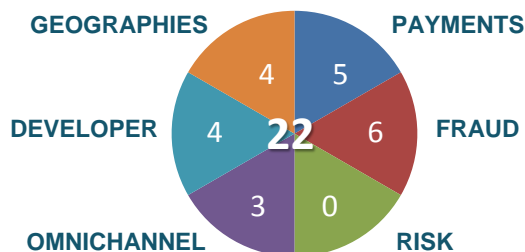
PYMNTS.com
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TRACKER

PROVIDER DIRECTORY

PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

Coinify

UPDATED!

GEOGRAPHIES	7	PAYMENTS	2
DEVELOPER	4	**16**	FRAUD	0
OMNICHANNEL	3		RISK	0

LAUNCH DATE	2010
PRICING	0%

Coinify provides services for everyone to accept bitcoin payments, and to buy and sell with bitcoin. The company enables merchants to accept bitcoin and get paid in local currency, eliminating chargebacks and fraud. Coinify offers online sellers seamless integration using payment buttons, shopping cart plug-ins and hosted invoicing. For brick-and-mortar shops, it offers desktop and mobile point of sale solutions.

computop
the payment people

GEOGRAPHIES	4	PAYMENTS	5
DEVELOPER	4	**22**	FRAUD	6
OMNICHANNEL	3		RISK	0

LAUNCH DATE	1997
CUSTOMERS	3,000
VOLUME	Transactions worth $10B in value

Computop is a leading global payment service provider (PSP) that provides compliant and secure eCommerce, point of sale, m-commerce and Mail Order and Telephone Order (MOTO) payments globally. The company, founded in 1997, is headquartered in Bamberg, Germany with local teams in the U.S., U.K. and China. Computop processes transactions totaling $9+ billion per year, for over 2,800 large international merchants in retail, travel and gaming.

PROVIDER DIRECTORY

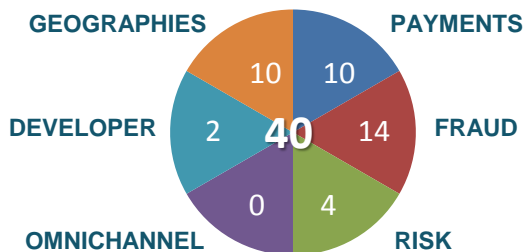## PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

creditcall

NEW!

GEOGRAPHIES · PAYMENTS · DEVELOPER · FRAUD · OMNICHANNEL · RISK

Pie chart values: GEOGRAPHIES 3, PAYMENTS 2, FRAUD 3, RISK 0, OMNICHANNEL 5, DEVELOPER 0, center total 13
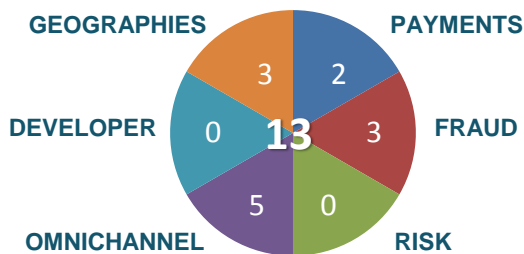
LAUNCH DATE	1999
CUSTOMERS	165M users
VOLUME	150M transactions

Creditcall makes card acceptance simple from any device, anywhere. Whether attended, unattended, online or mobile payments, its award-winning EMV-ready payment gateway and EMV migration solutions have been tried and tested for over 15 years and are at the very heart of their clients' businesses, ensuring payments flow – all day, every day. Founded in 1996, Creditcall is a global business with offices in North America and Europe.

CyberSource®

UPDATED!

GEOGRAPHIES · PAYMENTS · DEVELOPER · FRAUD · OMNICHANNEL · RISK

Pie chart values: GEOGRAPHIES 10, PAYMENTS 10, FRAUD 14, RISK 4, OMNICHANNEL 0, DEVELOPER 2, center total 40

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.

