

PYMNTS.com

B2B API

Tracker™

Channeling APIs To Stay *Compliant With Regulators*

JUNE 2018

How Tink is helping Nordic banks better understand their customers' data

— Page 6 (Feature Story)

Citi, HPS debut new APIs to connect FIs and FinTechs

— Page 10 (News and Trends)

A provider directory featuring more than 40 major players in the space

— Page 16 (Provider Directory)

“ We’ve found, over the last few years, that a lot of the technology we build for ourselves and for our customers is — for everyone from blue-chip banks to FinTech unicorns to smaller niche banks and FinTechs — **really valuable** ”

Fredrik Hedberg
co-founder and chief technology
officer of Tink

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While application program interfaces (APIs) aren't a new concept in the financial services space, it seems the financial institutions (FIs) that have so far resisted adoption are finally seeing the light.

According to new [research](#) from payment solutions company ACI Worldwide, 73 percent of FIs are now willing to open their data to third-party developers via APIs. These banks and credit unions seem to be realizing the revenue potential on which they missed out by not doing so, as FIs that report expecting increased revenue from APIs jumped by 60 percent within the past year.

In fact, with so many of them investing in new API offerings in the wake of financial regulations like the Revised Payment Services Directive (PSD2), some providers are designing solutions to help FinTechs and FIs better find those that fit their business needs. For example, Swedish FinTech Open Payments recently [launched](#) an online platform to give developers access to — and help them make use of — the rising number of bank APIs surfacing since PSD2's rollout.

Evidence of this API adoption wave can also be seen in headlines from the financial services space. Providers and FIs have both recently looked to debut solutions to help keep up with the evolution of APIs.

Here's a snapshot of some notable, recent B2B API news:

Citi seemed to embrace API capabilities with its release of a Treasury and Trade API suite last year, but the FI now appears to be doubling down on its open banking offerings. It [announced](#) an expansion of that API suite, recently introducing its CitiConnect API developer portal. The solution gives clients more access to API documentation, enables sandboxing for testing and validation, shortens the onboarding process and accelerates technical development.

Payments software firm HPS has [unveiled](#) its own API offering to help FinTech players integrate with banking systems. The firm's recently debuted PowerCARD Connect-Open API was originally piloted last year, and is designed to help developers integrate mobile payment, tokenization, biometrics and other emerging banking technologies into their solutions.

Meanwhile, digital banking alternative Revolut [rolled out](#) its Open API product. The offering was tested two months ago, according to the company, enabling a wide range of banks and FinTechs to communicate directly with one another and provide more efficient customer service.

To find more on these stories and the rest of the latest B2B API headlines, check out the Tracker's News and Trends section (p. 10).

Using consumer banking to create smarter APIs

Some FIs are hoping to use lessons learned from their consumer banking businesses to inform banking API development. That includes Swedish bank [Tink](#), which debuted its consumer-facing platform — giving consumers a tech-heavy, data-utilizing digital banking platform solution — in 2013.

According to founder and chief technology officer Fredrik Hedberg, the company quickly realized that many of the features and products it was developing for its own users were highly sought-after by other FIs.

In a recent interview for the June B2B API Tracker™ feature story (p. 6), Hedberg discussed Tink's decision to develop an API platform for third-party developers, and his predictions for the future of open banking.

June B2B API Tracker™ updates

We've profiled more than 40 top B2B API ecosystem providers in this issue of the Tracker.

FIVE FAST FACTS



94%

Portion of corporate treasurers who are concerned about B2B payment security



92%

Share of European banks that have an API development strategy in place



82%

Percentage of American banks that have an API strategy in place



\$15.29
BILLION

Projected value of the B2B integration and orchestration middleware market by 2024



63%

Share of North American bank executives who are interested in open banking



Channeling APIs To Stay *Compliant With Regulators*

Feature Story

“On an **infrastructure level**, we connect with hundreds of banks across Europe to provide things like account information, transactional data and other information.”

- **Fredrik Hedberg**, co-founder and chief technology officer of Tink

Across the board, banks, credit unions and FIs are turning to new tools that rely on AI and machine learning. These features give their customers data-driven insights that can improve their financial lives, and FIs with legacy infrastructures have been using APIs to make such new offerings available.

That's beginning to change, however. FIs are now embracing development of their own APIs, using firsthand experience to build valuable products they believe consumers want. That growing group of FIs includes Sweden-based FinTech [Tink](#), which offers a consumer-facing digital banking platform alongside a growing B2B API development business.

Founded in 2012, Tink debuted its AI and machine learning-focused digital banking platform the

following year. The company quickly realized that the technology it had built for its own users had become highly sought after by other FIs around the space, according to Fredrik Hedberg, Tink's co-founder and chief technology officer.

“We've found, over the last few years, that a lot of the technology we build for ourselves and for our customers is — for everyone from blue-chip banks to FinTech unicorns to smaller niche banks and FinTechs — really valuable,” he explained.

In a recent interview, Hedberg told PYMNTS about how Tink began to shift its focus toward becoming not just a consumer-facing bank, but also a technology company. The firm now offers a wide range of tools designed to give banks access to consumer account data and other insights, and has

given itself a new revenue stream in the process.

Connecting banks to customers

Tink's business model previously called for partnerships with and licensing of its technology to large banks and FIs, but it [debuted](#) its API platform to the market in April. The offering connects third-party developers with financial data and information from more than 300 banks and FIs in Europe. It also pairs that data with AI and other technologies to assist any FI providing a feature built using the Tink API.

"On an infrastructure level, we connect with hundreds of banks across Europe to provide things like account information, transactional data and other information," Hedberg said. "We then leverage that data using machine learning, using algorithms and other technology, to provide data-driven advice for end-users."

The idea was to be the "Stripe" of API platforms, he added. Tink wanted to create a financial information network that could enable anyone to start building data-driven banking products, and continue the company's evolution toward producing features based on consumer banking customers' expectations and demands



The future of open banking

API use cases can go far beyond simply analyzing financial data, however. They are increasingly being utilized to help banks prepare themselves for the impact of the General Data Protection Regulation (GDPR), PSD2 and other future open banking protocols, Hedberg explained.

