

B2B API

TRACKER™

How Instantor Uses APIs *FOR WORLD DOMINATION*

OCTOBER 2018

Using APIs, Swedish FinTech Instantor aims to expand financial inclusion
— Page 6 (Feature Story)

How Ninth Wave uses APIs to bridge the gap between banks and FinTechs
— Page 10 (News and Trends)

Profiles of more than 50 providers in the space
— Page 16 (Provider Directory)

“We’re really on a mission to **democratize the financial system.**”

HELENE WESTERLUND
chief technology officer at Instantor

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Banks and FinTechs usually compete against each other in the financial services space, but recently, they've realized that they need each other's resources in order to reach more customers and deliver innovative products to market. As such, banks and FinTechs are working more closely together than ever – and APIs are the glue that's uniting the two sides.

One company that's [connecting](#) banks and FinTechs is Ninth Wave, which was launched by financial services firm Enterprise Engineering. Ninth Wave offers a platform that provides data delivery, aggregation and integration between financial players. It assists both banks and FinTechs in developing new tools that rely on data.

Elsewhere in the space, U.S.-based TD Bank launched its own FinTech partnership to eliminate frictions in corporate payments. Paymode-X technology from Bottomline Technologies has been [integrated](#) into TD Bank's suite of corporate banking solutions. The integration allows TD Bank business customers

to access Visa Payables Solutions, enabling them to streamline payables supported by checks, ACH and payment cards.

The APIs that help banks and FinTechs work more closely include greater transparency and faster access to cash flows. See how B2B API solutions are leveling the payments playing field for businesses in different sectors in the News and Trends section (p. 10).

Notable developments in the B2B API landscape

The ways in which small businesses access their funds are set to experience some API-based changes. U.K.-based SMBs, for example, can

now access funds from their sales thanks to a recent API integration.

Thanks to an integration with Ingo Money's push payment capabilities, financial services solutions provider Paysafe [announced](#) that its Accelerated Funding solution will now offer same- or next-day settlement options for SMBs. The integration allows funds to be quickly disbursed to a debit card linked to businesses' bank accounts.

Online merchants are also getting faster access to their funds. Financial services company Payability recently [announced](#) that its Seller Visa Card is now available to eCommerce merchants, enabling them to receive faster marketplace payouts on corporate cards.

A different type of card is changing the way B2B payments are made in real estate transactions. Accounts payable solutions provider Nexus and financial services firm Visa recently [partnered](#) to boost the use of virtual cards in the real estate market. Banks can now integrate Nexus' accounts payable offering, NexusPayables, with Visa's commercial credit account payment functionality. The integration enables Nexus customers to use Visa commercial cards to pay suppliers.

Tapping APIs to democratize financial services

Could APIs promote financial inclusion on a global scale? To answer that question, Swedish FinTech [Instantor](#) recently made its Bank API available to over two dozen global markets as part of the company's World Domination Starter Kit initiative. In the October B2B API Tracker™ feature story (p. 6), Instantor's chief technology officer, Helene Westerlund, discussed how the company is using APIs to "democratize the financial system."

October B2B API Tracker™ updates

The October B2B API Tracker™ profiles more than 50 top B2B API ecosystem providers in this issue of the Tracker, including a new addition: Worldpay.



FIVE FAST FACTS



80%

Share of businesses that are willing to switch banks to access faster and instant payment capabilities



61%

Portion of companies that said real-time payments would improve payroll operations



33%

Share of companies planning to roll out real-time payment innovations over the next three years



15%

Global air travel market share of UATP's B2B payment network



37%

Share of businesses that expect to use more ePayable solutions in the future



How Instantor Uses APIs *FOR WORLD DOMINATION*

FEATURE STORY

“ What we’re hoping is that by making [our Bank API] available to smaller startups, **financial services will become even more accessible to the underbanked.** ”

HELENE WESTERLUND,
chief technology officer at Instantor

COULD APIs BE THE MISSING LINK IN THE QUEST FOR WORLD BANKING SERVICES DOMINATION? **ONE STARTUP SEEMS TO THINK SO.**

APIs are being used across the financial landscape to help traditional banks and FinTechs deliver products to a wider audience — including underbanked populations. This means developers can tap them to extend financial benefits to users on a global scale.

That’s Swedish FinTech [Instantor’s](#) aim. The company’s Bank API streamlines common financial processes, including loan applications, to help banks make faster and more informed decisions. According to chief technology officer Helene Westerlund, it plans to use the solution to expand its worldwide financial services reach and help underbanked populations realize the benefits of digital financial tools.

“We’re really on a mission to democratize the financial system,” Westerlund told PYMNTS.

Delivering a more accurate financial profile

Instantor’s Bank API offers banks a more updated method of reviewing credit information for loan applicants. Banks in Sweden typically rely on a review process that requires the collection of salary information from credit bureaus. This data is often outdated, however, and based on salaries that are at least a year and a half old. As a result, it presents an incomplete profile of a borrower’s financial state.

Instantor looked to address this payment pain point through an API that would provide banks and lenders a more accurate picture. Its solution quickly reviews transactional banking data to obtain a more accurate view of how much of the funds borrowers have available to them.

“If [a bank] analyzes the financial capabilities of someone, [it wants] as low a risk as possible,” Westerlund said.

Using an API, banks can also access relevant information and onboard loan applicants quickly, without having to manually enter information or review physical copies of driver's licenses, bank statements or other personal data. They can also quickly verify an applicant's identity and most current employer.

Faster access to more accurate data could help improve the borrowing process and allow even more applicants access to capital, Westerlund said.

Lending the underbanked a helping hand

Instantor's latest goal lies in improving access to financial resources, and it is currently looking to use its API to help more people around the world gain access to financial services.