PROVIDER DIRECTORY
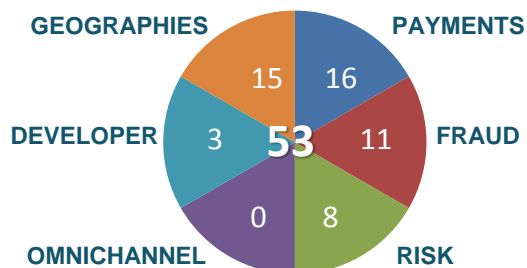
PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

DATACASH
A MASTERCARD COMPANY

GEOGRAPHIES: 9 | PAYMENTS: 2 | FRAUD: 6 | RISK: 0 | OMNICHANNEL: 3 | DEVELOPER: 0 | **Total: 20**
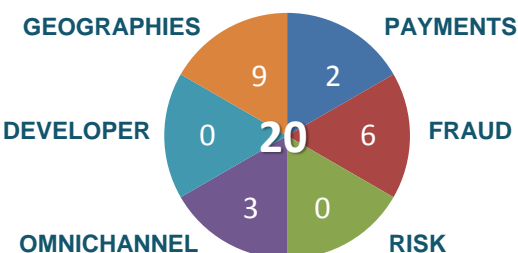
LAUNCH DATE	1996
CUSTOMERS	30,000

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.

dialXS

GEOGRAPHIES: 5 | PAYMENTS: 5 | FRAUD: 3 | RISK: 2 | OMNICHANNEL: 2 | DEVELOPER: 5 | **Total: 22**
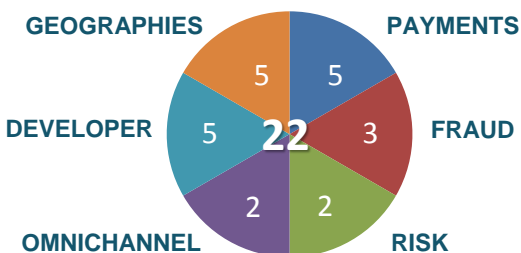
LAUNCH DATE	2000

Started in 2000 with payment solutions, DialXS is the partner for payment and telecom systems that allows consumers of services and products to make payments simply and safely.

Digital River®
WORLD PAYMENTS

UPDATED!

GEOGRAPHIES: 15 | PAYMENTS: 16 | FRAUD: 11 | RISK: 8 | OMNICHANNEL: 0 | DEVELOPER: 3 | **Total: 53**

LAUNCH DATE	1994
CUSTOMERS	11,000
VOLUME	$35B
CUSTOMER FOCUS	Digital, E-retail, Gaming and Travel

Designed to increase speed to revenue while reducing risk, Digital River World Payments enables merchants of all sizes to process online payments using more than 200 international payment options and over 170 currencies. In 2014, Digital River World Payments processed more than $35 billion in online transactions across more than 240 countries and territories. In addition to international payment processing, services include checkout page optimization, solutions to manage PCI exposure and currency risk, as well as advanced back-office reconciliation services and business intelligence tools.

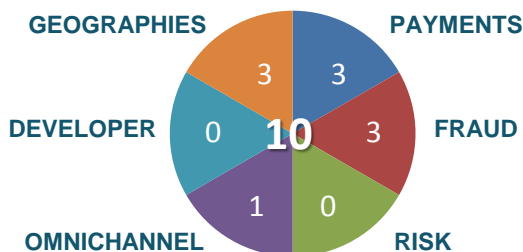# PROVIDER DIRECTORY

PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

earthport

GEOGRAPHIES 4
PAYMENTS 2
FRAUD 0
RISK 0
OMNICHANNEL 2
DEVELOPER 1
Total: 9
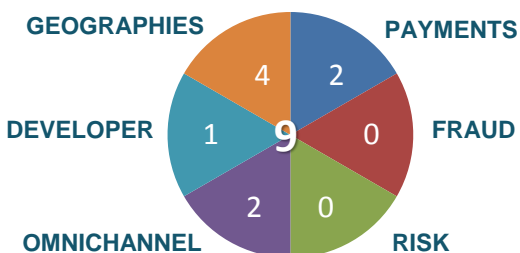
LAUNCH DATE	1997
CUSTOMER FOCUS	Banks, money transfer companies, eCommerce providers, and payment administrators.

Earthport is a regulated global financial services organization specializing in cross-border payments. Earthport provides a cost-effective and transparent service for secure international payments, servicing banks, money transfer organizations, payment aggregators, eCommerce businesses and foreign exchange businesses. Earthport delivers a "global ACH" capability using an innovative payments framework specifically designed for high volumes of low value cross-border payments. This provides its clients with access to local clearing schemes in over 60 countries.