Tink's API platform was designed to help banks and FIs prepare for the arrival of new regulations as they roll out. These guidelines call on banks and FIs to give customers increased control over their data, and force companies to comply with customer requests to delete said data.

"It's already starting to become quite obvious that the smartest — and most progressive — banks out there have realized that the features these FinTechs have built over the past few years could be made

even more valuable in a big bank setting,” Hedberg said.

He believes complying with regulations like these will only become more important in the coming years, and expects regulators to continue their push to protect consumers and their data as technology continues to evolve. Paired with increased demand for, and a sense of security with, data-driven banking tools, these regulations will mean the demand for API-based solutions will only grow in the near future.

“The good news [these guidelines] have for us is they instill confidence in the larger banks,” Hedberg said. “It means a lot of Tier-1 banks are going to feel confident enough to do the kinds of things that consumer-sided banks like ours have been doing for the past few years.”

If Hedberg’s experience and predictions are any indication, APIs may be set to become an even more crucial tool for FIs in the months and years to come.



Bringing B2B to the blockchain

DMG blockchain tackles AML for crypto exchanges

Diversified blockchain and cryptocurrency services company DMG Blockchain Solutions is introducing new anti-money laundering (AML) and fraud protection tools, and all to protect payments made via crypto exchanges and enterprise payment platforms. It recently [rolled out](#) its BitScore API cloud-based solution, an offering which uses AI and machine learning to assess cryptocurrency flows and risk.

With the new solution in place, users of a participating currency exchange submit a cryptocurrency source or destination address to the API, which then returns the risk score of that source and the parties with which it transacts. The BitScore API works to analyze multiple generations of transactions from a source to address direct and third-party risks, and determines whether that party has transacted with dark markets or money laundering services.

Tinubu Square experiments with APIs, blockchain for trade credit tech

French FinTech Tinubu Square is also turning to APIs in hopes of giving its blockchain business a

boost. The startup recently [launched](#) an innovation lab to explore tech for the trade credit finance and insurance industries, a move to collaborate with existing clients on emerging technologies, according to reports. The lab will initially focus on APIs, blockchain and deep analytics, with additional technologies propelled by collaborators. It will enable Tinubu Square to take a more cooperative approach to industry innovation, too, and allow it to consider integrations into its current offering.

Industry insights

Corporate treasurers on the lookout for PSD2, FinTechs and Brexit

Corporate treasurers who attended the annual Association of Corporate Treasurers conference seemed to have their eyes fixed on regulators. The industry professionals [cited](#) disruption from PSD2 and other open banking regulations as one of the top concerns in the coming months. Graham Taylor, assistant treasurer for Vodaphone, emphasized these regulations' potential to impact corporate cash managements and payments during a speech to roughly 1,100 assembled treasurers.

“It could mean, possibly, getting rid of interchange fees,” Taylor noted. “That could be massive for us and all corporates.”

Corporate treasurers also highlighted FinTechs’ influence as a major concern, along with the fallout from Brexit. Nearly one-third (31.3 percent) said their companies have already set up committees to analyze Brexit impacts.

Integration, orchestration middleware market projected to top \$15 billion

As FIs and FinTechs continue to adopt API solutions and other new technologies, the market for software offerings that connect legacy and modern IT infrastructure is set to expand. Recent [research](#) estimates the integration and orchestration of the middleware market will be worth \$15.29 billion by 2024. This expansion will be primarily powered by the adoption of APIs and technology like cloud computing.

According to researchers, solutions for the banking, financial services and insurance industries will account for the largest portion of revenue increase, growing by 34 percent through 2024. IT and telecommunications were the second-largest segment, projected to grow at a roughly 26 percent rate, followed by government, retail and healthcare.

Open for business

HPS builds open API to connect FinTechs to FIs

Payment software provider HPS is turning to APIs to bring FinTechs and FIs together. The company recently [debuted](#) its PowerCARD Connect-Open API solution, which aims to help FinTech developers integrate mobile payments, tokenization, biometrics and other emerging banking technologies into their own solutions.

The rollout follows a pilot version of the API launched last year, HPS noted. It works to support “servicing” and “transacting,” thereby enabling push payment authorization and transacting capabilities, and payments can be processed through its PowerCARD payment services suite.

Revolut launches open AI for businesses

HPS’ fellow FinTech software provider Revolut has [unveiled](#) its Open API, a solution that received positive reviews when first tested roughly two months ago by an early adopter. It is designed to



enable a wide range of bank and FinTech platforms to communicate directly with one another, allowing for more efficient services to customers.

In its announcement, Revolut noted the API can also be used to automate systems. It could be set up so the customer receives an update every time a transaction comes into the account, for example, or to send payments to up to 5,000 contractors at the end of the day – and all without needing to log into an online banking platform or upload a spreadsheet.

Banking bulletins

Citi expands treasury service API offerings

FIs are also getting in on the open banking game, with Citi [announcing](#) it expanded the Treasury and Trade Solutions (TSS) API suite it first debuted last year. It recently rolled out its latest addition to the platform, the CitiConnect API developer portal, to give clients increased access to API documentation

and sandbox for testing and validation. The solution could also shorten the onboarding process, Citi said, while accelerating technical development.

This news comes just over a year after the FI initially launched its TSS API, which works to offer information on account statements, direct debits, foreign exchange rates and more. TTS supports treasury and trade solutions integration through APIs in more than 90 countries, and Citi claims the solution has processed more than 18 million calls for account balance inquiries, payment initiation and payment status since its rollout.

More FIs see value in Faster Payments, APIs

It appears banks and FIs around the space are all seeing increased value in API solutions. A newly published [survey](#) from researchers at payment services company ACI Worldwide and Ovum, a research and consulting firm, found 73 percent of surveyed banks would be willing to open their data to third-party developers via API. It also found that the percentage of banks investing in real-time payment solutions doubled over the last year, with 28 percent planning to make future investments.

The portion of banks that expect real-time payments to grow also increased by 60 percent in the past year. Craig Ramsey, ACI Worldwide's head of real-time payments, noted in a statement that the increase in positive attitudes toward open banking and real-time



payments is “telling,” and Kieran Hines, Ovum’s head of industries, said more changes are likely on their way as a result.