According to the latest World Bank [figures](#), roughly 1.7 billion adults worldwide lack access to digital financial services. The same report

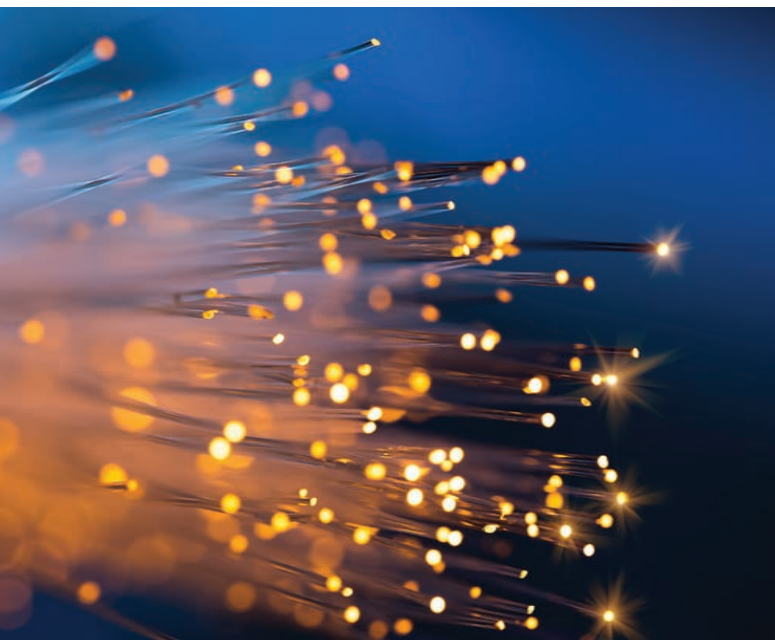
also noted that two-thirds of those adults have access to a mobile phone, which could be used to access these services. Instantor will use its API to improve said services' reach.

The company announced in early September that its Bank API is now available to developers as part of its World Domination Starter Kit (WDSK) initiative. Instantor will offer developers at smaller startups access to transactional data from more than 300 banks in two dozen-plus countries. Developers can use the API to quickly scale solutions, digitize onboarding processes and extend financial inclusion beyond users in their countries of origin.

WDSK promotes and expands worldwide financial services to underbanked populations by making Instantor's API available to FinTechs on a global scale. This will ease FinTechs' access to transactional banking data and enable them to use it to build new services.

"What we're doing is making our Bank API available to smaller startups that don't have the relevant power to make those integrations," Westerlund said. "What we're hoping is that by making it available to smaller startups, financial services will become even more accessible to the underbanked."

Banks in new global markets can use the API to perform a thorough review of a borrower's financial profile and determine if he or she is eligible for a short-term loan. APIs mean banks could also gain access to transactional banking data — rather than relying exclusively on credit bureau information — and might be convinced to offer loans to candidates they otherwise would have passed over.



"They can check their financial capacity, and hopefully they can see if this was a good customer for them," Westerlund explained.

Helping FIs make smarter financial decisions

In addition to Instantor's own initiative, the EU's Revised Payment Services Directive (PSD2) and open banking are adding to investments in financial API solutions. These movements have led to an increase in the number of individuals taking ownership of their data.

"It makes me the owner of the data," Westerlund said. "I am able to share the data with anyone I want to be able to share it with."

The rise of API-based investments is making financial data available to banks and FinTechs, too. As it becomes available, though, these institutions will be forced to confront an important question: Now what?

"It's not just the access to data that is of great value," Westerlund said. "The power is really in what you do with the data."

Instantor is hoping to help more populations access tools — which could prove to be the first step in democratizing financial services — through access to a wider range of financial data. By making tools and services more widely available worldwide, APIs could play a significant role in bringing new players into the global financial system and empowering bank consumers worldwide to control their financial destinies.



UNDER THE HOOD

How does the World Domination Starter Kit help to democratize the financial system?

"By opening our API, we give developers and startups free access to a data highway leading directly to 25 markets in Europe, Latin America and Southeast Asia, with a potential reach of half a billion people. This will lead to more financial products, in several markets, designed to solve some of the problems facing the industry. We believe that a democratized financial system [is] only going to be possible by fostering initiatives like the WDSK."

Helene Westerlund,
chief technology officer at [Instantor](#)

BANKS, FINTECHS GET CLOSER TOGETHER

Building a bridge between banks and FinTechs

In an effort to get financial players to work more collaboratively, financial services firm Enterprise Engineering has [established](#) Ninth Wave, a bank software company that will help banks and FinTechs work together, rather than compete. The Ninth Wave Platform offers data delivery, aggregation and integration.

In a [press release](#) announcing the company's launch, founder George Anderson claimed that the platform will serve as "the bridge between [FinTech] applications and financial institutions." The release also noted that the new company will support financial service providers' compliance and security requirements and will work with their development teams to create new solutions and tools that rely on data.

Xero braces for bank integrations with new APIs

Ninth Wave is not the only company preparing for greater integration between banks and FinTechs. Small business accounting software provider Xero, for example, recently [launched](#) its open banking API, a solution that streamlines integration between banks and APIs. The solution reduces the time it takes for integration

from several weeks to about two days. Xero's financial services products general manager, Ben Styles, claimed the API will encourage greater innovation among banks.

The National Australia Bank (NAB) announced it was expanding its existing integration, which enables businesses to use Xero's mobile app to make payments, as opposed to switching between Xero and NAB's online banking platform. Xero has established approximately 180 partnerships with banks worldwide, including Wells Fargo and Barclays.

TD Bank taps FinTech for B2B payments

In the U.S., TD Bank recently launched a FinTech partnership to improve its corporate payment offerings. It has [integrated](#) Paymode-X technology from Bottomline Technologies into its corporate banking solutions portfolio. With the integration in place, TD Bank business customers can access Visa Payables Solutions, which enables business customers to streamline payables that support payments cards, ACH and checks issued by accounts payable departments.