Elavon

GEOGRAPHIES 3
PAYMENTS 5
FRAUD 7
RISK 0
OMNICHANNEL 4
DEVELOPER 3
Total: 22
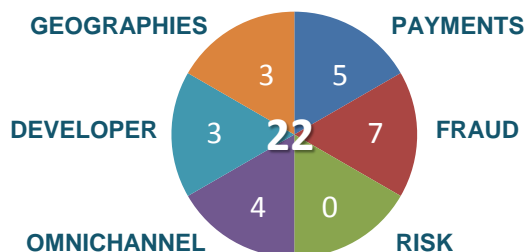
LAUNCH DATE	1991
VOLUME	$300B
CUSTOMER FOCUS	Airlines, Hospitality, Health Care, Retail, Public Sector and Education

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.
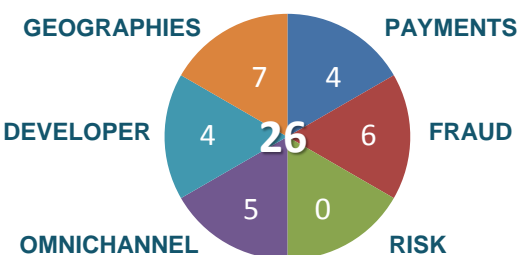
EUROPEAN MERCHANT SERVICES

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

LAUNCH DATE	2005

European Merchant Services (EMS) offers credit and debit card payment processing services to companies operating in the European market. A joint venture between First Data Corporation and ABN AMRO Bank's International Card Services B.V., EMS belongs to top Europe merchant acquirers.
EMS has a payments platform, extensive reporting capabilities, in-house chargeback management and strong fraud support.

PYMNTS.com
X-BORDER PAYMENTS OPTIMIZATION TRACKER™

PROVIDER DIRECTORY

PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

First Data™

GEOGRAPHIES 7
PAYMENTS 4
DEVELOPER 4
FRAUD 6
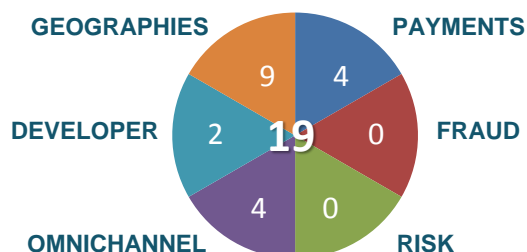Center: 26
OMNICHANNEL 5
RISK 0

LAUNCH DATE	1971
CUSTOMERS	6,200,000

First Data is the global leader in payment technology and services solutions, with 24,000 owner-associates and operations in 35 countries. Today, businesses in nearly 70 countries trust First Data to secure and process nearly 2,000 financial transactions per second, totaling $1.8 trillion a year. First Data's infrastructure consists of point-of-sale technology fueled by powerful analytics to detect fraud, gain insights into consumer spending, and strengthen customer loyalty.

FIS

GEOGRAPHIES 6
PAYMENTS 7
DEVELOPER 0
FRAUD 9
Center: 22
OMNICHANNEL 0
RISK 0
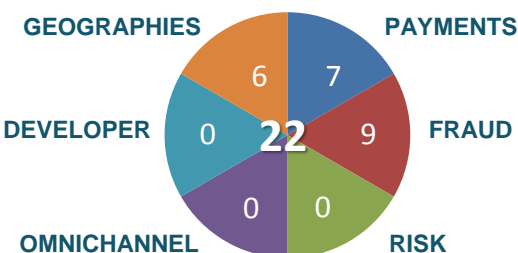
LAUNCH DATE	2006

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, Florida, FIS employs more than 40,000 people worldwide and holds leadership positions in payment processing and banking solutions.
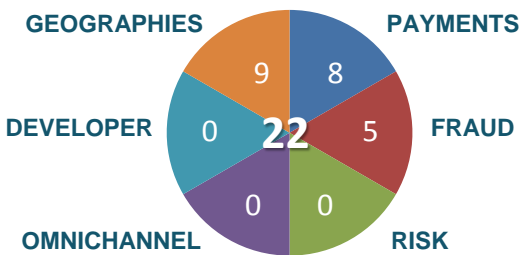
fortumo
mobile payments

GEOGRAPHIES 9
PAYMENTS 4
DEVELOPER 2
FRAUD 0
Center: 19
OMNICHANNEL 4
RISK 0

LAUNCH DATE	2007
VOLUME	$300M
CUSTOMERS	120,000

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.