“The results of the study highlight important steps that all retail banks should consider to ensure that they are prepared for current challenges and future opportunities,” Hines added. “Real-time payments and open banking initiatives have the potential to bring fundamental change to the retail banking value chain, and must be viewed as true opportunities for service enhancement and transformation.”

Future-proofing a financial institution

So, how can FIs truly be prepared for an unknown future? According to Troy Hagey, principal of strategy for professional services and auditing firm KPMG, FIs hoping to get ready for what’s coming down the road should act like Muhammad Ali’s famous quote. Rather than floating like a butterfly and stinging like a bee, however, Hagey told PYMNTS in a recent [interview](#) that financial services firms must “act like a startup, [and] think like an enterprise.”

More specifically, FIs must be ready to shift their approach to doing business if they want to remain relevant in today’s day and age. Hagey noted that a major chunk of bank and FI revenue comes from payments, thereby making payments a business. The only way to truly “future-proof” an FI’s technical



infrastructure against whatever unknowns lie ahead is to demolish the silos once and for all, so that — whatever may come — the entire organization can adapt as one.

Ready for launch

TransferWise gives corporates batch payment capabilities

Money transfer services provider TransferWise has [launched](#) batch payment capabilities for payroll and corporate transactions, according to reports, in a move to facilitate up to 1,000 payroll and supplier payments at once. The solution can be used to pay workers, freelancers and vendors across borders with a single file. TransferWise noted that \$1 billion has been deposited into its account service, and that nearly one-third of its U.S. volume comes from small businesses. These firms pay an average fee of 0.6 to 0.9 percent, the company said.

Batch payment capabilities further positions TransferWise against the banks from which it has worked to separate itself in recent years. The company is also reportedly developing an API that facilitates integration between its services and enterprise accounting systems, streamlining cross-border payments and reconciliation.

Open Payments unveils PSD2 API portal

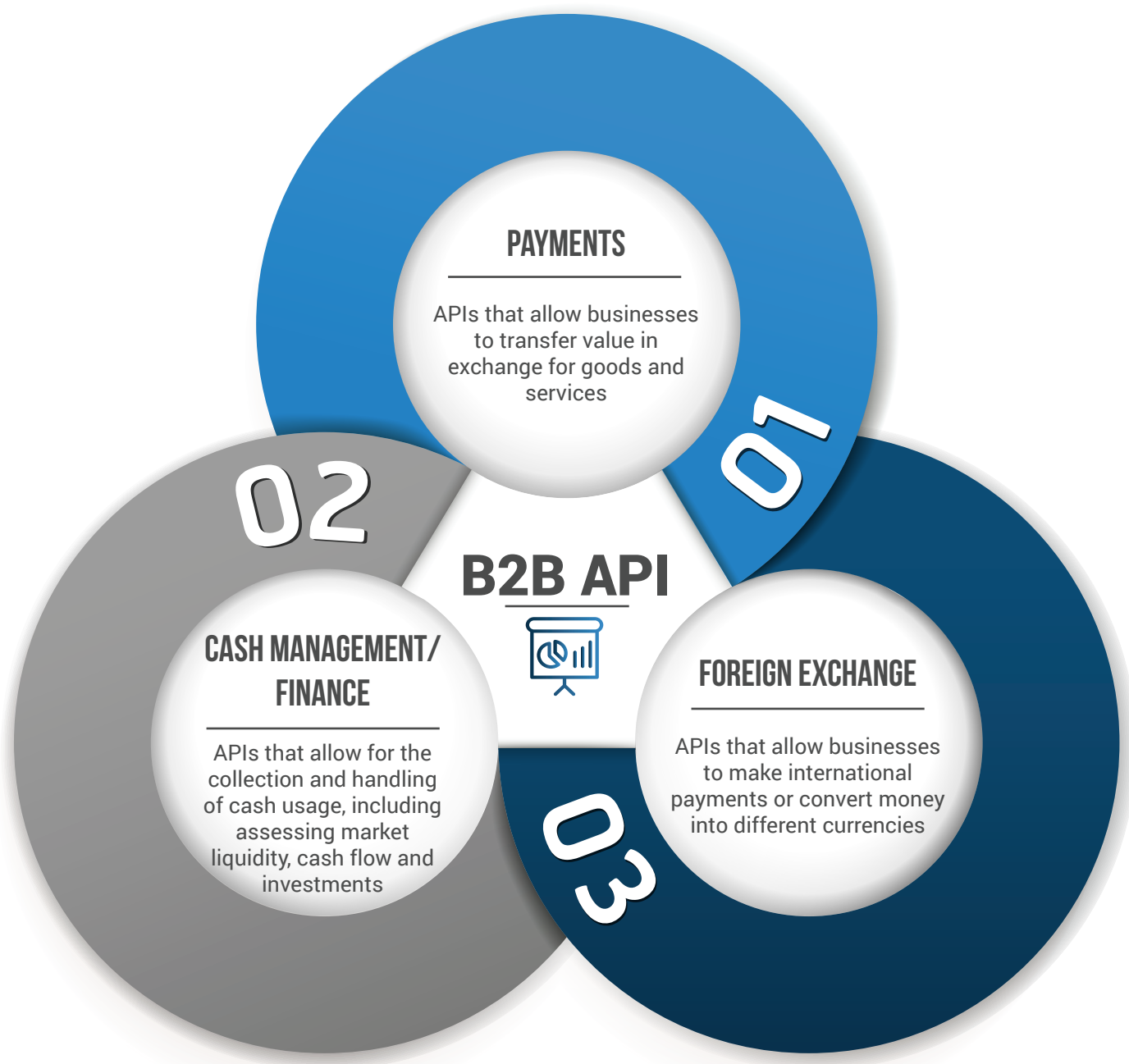
Swedish FinTech Open Payments seems to be embracing its namesake, recently [launching](#) an online platform to give developers access to — and help them make use of — the rising number of bank APIs surfacing as a result of PSD2. According

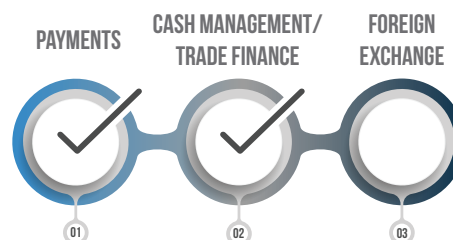
to a company press release announcing the new platform, its infrastructure gives developers access to banks' APIs and allows them to create FinTech solutions using banks' data — all while remaining PSD2-compliant.