The move offers businesses greater flexibility over how they pay vendors and matches payment types with the preferences of suppliers. Bottomline will also deploy its Intelligent Engagement Model to expedite the customer onboarding process.

This is TD Bank's latest move to deliver better corporate payment solutions. In June, it announced a partnership with BizEquity, which offers a service that enables the bank's SMB customers to obtain valuation reports from TD Bank relationship managers.



GIVING SMBS A PAYMENT ASSIST

Paysafe accelerates SMBs' access to funds

A different SMB-focused effort is helping smaller players get faster access to cash. Paysafe, a U.K.-based financial services solutions provider, [launched](#) a new solution to expedite SMB payments. The solution, Paysafe Accelerated Funding, includes a suite of same- or next-day settlement options, known as Express Funding, Same-Day Funding and Next-Day Funding. SMBs can access the payments through a debit card linked to their Paysafe accounts.

A [news release](#) noted that the solution will build upon Paysafe's existing relationships with Ingo Money and Company.com. Paysafe integrates Ingo Money's push payment capabilities, allowing SMBs to access their sales funds when they need them, while Company.com's solutions bridge Paysafe's access to Ingo's technology.

Payability arms eCommerce sellers with corporate cards

It's not just brick-and-mortar SMBs that are getting faster access to funds. Financial solutions firm Payability recently [announced](#) that its Seller Visa Card is now available to eCommerce merchants. The move will help SMBs get accelerated access to marketplace payouts.

According to Payability, the solution, which is available through the open API platform Marqueta, enables SMBs to get accelerated access to marketplace payouts. The company noted that online sellers frequently wait two weeks or more before they can access funds generated by their sales. The Seller Visa Card, however, enables immediate access to those funds.

Faster access and improved cash flows should encourage SMBs to focus on efforts like expansion, growing inventory and advertising.

B2B API-based solutions to free payments from friction

While early access to payments can help SMBs pursue their goals, [late payments](#) can harm their financial stability and damage business-supplier relationships. In an effort to streamline B2B payments and reduce delayed transactions, a growing group of companies are turning to API-based solutions.

Basware recently integrated NetworkPay's B2B payment solution into its operations, allowing approved invoices to automatically initiate payments to suppliers using ACH, virtual cards or wire payments. The solution's availability enables SMBs to transition away from paper checks.

Century Business Solutions, meanwhile, recently upgraded its payment-processing solution: EBizCharge for NetSuite. The service enables businesses to have line-item invoice information automatically sent from NetSuite to EBizCharge's payment gateway, rather than requiring them to manually input data.

In the corporate payments arena, PNC Treasury Management recently announced its clients are now connected to the real-time payments (RTP) network, allowing businesses to originate RTP transactions using APIs, file transmissions or the company's mobile or online banking portals.

SHIFTING B2B LANDSCAPE

Nexus, Visa partner for B2B real estate transactions

B2B APIs are also being used to improve the pace of real estate payments. A new [partnership](#) between accounts payable solutions provider Nexus and financial services giant Visa will streamline supplier payments for joint customers. The collaboration focuses on boosting the adoption of virtual cards in the real estate accounts payable segment and integrates the NexusPayables Solution, the company's accounts payable service, with a bank's Visa commercial credit account payment functionality, according to a [press release](#).

With the integration in place, Nexus customers will be able to pay suppliers using a Visa commercial card without having to leave the Nexus platform. Businesses submit a payment file on Nexus, which generates a single-use virtual card. The payment and remittance details are emailed to the supplier, and they are processed in the same manner as a credit card transaction.

Microsoft, Mastercard collaborate on B2B FinTech network

Mastercard and tech giant Microsoft collaborated to launch a global B2B network built on Microsoft's Azure cloud service. The new network, Mastercard Track, will reduce the inefficiencies and inaccuracies encountered when verifying supply chain providers. It has a near real-time electronic payment system that quickly verifies supplier information and complies with global regulations.



The network enables banks, insurance companies and tech providers to streamline services to business customers, such as enhanced data analytics and trade finance. *Computer World* [reported](#) that, next year, Mastercard Track will release a directory containing more 150 million registered businesses in 76 countries. The directory will also include information from 4,500 compliance lists, which can be used to screen potential suppliers.

NACHA NEWS

NACHA taps AeroPay Express as B2B payments partner

NACHA – The Electronics Payment Association, which oversees the national ACH Network, recently [announced](#) that virtual card and financial services provider AeroPay Express is its new Preferred Partner for B2B Electronic Payment Enablement. As a result, AeroPay Express will now become part of a larger group that's focused on promoting payment innovation by addressing issues like payment frictions, cash flow access, and the security and risk management of ACH payments.

NACHA said the move was driven by AeroPay Express' efforts to encourage the adoption of electronic payment options among FIs and businesses. AeroPay Express offers electronic payment solutions, including QuickPay, which helps businesses connect to ePayments capabilities regardless of the network they traditionally use. The company also helps FIs connect to B2B QuickPay, which offers B2B payment capabilities for business customers.



NACHA rolls out new organization for FI interoperability rules

NACHA also recently launched a new membership organization called Afinis. According to a [news release](#), Afinis will promote API standardization in the financial services ecosystem, based on input from NACHA's API

Standardization Industry Group (ASIG). It will offer a platform for standardized API product discovery, application testing and developer collaboration, as part of an effort to encourage further innovations that reduce payment frictions and encourage innovations that can be delivered quickly to market.

APIs developed on the platform can be used by a wide array of players, including FIs, FinTechs, businesses and governments. Afinis will use a governance process to build confidence in promoted standards and the development of products and solutions.

CROSS-BORDER APIS

AFIN debuts API exchange

Companies in Asia are also looking to expand the role of APIs in the financial services sector. The ASEAN Financial Innovation Network (AFIN), an organization that promotes collaboration between FIs and FinTechs, recently [released](#) API Exchange, an online marketplace and sandbox that allows FIs to explore API innovations. AFIN described the exchange as a cross-border architecture platform that will promote financial inclusion in the Asia-Pacific region. The platform will be developed and operated by a consortium of companies, including IT firm Virtusa and German digital bank Fidor. Abu Dhabi Global Market has been selected as the platform's first regulatory member from outside the ASEAN region.