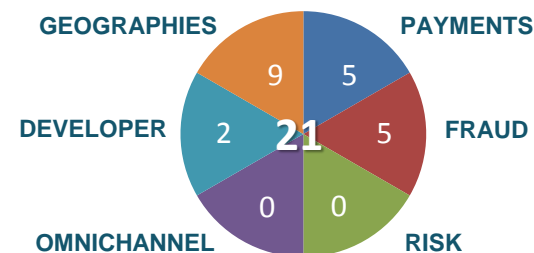# PROVIDER DIRECTORY

PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

globalcollect™ international payment services

Pie chart values: GEOGRAPHIES 9, PAYMENTS 8, DEVELOPER 0, center 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

Pie chart values: GEOGRAPHIES 6, PAYMENTS 11, DEVELOPER 1, center 23, FRAUD 5, OMNICHANNEL 0, RISK 0
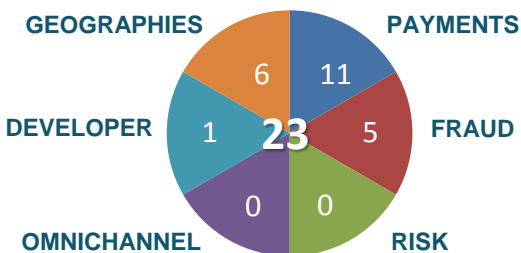
LAUNCH DATE	2001

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.
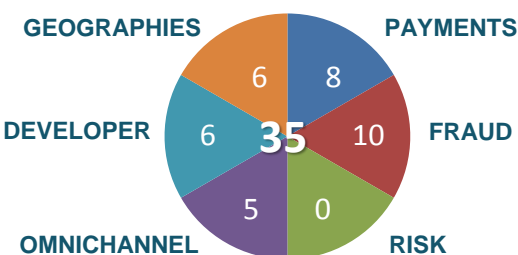
I'mGlobal™

Pie chart values: GEOGRAPHIES 9, PAYMENTS 5, DEVELOPER 2, center 21, FRAUD 5, OMNICHANNEL 0, RISK 0

LAUNCH DATE	1999

ImGlobal Payments is a merchant services provider for businesses that require credit and debit card processing services to accept payments for Internet, Mail-Order Telephone-Order (MOTO), & POS/Retail transactions.
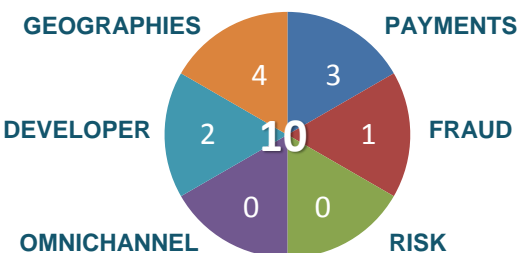
PROVIDER DIRECTORY

PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

ingenico
Payment services

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

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 afterward, 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 35 million consumers and works with 50,000 merchants.
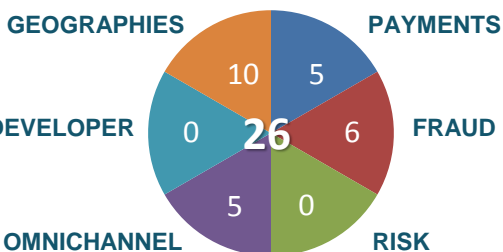
Linkpay