Open Payments noted that its portal's rollout coincides with Sweden's adoption of PSD2, which came into effect in the country on June 1. Local banks now have 18 months to comply with PSD2, which addresses data access and security while enabling banks to open their data to promote innovation with third-party developers.



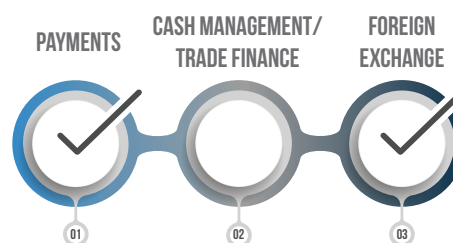
The PYMNTS.com B2B API Tracker™ is designed to give a breakdown of different players and cover the news and trends in the B2B API ecosystem. Each month, new companies will be added to the provider directory based on movements in the space. Companies included in the directory have been sorted by three primary criteria:





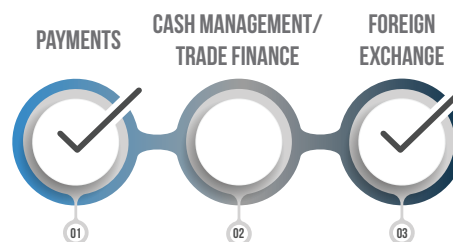
Achta

Achta specializes in the delivery of electronic payments solutions for major corporations, financial institutions and the SME market.



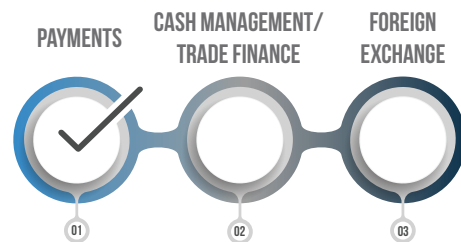
Airwallex

Airwallex is a financial technology company that offers integrated solutions for personal and business cross-border transactions. The company facilitates international money transfers through a combination of local payment collection, foreign exchange and distribution. Airwallex's products include a platform for businesses to create and pay international invoices and a series of APIs that allow eCommerce platforms to process international payments, convert funds at the mid-market rate, manage inventory and display prices across multiple currencies in real-time.



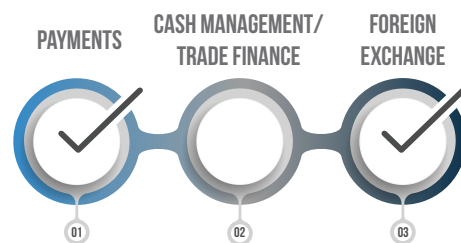
B2B Pay

B2B Pay offers virtual bank accounts for companies that export into Europe and collect payments domestically. Its API is designed to make international business transactions as quick and inexpensive as possible, allowing users to create virtual bank accounts in various geographies and giving them access to the best currency exchange rates and transfer fees.



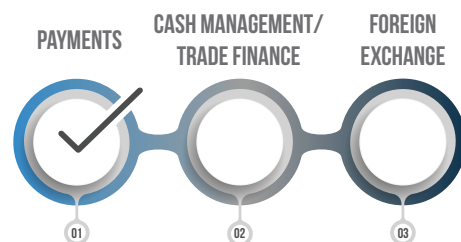
Bill.com

Bill.com allows customers to approve and pay bills from using a laptop, tablet or smartphone. And when vendors call about a missing payment, users can pull up an image of the cleared check in an instant.



Cambridge Global Payments

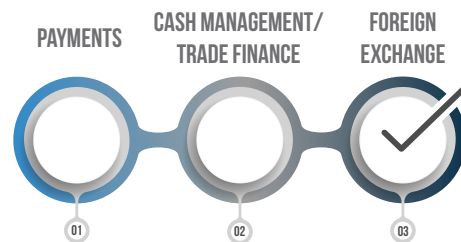
Cambridge Global Payments is a financial services company providing integrated global payments technology. The company offers a full suite of APIs to enable its partners to build advanced global payments capabilities on their own platforms.



CardConnect

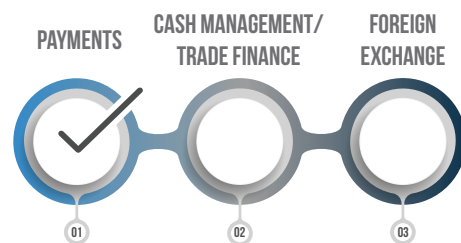
CardConnect (formerly Financial Transaction Services) is a full-service provider of electronic transaction processing services. The CardConnect API allows companies to securely accept a wide-range of credit, debit and alternative payments.

coinbase



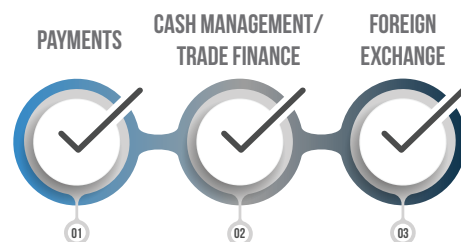
Coinbase

Coinbase is an online platform that allows merchants, consumers, and traders to transact with digital currency. It allows its users to create their own bitcoin wallets and start buying or selling bitcoins by connecting with their bank accounts. It also provides a series of merchant payment processing systems and tools.



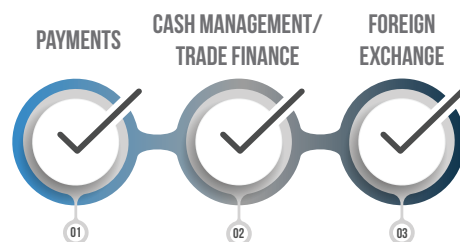
CrowdPay

CrowdPay was launched by GoldStar Trust Company. CrowdPay is an API-driven application designed to help companies collect funds securely, open escrows, process payments and manage investments for crowdfunding offerings.