PNC joins RippleNet for cross-border payments

In order to process cross-border payments, PNC Treasury Management recently [joined](#) Ripple's blockchain-based payment network, RippleNet. According to a [news release](#), PNC's corporate customers will be able to use the platform to receive cross-border payments, reconcile

payments against invoices and streamline the accounts receivable process. Additionally, payments sent across borders can be received in real time. RippleNet will help PNC's corporate customers improve their cash flows.

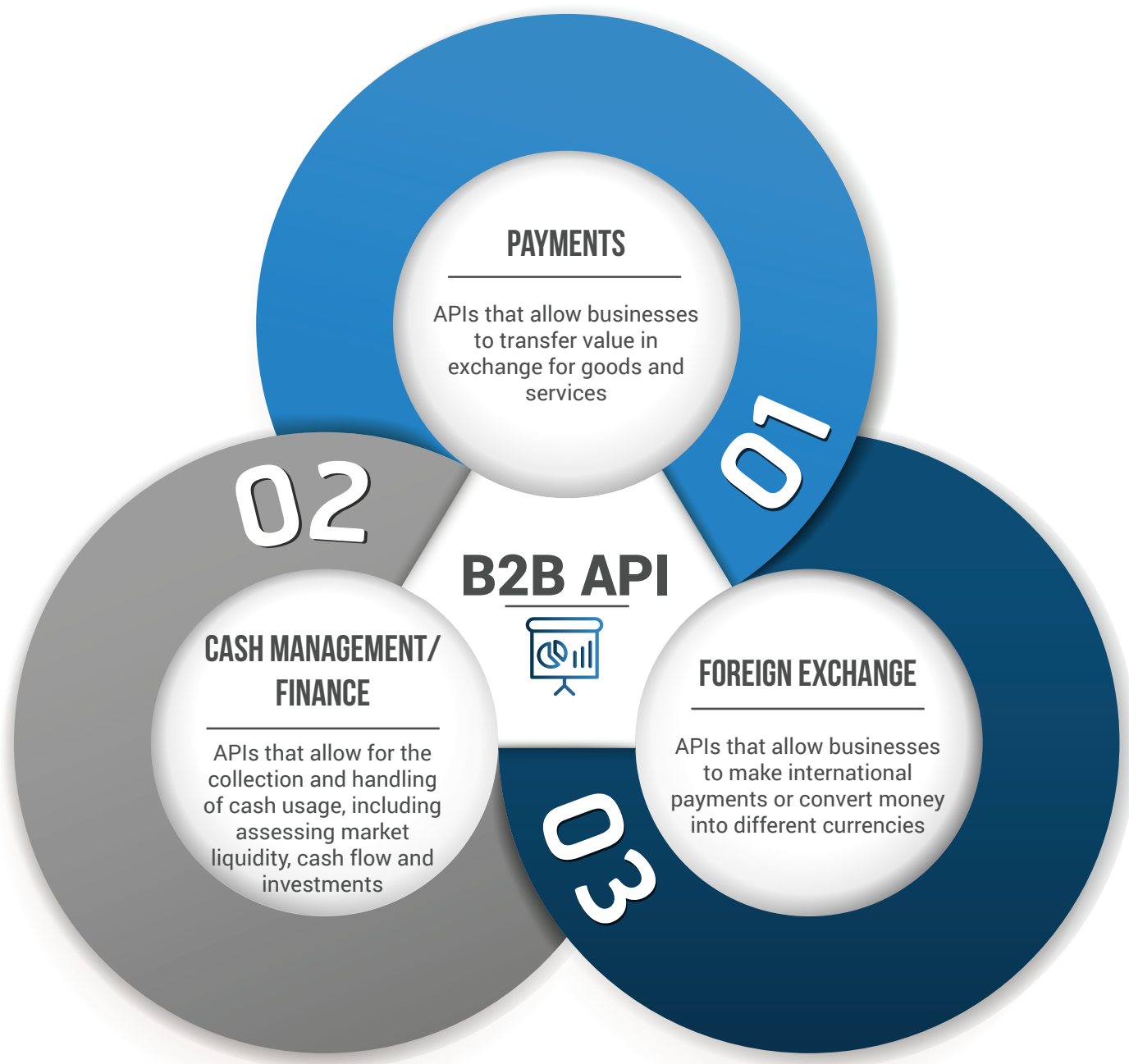
Cross-border FinTech collaborations gain traction

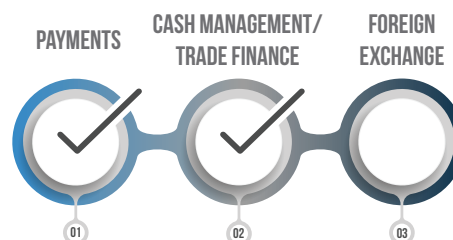
The PNC-Ripple collaboration is part of a broader trend among companies working to improve the pace of international B2B payments. Other recent collaborations include a joint [effort](#) between the Dubai Financial Services Authority (DFSA) and the Monetary Authority of Singapore (MAS). The two FIs have established a framework for innovation cooperation. Both agencies said the goal of the collaboration is to bring financial services to market faster by using emerging technology.

In Africa, Visa and Stripe made an \$8 million investment of their own in Nigeria-based Paystack, a financial services firm that aims to quicken the pace at which businesses can collect online and offline payments. Paystack's API enables developers to create payment tools and can connect to multiple payment processors.