NEW!
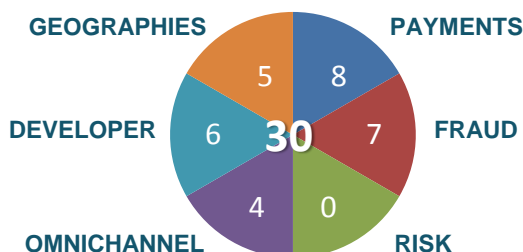
LAUNCH DATE	2013

Linkpay is a 100% cloud-built payment solutions platform. Its payment solutions helps online and mobile businesses accept credit card payments by providing a complete payment solution from the cloud. It handle everything, including merchant account, gateway, storing cards, subscriptions, PCI Security and direct payout to bank account.
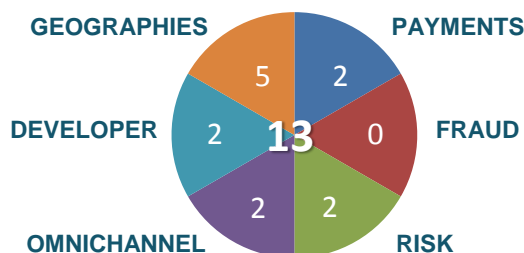
PROVIDER DIRECTORY
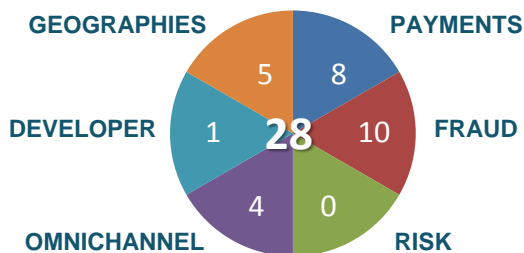
PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

MasterCard

Pie chart (total 26):
- PAYMENTS: 5
- FRAUD: 6
- RISK: 0
- OMNICHANNEL: 5
- DEVELOPER: 0
- GEOGRAPHIES: 10

LAUNCH DATE	1966
CUSTOMERS	35 million acceptance locations
PRICING	1% - 3% per credit card transaction

MasterCard is one of world's best known online payment methods and dominant credit card brands. MasterCard is truly a global payment brand, supporting 150 currencies with over 35 million acceptance locations (point of sale and online) in over 210 countries.

mercado libre

Pie chart (total 13):
- PAYMENTS: 2
- FRAUD: 0
- RISK: 2
- OMNICHANNEL: 2
- DEVELOPER: 2
- GEOGRAPHIES: 5

LAUNCH DATE	1999
CUSTOMERS	121 million 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.
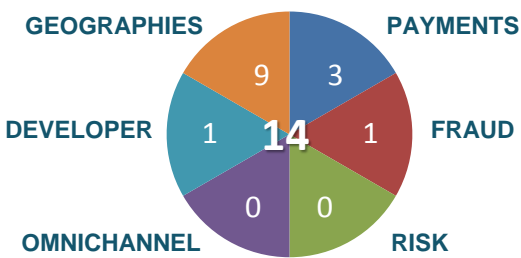
PAY·ON AN ACI WORLDWIDE COMPANY   **UPDATED!**

Pie chart (total 28):
- PAYMENTS: 8
- FRAUD: 10
- RISK: 0
- OMNICHANNEL: 4
- DEVELOPER: 1
- GEOGRAPHIES: 5

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.
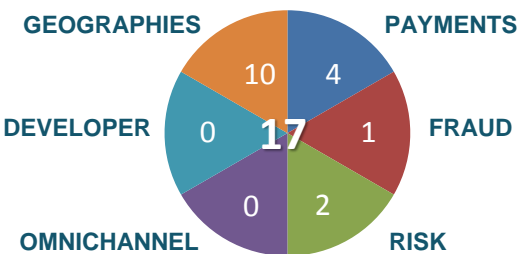
PYMNTS.com
X-BORDER PAYMENTS
OPTIMIZATION
TRACKER™

PROVIDER DIRECTORY

PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

PayPal

GEOGRAPHIES: 9
PAYMENTS: 3
DEVELOPER: 1
FRAUD: 1
OMNICHANNEL: 0
RISK: 0
Total: 14

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.

PAYVISION
Global Card Processing

GEOGRAPHIES: 10
PAYMENTS: 4
DEVELOPER: 0
FRAUD: 1
OMNICHANNEL: 0
RISK: 2
Total: 17

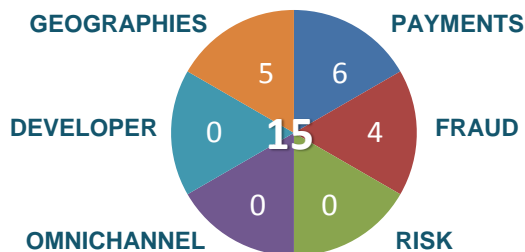| LAUNCH DATE	2002
CUSTOMERS	300 business partners, acquirers and PSP, + 500 merchants
VOLUME	100 million transactions

Payvision, an independent payment solutions provider specialized in global card processing for the eCommerce market, offers acquiring banks, PSPs, ISOs and merchants a secure, PCI-DSS compliant, PSD licensed, international payment processing platform, enhanced with innovative technology. Payvision provides 150+ transaction currencies and regional card settlement currencies.