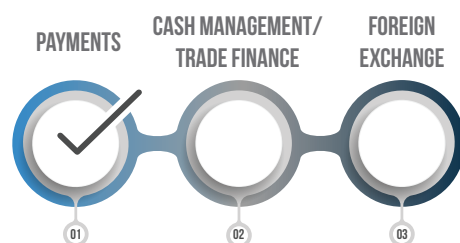
Currencycloud

Currencycloud operates as a foreign exchange broker and international payments company. It enables payment firms, banks and eCommerce companies to provide their customers with access to foreign exchange through a simple API that links to Currencycloud's cloud-based service.



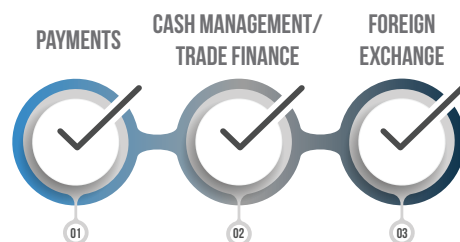
CurrencyVue

CurrencyVue is an FX payments and hedging management solution that helps businesses gain real-time visibility into FX exposure and risk. The company's APIs and connectors can integrate with enterprise resource planning (ERP) systems to extract the transaction data that allow businesses to identify FX exposure.



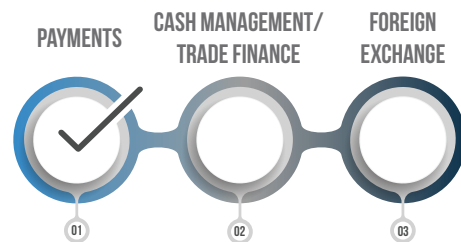
Dwolla

Dwolla provides platforms a service for bank transfers (i.e., ACH transactions). It uses branded or white-label APIs to verify bank accounts instantly, transfer payments, keep balances or route funds directly to bank accounts and routing numbers.



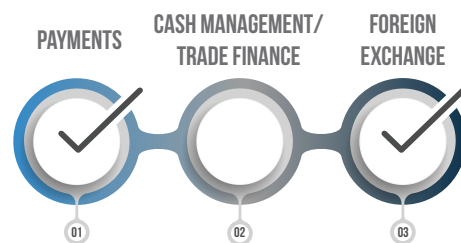
FI.SPAN

FI.SPAN is a services management platform that allows banks to deploy new business banking products rapidly. They curate (and pre-integrate) third-party FinTech solutions, which banks can use alone or in concert with their internal capabilities to develop composite products. The platform creates RESTful API endpoints allowing banks to expose products and services to existing or new channels. FI.SPAN also provides pre-built connectivity to leading mid-market and enterprise ERP platforms, to help banks open up the ERP as a banking channel for corporate customers and automated customer onboarding.



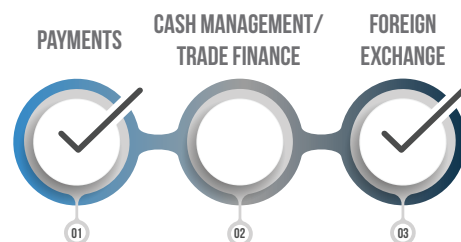
Figo

Figo provides banking services and enables businesses to connect with their financial service providers. Figo's platform Banking-as-a-Service targets the Single Euro Payments Area.



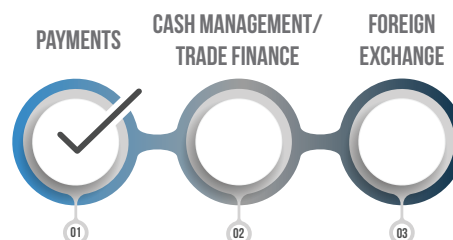
Finexio

Finexio's smart B2B payments network platform delivers an electronic commercial payment, converting paper payments and identifying the most efficient direct bank deposit method available for the vendor. It seamlessly integrates into enterprise accounts payables and procurement software platforms to improve the corporate buying and selling experience.



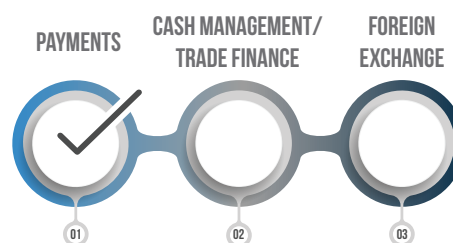
Flywire

Flywire is a provider of international payment solutions, connecting their clients with other businesses on six continents. The company offers an API called peerTransfer.



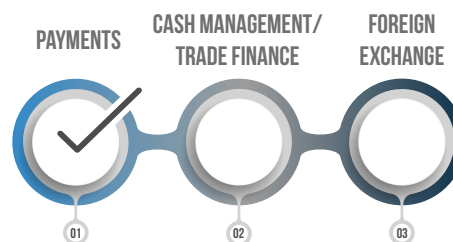
Hyperwallet

Hyperwallet Systems is a financial technology company that offers an online worker payout platform for financial institutions and marketplace companies. Its payment platform and settlement network allows companies to distribute funds across countries in different currencies. Additionally, the company provides mass payment options, including prepaid cards, global bank deposits, cash pick-ups and check delivery services.



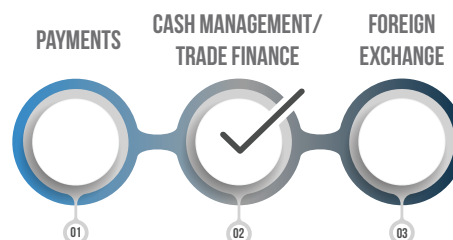
Marqeta

The Marqeta Platform offers a fully documented, open API issuer processor platform for building credit, debit and prepaid card products. Marqeta offers instantly issued tokenized cards to technology innovators, allowing eligible payment cards to be added directly into Apple Pay as well as in-app provisioning on Visa.