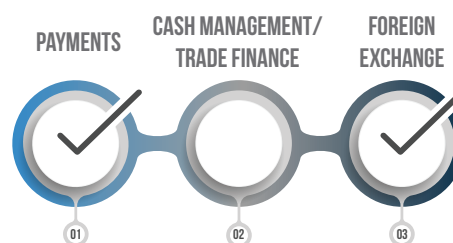
The PYMNTS.com B2B API Tracker™ is designed to give a breakdown of different players and cover the news and trends in the B2B API ecosystem. Each month, new companies will be added to the provider directory based on movements in the space. Companies included in the directory have been sorted by three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





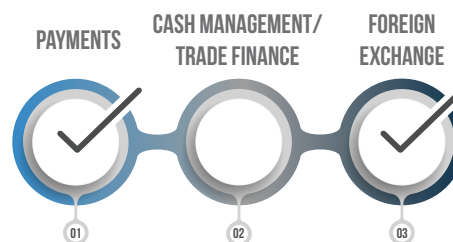
Achta

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



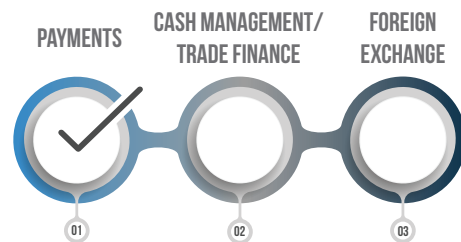
Airwallex

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.



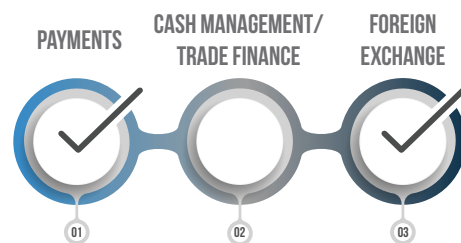
B2B Pay

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.



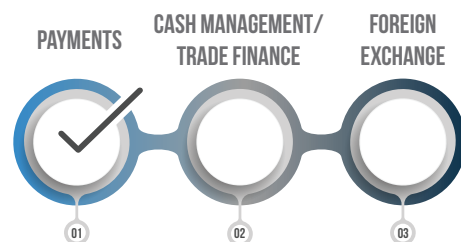
Bill.com

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.



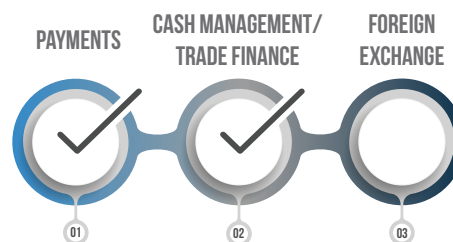
Cambridge Global Payments

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.



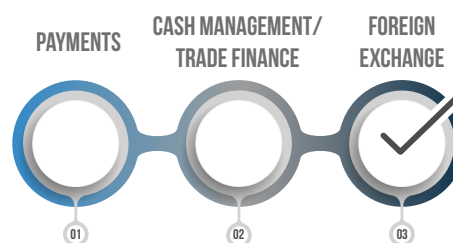
CardConnect

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.



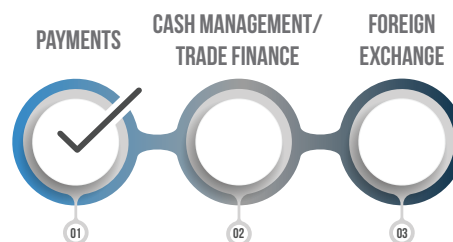
CitiConnect

CitiConnect's tools enable companies to use its cash management tools for a variety of purposes, including streamlining file exchanges and messaging processes, automating processing and expediting dispute resolutions.



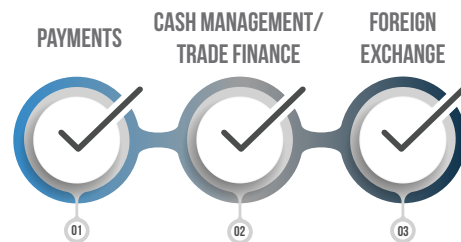
Coinbase

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.



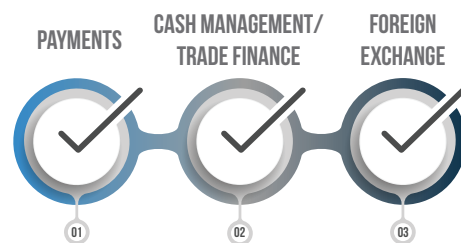
CrowdPay

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.



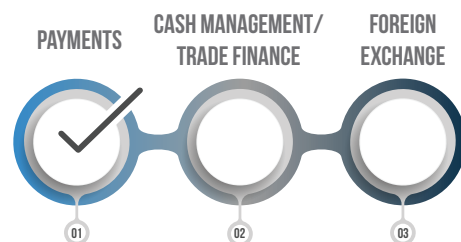
Currencycloud

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.



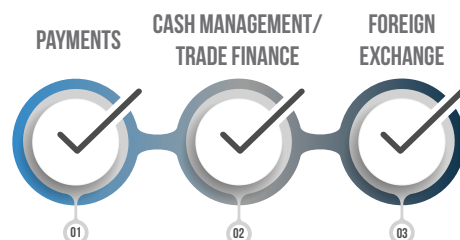
CurrencyVue

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.



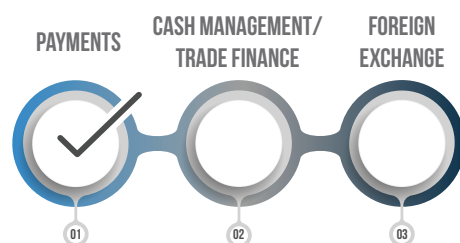
Dwolla

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.



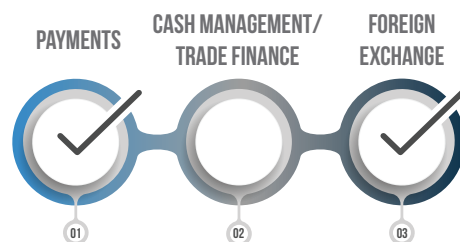
FI.SPAN

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.