# PROVIDER DIRECTORY

PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

PPRO **NEW!**

GEOGRAPHIES: 5
PAYMENTS: 6
DEVELOPER: 0
Center: 15
FRAUD: 4
OMNICHANNEL: 0
RISK: 0

LAUNCH DATE	2006
CUSTOMERS	Over 1M

PPRO offers a platform for integrated processing and collection of payment methods worldwide. Works indirectly with PSP partners and other financial institutions whose merchant base can buy its services from them. Have access to over one million eCommerce merchants, from small to large who are linked to its PSP and market place partners. They can use all of PPRO's services through their existing technical integration. The money is then usually collected by PPRO and sent to them in the desired currency.
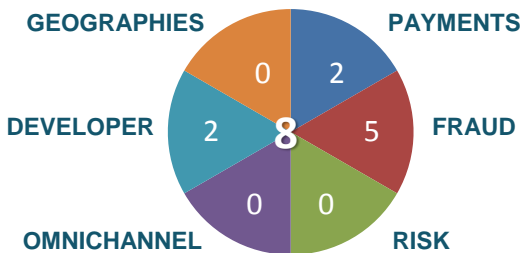
Payza

GEOGRAPHIES: 6
PAYMENTS: 3
DEVELOPER: 2
Center: 11
FRAUD: 0
OMNICHANNEL: 0
RISK: 0
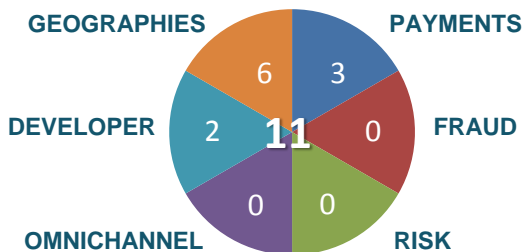
LAUNCH DATE	2012
CUSTOMERS	9,000,000

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.
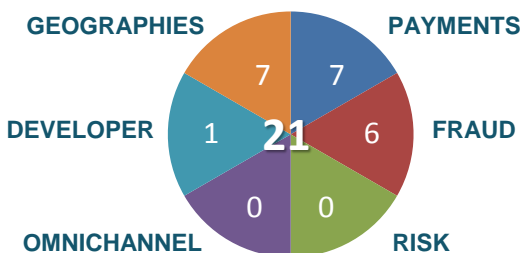
PROVIDER DIRECTORY
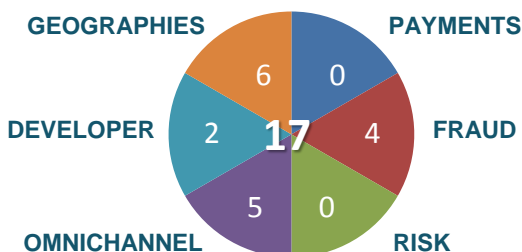
PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

sage pay

Pie chart (total 8):
- PAYMENTS: 2
- FRAUD: 5
- RISK: 0
- OMNICHANNEL: 0
- DEVELOPER: 2
- GEOGRAPHIES: 0

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

Pie chart (total 21):
- PAYMENTS: 7
- FRAUD: 6
- RISK: 0
- OMNICHANNEL: 0
- DEVELOPER: 1
- GEOGRAPHIES: 7

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 accountholders. 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.

☐ Square

Pie chart (total 17):
- PAYMENTS: 0
- FRAUD: 4
- RISK: 0
- OMNICHANNEL: 5
- DEVELOPER: 2
- GEOGRAPHIES: 6

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.