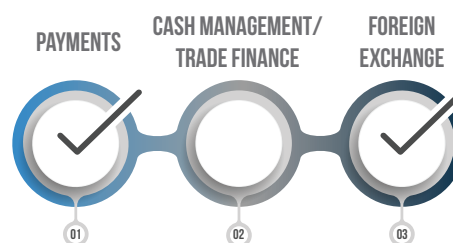
Mastercard Commercial Network

Mastercard's "Pay Now" payment feature on the application enables merchants to collect payments in full in approximately two days, which aims to help small businesses to work more efficiently while maximizing their funds.



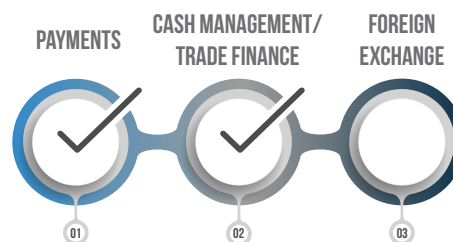
MineralTree

MineralTree's cloud-based software automates the invoice-to-payment process for growing businesses. It extracts data from paper or electronic invoices; routes them to the proper people and departments for approval; and allows busy executives to review, authorize or schedule payments anywhere, from any device. The software integrates directly with banks and with the most popular accounting/ERP software to synchronize data.



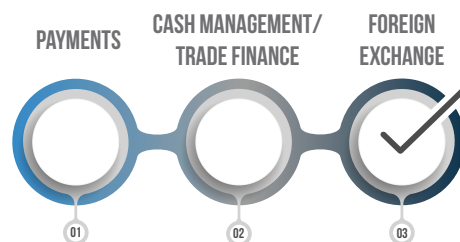
nanopay

nanopay provides payment tracking services, including for payment requests and payments sent for companies both domestically and across borders. The company's payment platform is exposed via REST APIs for use by banks, payment providers and businesses, and is designed to securely store and transfer digital value between parties instantly and without intermediaries.



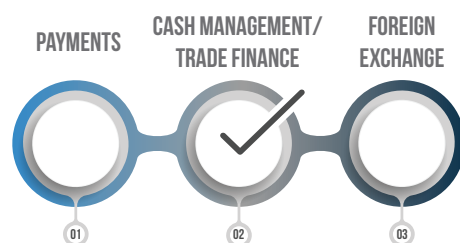
Nuapay

Nuapay is a cloud-based payment service offering businesses what they need to efficiently manage European direct debit and credit transfer payments with straightforward set-up and clever functionality, plus APIs to take away the delays and frustrations.



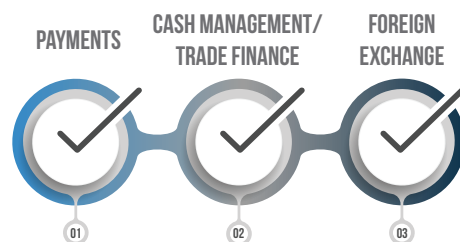
Oanda

OANDA Corporation is a foreign exchange company that provides internet-based forex trading and currency information services. The company uses computer and financial technology to provide services to everyone, from individuals to large corporations, and from portfolio managers to financial institutions.



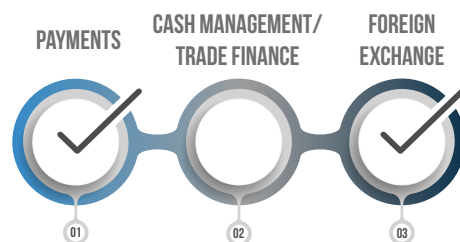
OpusCapita

OpusCapita's cash management solution is a global cloud service that connects to any bank and financial back-office system. Its solutions are focused on mitigating risks and fraud, implementing group-wide harmonized processes, boosting automation, and gaining full visibility and transparency on cash.



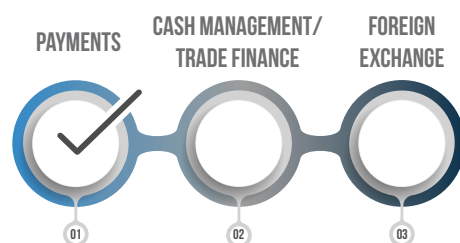
PayCommerce

PayCommerce is a cross-border payments network that enables both disbursements and acceptance transactions through a single point of connectivity. The company's payment disbursement APIs enable account-to-account cross-border authorization workflow, routing, clearing and settlement, while its global acceptance APIs enable payment collections globally using direct debits, credit/debit card schemes and alternate payment rails.



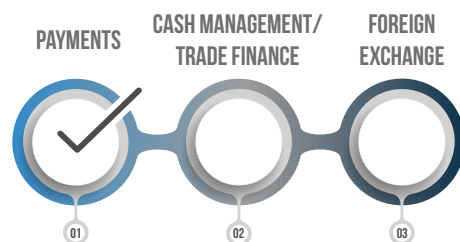
Payment Rails

Payment Rails is a cloud technology platform. The company's solution is designed to enable businesses to send payments to PayPal, individual or corporate bank accounts in more than 220 countries, in any currency and with all major payment methods. It provides an API that gives businesses access to its global banking and payments network.



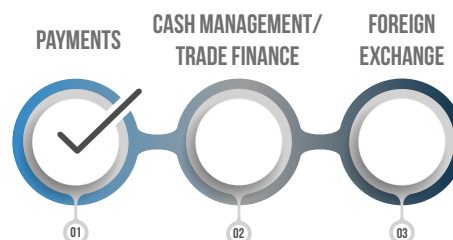
Paymentwall

Paymentwall's Payment Systems API enables merchants to retrieve lists of payment systems activated for a project in a specific country along with their names, logos and shortcodes.



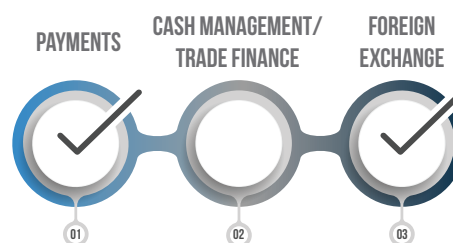
Paymode-X

Paymode-X is a payment network. Its solution is designed to help businesses transition from paper to electronic payments, while also working to maximize cost savings, efficiency and security.