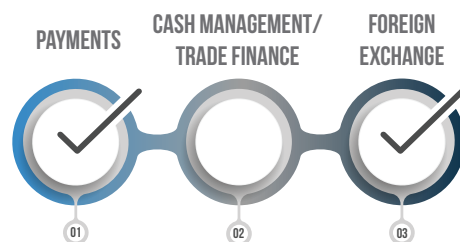
Figo

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.



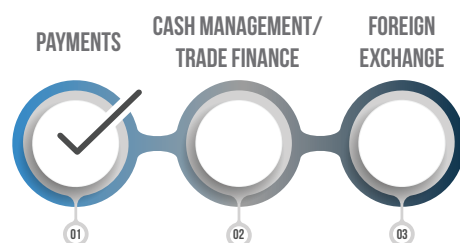
Finexio

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.



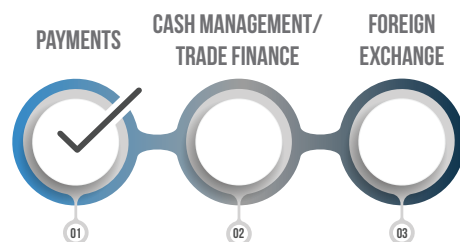
Flywire

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



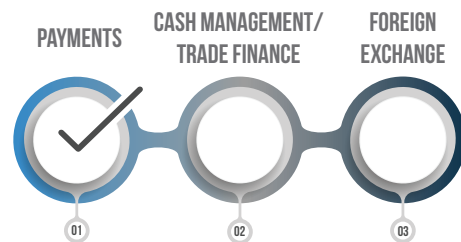
Hyperwallet

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.



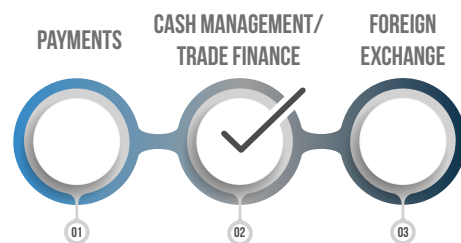
Marqeta

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.



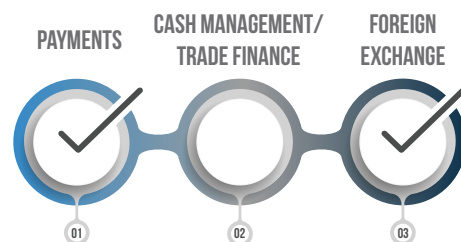
Mastercard Commercial Network

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.



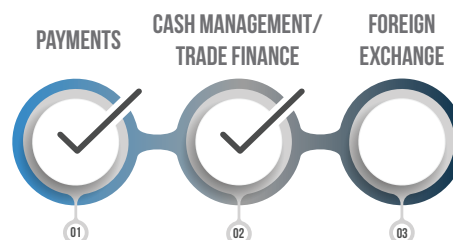
MineralTree

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.



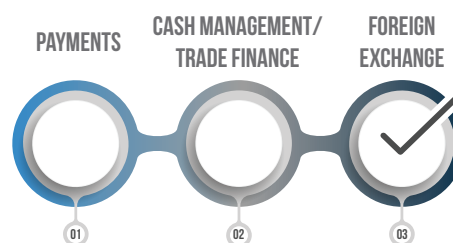
nanopay

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.



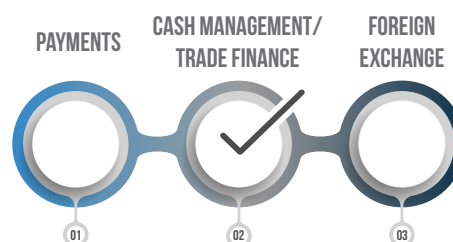
Nuapay

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.



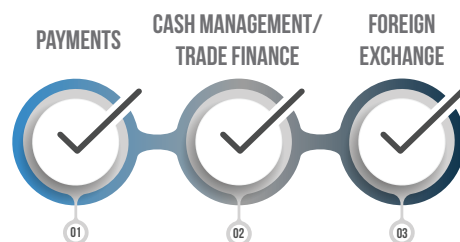
OANDA

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.



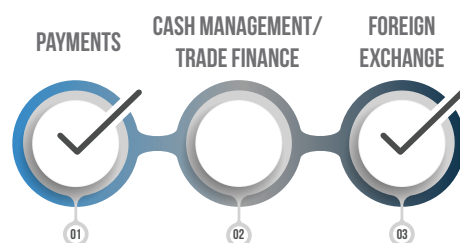
OpusCapita

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.



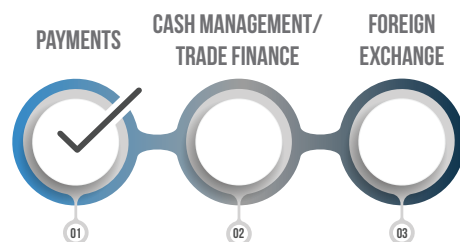
PayCommerce

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.



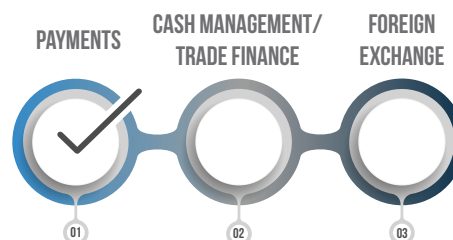
Payment Rails

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.



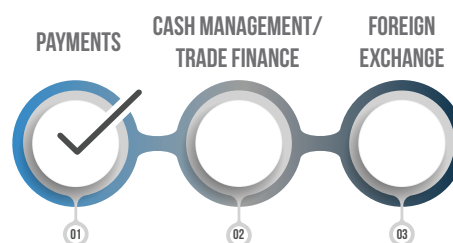
Paymentwall

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.