PROVIDER DIRECTORY

PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

stripe

GEOGRAPHIES 6
PAYMENTS 3
DEVELOPER 5
18
FRAUD 4
OMNICHANNEL 0
RISK 0
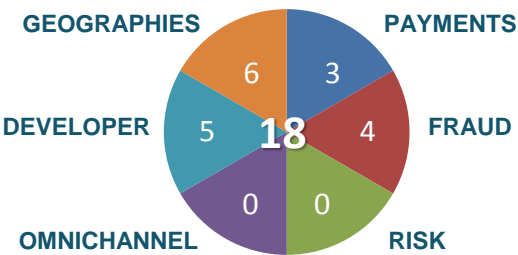
LAUNCH DATE	2011

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 1
17
FRAUD 5
OMNICHANNEL 4
RISK 0
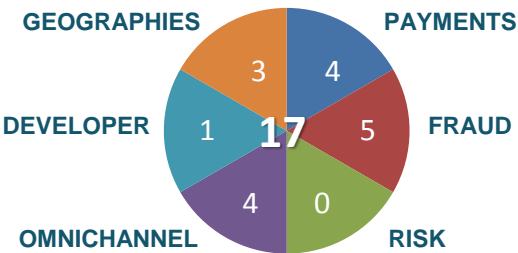
LAUNCH DATE	1983

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.

vantiv™

UPDATED!

GEOGRAPHIES 4
PAYMENTS 8
DEVELOPER 2
32
FRAUD 11
OMNICHANNEL 5
RISK 2
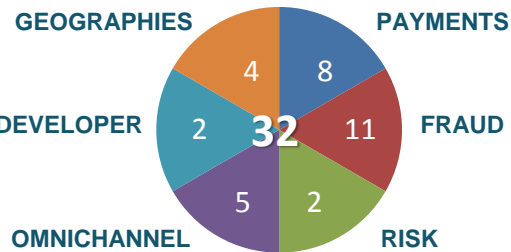
LAUNCH DATE	1970
CUSTOMERS	400,000
VOLUME	$611B

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.

PROVIDER DIRECTORY

PROVIDERS ARE LISTED IN ALPHABETICAL ORDER

wepay

GEOGRAPHIES 0
PAYMENTS 4
DEVELOPER 4
16
FRAUD 4
OMNICHANNEL 0
RISK 4
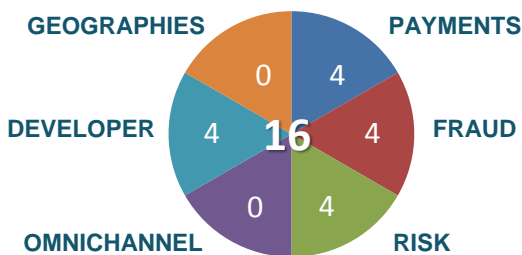
LAUNCH DATE	2008
CUSTOMERS	20,000

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.

worldline

GEOGRAPHIES 3
PAYMENTS 5
DEVELOPER 3
17
FRAUD 2
OMNICHANNEL 4
RISK 0
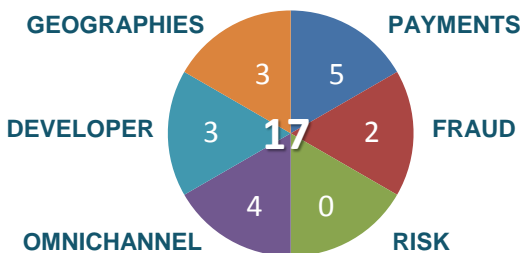
LAUNCH DATE	1970

Worldline, an Atos subsidiary, is a global player in the payments and transactional services industry. Worldline delivers new generation services, enabling its customers to offer smooth and innovative solutions to the end consumer. Worldline specializes in merchant services and terminals, mobility and e-Transactional services, and financial processing and software licensing.

WorldPay™

GEOGRAPHIES 6
PAYMENTS 9
DEVELOPER 3
24
FRAUD 5
OMNICHANNEL 1
RISK 0
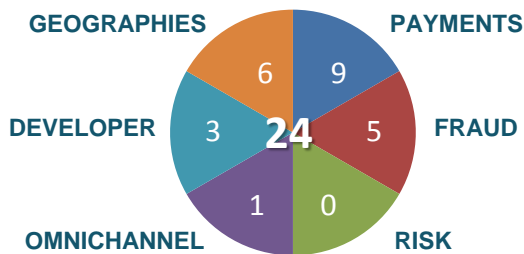
LAUNCH DATE	1991
VOLUME	$500B

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 No. 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

X-BORDER PAYMENTS OPTIMIZATION TRACKER™

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