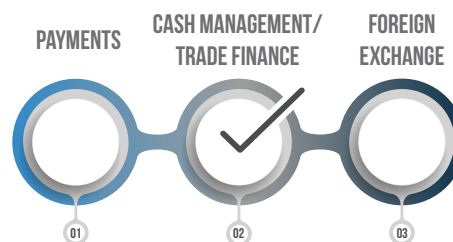
Payoneer

Payoneer offers a B2B online escrow payment service, which enables companies to pay and get paid safely, efficiently and cost-effectively.



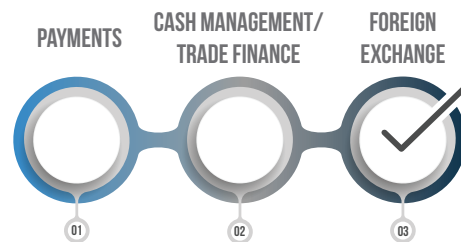
PayPal

PayPal provides online payment solutions to its users. It enables its users to transact money through their account balances, bank accounts, credit cards or promotional financing without sharing financial information. PayPal facilitates global eCommerce by making payments possible across different locations and currencies. It offers flexible payment solutions for B2B.



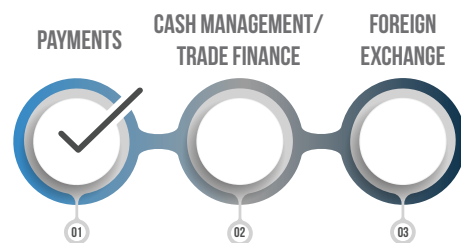
Quovo

Quovo is an end-to-end financial technology platform that empowers advisors and professionals with data management and insight tools. The company offers bank-level encryption and third-party security validation, aggregates financial accounts and enriches data with proprietary technology to normalize, transform and reconcile disparate data from any source.



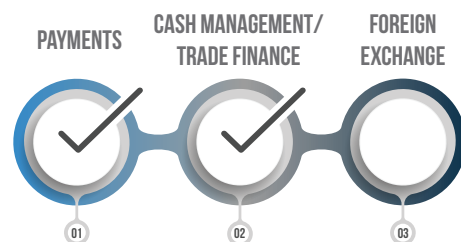
The Saxo Payments Banking Circle

The Saxo Payments Banking Circle offers its members the capability to make and receive cross-border transfers in seconds in multiple currencies in a secure and compliant cloud-based environment. Membership is open to card acquirers, PSPs, APMs and FX payment providers.



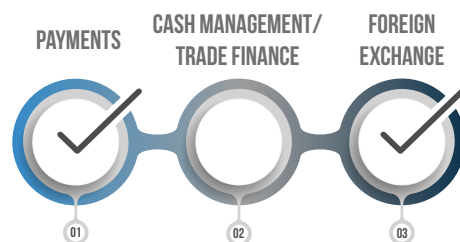
Stripe

Stripe provides a set of unified APIs and tools that enable businesses to accept and manage online payments. Stripe aims to expand internet commerce by making it easy to process transactions and manage an online business.



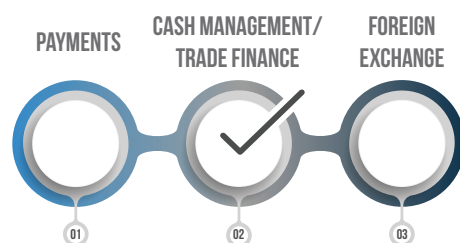
Tink

Tink offers financial management applications. Its products combine smart data collection and analytics to create rich insights on which users can act.



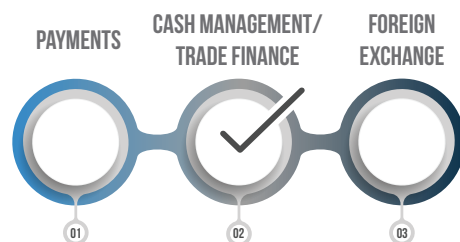
Tipalti

Tipalti's solutions seek to address the difficulties associated with making mass global payments. Tipalti's payment automation platform is intended to streamline the way companies make payments to those critical for delivering goods and services, such as supply chains and 1099 contractors.



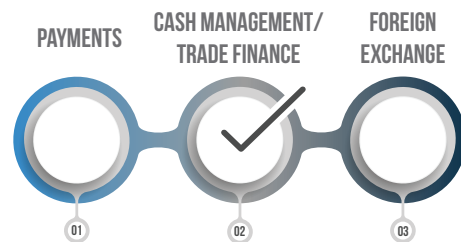
TradeIX

TradeIX provides a connected and secured platform infrastructure for banks, asset managers, B2B networks and value-added service providers. The TIX Developer solution provides APIs that enable entities and developers across the trade ecosystem the ability to implement trade finance functionality into existing systems, and build and deploy new trade finance applications for multiple users.



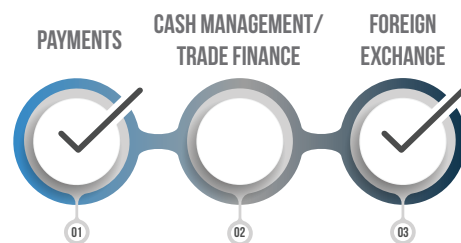
Tradeshift

Tradeshift is a global B2B platform that aims to help companies run more efficiently, using cloud-based technology. For suppliers, it delivers free electronic invoicing, enabling faster payments and predictable cash flow. For enterprises, it empowers them to work more easily and productively with their entire supply chain, anywhere in the world.



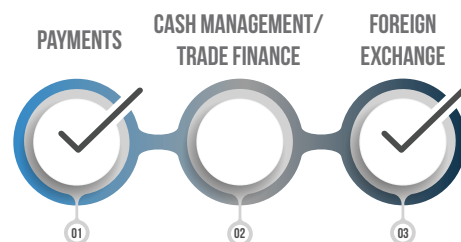
Transactis

Transactis looks to transform traditional paper billing and payment processing by enabling businesses of all sizes to replace paper bills, statements, invoices, payments and documents with more efficient digital alternatives.