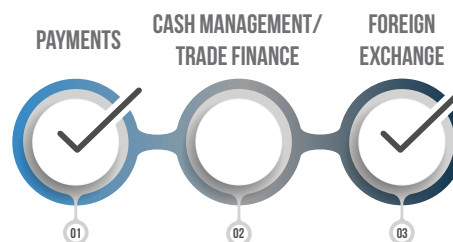
Paymode-X

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.



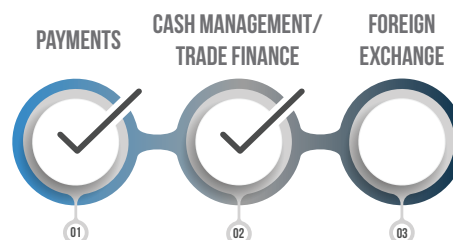
Payoneer

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



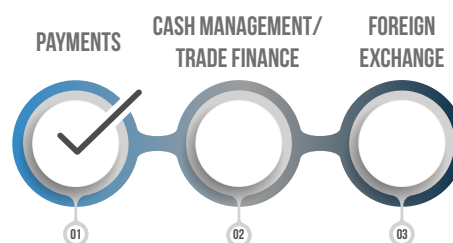
PayPal

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.



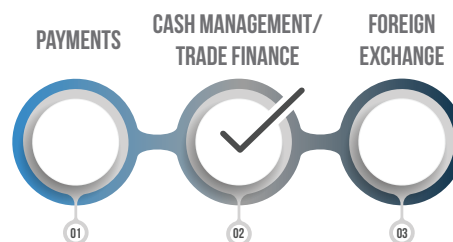
PayStand

PayStand is a cloud-based payment platform for B2B companies that offers a number of features aimed at lowering transaction costs and making payments, including billing, more efficient.



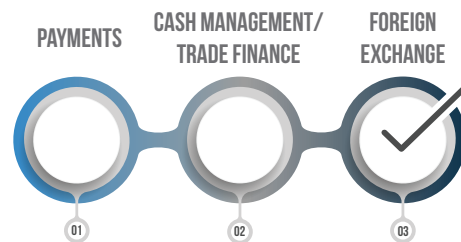
PelicanPay

PelicanPay, a subsidiary of the Pelican Group, offers European banks access to its OpenBanking Hub. It provides Revised Payment Services Directive (PSD2) connectivity, payments and financial crime compliance services, and offers FinTechs and third-party providers the application program interface (API) interoperability to provide payment initiation and account information.



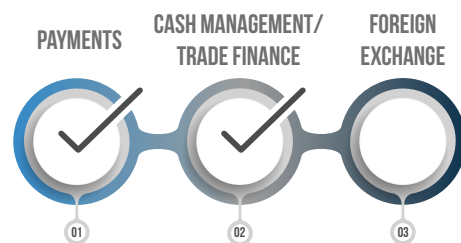
Quovo

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.



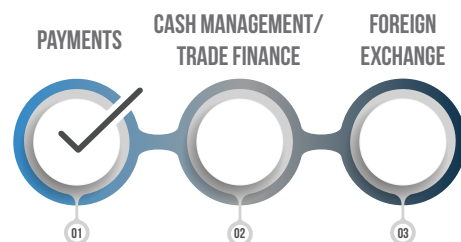
The Saxo Payments Banking Circle

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.



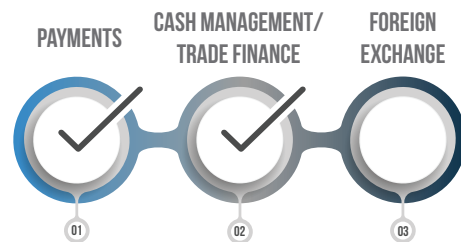
SmartCard

SmartCard offers FinTech solutions for the global payments acquiring bank, telecom companies and global enterprises. The company offers a suite of APIs, including gateway, blockchain and cryptocurrency APIs.



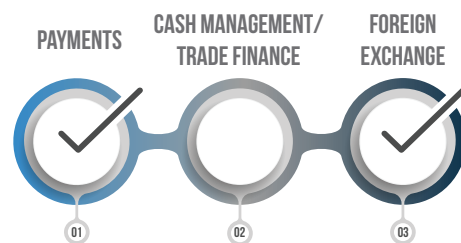
Stripe

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.



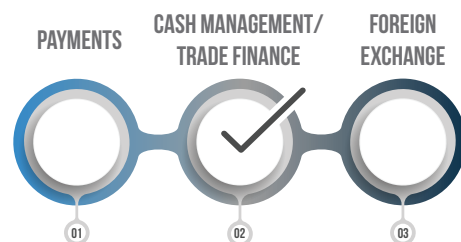
Tink

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



Tipalti

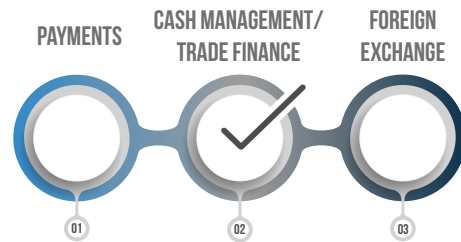
Tipalti's solutions seek to address the difficulties associated with making mass global payments. Tipalti's payment automation platform is intended to streamline the way companies make payments to those critical for delivering goods and services, such as supply chains and 1099 contractors.