TransferTo

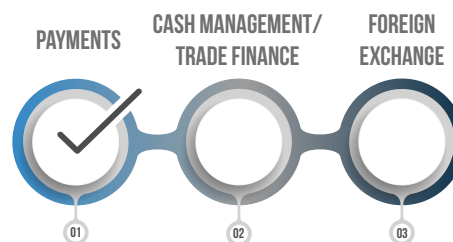
TransferTo operates a cross-border mobile payments network for emerging markets, processing real-time airtime top-up, money transfers, mass payouts and merchant payments for licensed financial institutions, organizations and merchants.



Updated

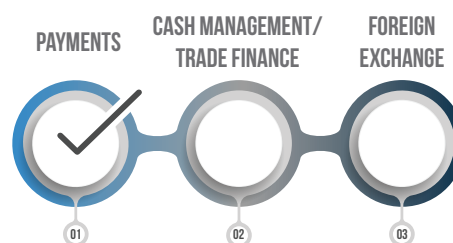
TransferWise

TransferWise is a money transfer service that works to reduce transfer fees by using inter-bank midexchange rates.



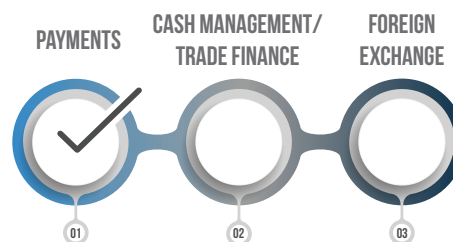
Transpay

Transpay is a B2B/B2P cross-border payment platform offering a single API connection into its payout engine that in turn processes payments as per each destination country guideline and satisfies each country regulation and delivers payments rapidly into the beneficiary's local bank account.



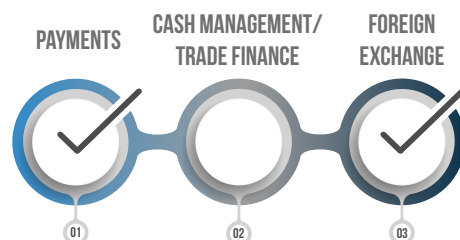
Traxpay

Traxpay offers a turnkey solution for supply chain financing and payment transactions. The company's cloud-based B2B platform provides secure bank-grade and regulatory-compliant financial process automation and B2B payments and financing services to banks, corporates, digital marketplaces and B2B commerce networks.



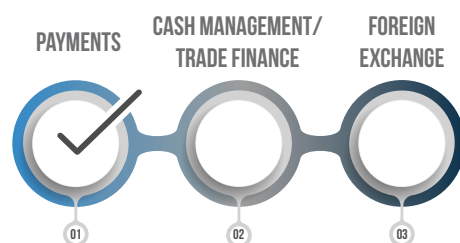
VantageB2B

VantageB2B provides several B2B and B2G payment solutions. Its portfolio includes Level 3 purchasing card and GSA payment processing, a payment API for developers with a B2B focus and ERP platforms, and tokenization data security solutions to regional and multi-location industrial suppliers, distributors and manufactures nationwide.



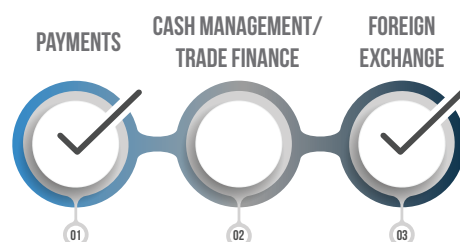
Veem

Veem is a payment company offerings solutions designed to enable businesses to send and receive payments in local currency. The company works to eliminate the need for intermediary banks by using blockchain as a payment rail. move money directly from your bank account to that of your recipients.



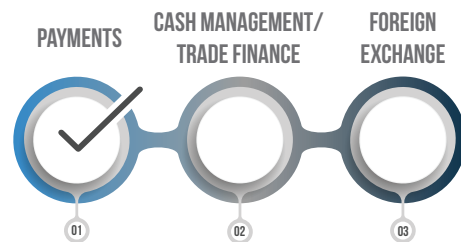
Viewpost

Viewpost is a secure B2B network for electronic invoicing, payments and real-time cash management. It also offers an API.



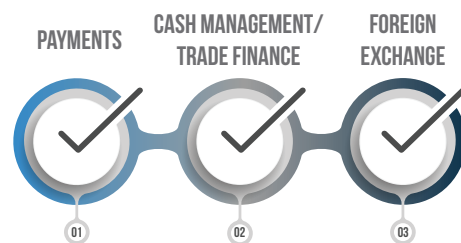
Visa

The Visa B2B Connect platform enables financial institutions to process corporate cross-border B2B payments, offering open APIs so developers can build solutions and quickly scale in multiple markets. The solution allows participating banks to integrate to its suite of APIs, thus enabling development of a B2B payments solution to onboard customers, set up suppliers, check foreign exchange rates and submit payments.



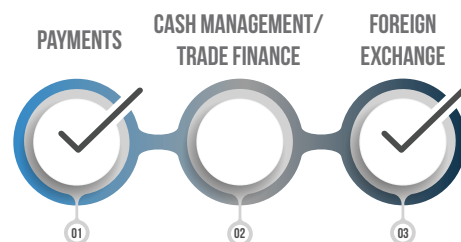
WePay

WePay is a payments provider focused solely on meeting the needs of online platforms that need to settle money between their users.



Western Union

Western Union provides businesses and consumers with solutions to send and receive money internationall. The company works to enable its customers to transfer money through their mobile application or agents.

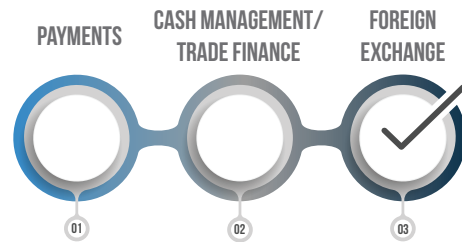


Wyre

Wyre services allow businesses to create an account and send money to any person or business without worrying about foreign exchange rates, hidden fees, complicated payout timing or high payment fees. Using both a payments API and a dashboard, transactions are processed programmatically with real-time payout schedules.

xignite®

The Market Data Cloud



Xignite

Xignite provides cloud-based financial market data APIs to help emerging companies and established enterprises deliver real-time and reference market data to their digital assets, such as websites and apps.

Feedback

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