TradeIX

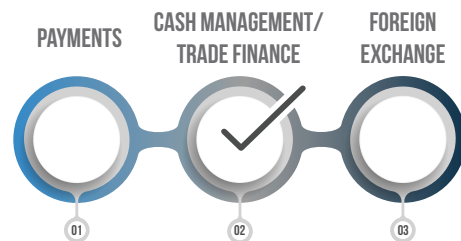
TradeIX provides a connected and secured platform infrastructure for banks, asset managers, B2B networks and value-added service providers. The TIX Developer solution provides APIs that enable entities and developers across the trade ecosystem the ability to implement trade finance functionality into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

TRADESHIFT®



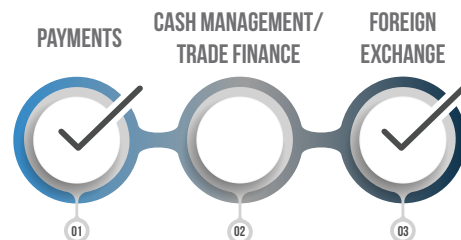
Tradeshift

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.



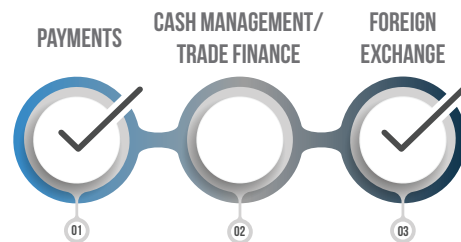
Transactis

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.



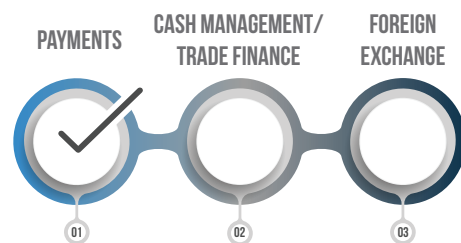
TransferTo

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.



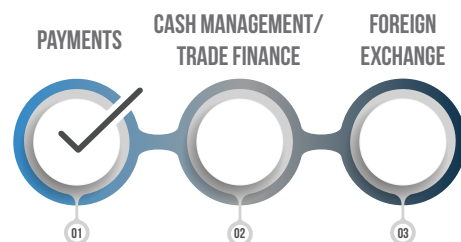
TransferWise

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



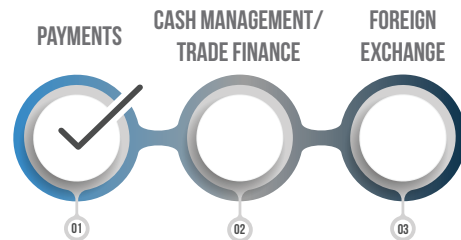
Transpay

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.



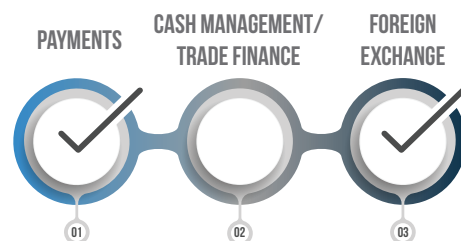
Traxpay

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.



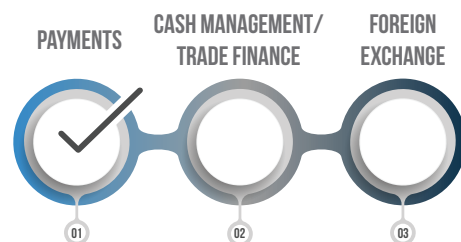
VantageB2B

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.



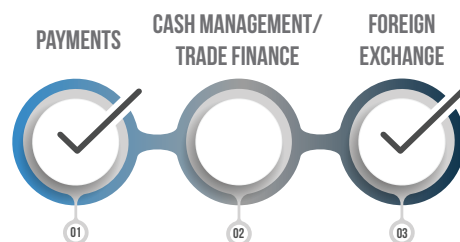
Veem

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.



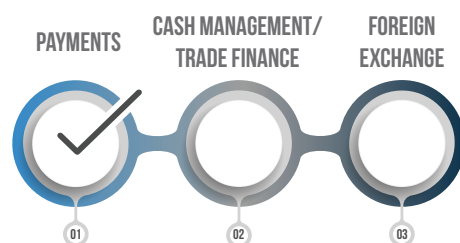
Viewpost

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



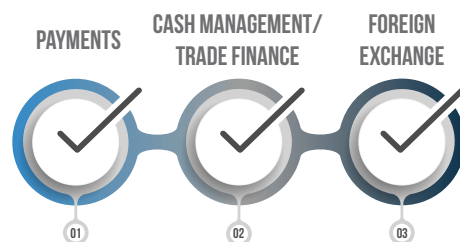
Visa

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

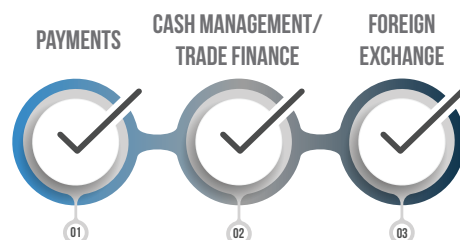
WePay is a payments provider focused solely on meeting the needs of online platforms that need to settle money between their users.



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.

worldpay

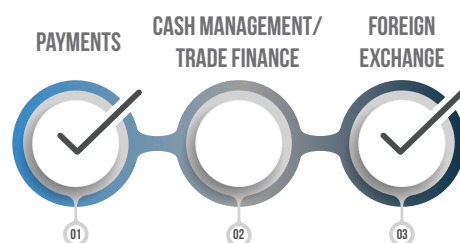


New!

Worldpay

Worldpay is a payment technology solutions provider that specializes in global integrated omni-commerce. The company's API-based solutions include managing accounts, transfers and orders. Annually, Worldpay processes over 40 billion transactions in more than 300 payment types across 146 countries and 126 currencies.

wyre

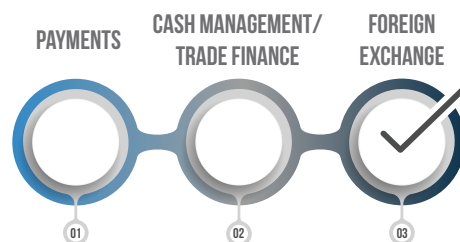


Wyre

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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PYMNTS.com

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