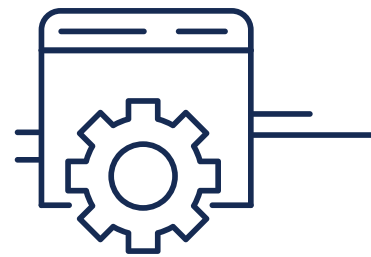


OMNI DEVELOPER

REPORT™



MAY 2018

powered by **vantiv**
Now Worldpay



NARS PUTS ITS Best Face Forward With AI, Data



Bringing AI and AR to the cosmetic industry
– p. 6 (Feature Story)



Mastercard, MegaFon partner on mobile payments
– p. 10 (News and Trends)



Health and beauty customers crave money-saving mobile features
– p. 15 (Deep Dive)



Our comprehensive payments
developer **PROVIDER DIRECTORY**,
featuring more than 300 major players in the space

– p. **25**

Table of Contents

03

What's Inside: A look at the quickly evolving omnichannel space, including the latest on newly debuted payment methods and platforms, and the security surrounding them

06

Feature Story: Benjamin Lord, executive director of global eCommerce and omnichannel sales at NARS Cosmetics, discusses changing beauty industry customer behaviors and how the company has looked to keep pace by investing in AR and AI.

10

News and Trends: The latest news and headlines from around the omnichannel space

15

Deep Dive: A data-rich examination of differing consumer expectations at health and beauty retailers

19

Methodology: Who's on top and how they got there

25

Provider Directory: The results are in. See this month's top scorers and a provider directory featuring more than 300 major industry players, including six additions.

115

About: Information on PYMNTS.com and Vantiv, now Worldpay

ACKNOWLEDGMENT

The Omni Developer Report™ was powered by Vantiv, now Worldpay, and PYMNTS is grateful for the company's support and insight. [PYMNTS.com](https://pymnts.com) retains full editorial control over the findings presented, as well as the methodology and data analysis.

WHAT'S INSIDE



Mobile commerce is growing in importance in the U.S. economy, particularly as consumers gain greater access to — and spend more time on — mobile devices.

Nearly 77 percent of American adults have access to smartphones, according to [research](#) published earlier this year. These consumers are driving more than \$130 billion in mobile commerce sales per year in the U.S. alone, inspiring some of the biggest names in the space to develop and debut new mobile spending tools.

That includes tech giant Samsung, which recently [announced](#) it would add a rewards and cash-back program to its mobile pay offering, Samsung Pay, in hopes of giving customers more reasons to use the service. Similarly, Mastercard [teamed up](#) with Russian mobile phone operator and telecom provider MegaFon earlier this year, collaborating on a pair of joint initiatives to enable its subscribers to pay for purchases with their smartphones.

Fraudsters also seemingly have their sights set on mobile commerce, though, as cybercrime targeting mobile devices and applications is on the rise — and with a fairly successful track record, too. According to recent [projections](#), 36 percent of attacks targeting mobile tools result in a data breach. As such, players from around the space are now turning to new security solutions to stop bad actors in their tracks and protect consumers.

Here's a quick snapshot of other recent, notable news from around the omni developer space:

The incentive for companies to protect consumer data — and the costs for those that don't — are quickly growing.

Digital identities have become the new currency when it comes to earning consumer trust, according to Tony Ball, senior vice president and general manager of identity and secure transaction technologies provider Entrust Datacard. In a recent [interview](#) with PYMNTS' Karen Webster, Ball noted that minimizing risk for digital consumers, particularly younger ones who don't fully understand those risks, becomes ever-more important as more commerce is conducted online. The best way to do that is by ensuring personal and financial data doesn't get into fraudsters' hands in the first place.

It's no wonder more merchants are turning to chip-enabled security to protect both customers' data and companies' bottom lines. Visa recently [announced](#) that EMV-chip enabled payments are now accepted at 2.9 million merchants around the U.S., a 626 percent increase since the technology was introduced in the country. The growing number of chip cards and chip-

enabled merchants seems to be helping cut down on data breaches and credit card fraud, too, as the company also noted that counterfeit fraud in the U.S. has fallen by 76 percent in that time.

Elsewhere in the space, small business bookkeeping solution startup PeaCounts is putting its faith in blockchain and tokenization to protect business-to-business (B2B) payments. In a recent [interview](#) with PYMNTS, co-founder Crystal Stranger said the company is working to roll out B2B payment capabilities that deploy both technologies, and all to enhance employee and supplier payments' security. The solution also aims to improve transaction speed as the global payments industry continues its acceleration.

Governments, too, are investing in new security solutions and strategies, and turning to retail payment tools to do so. China's is [collaborating](#) with technology providers Alibaba and WeChat to link tools typically used to make in-store payments via a mobile device with the country's mandatory ID program. As part of an ongoing pilot test, customers can now carry digital ID functions and details inside their Alipay app account. This will help protect mobile payments and give citizens a new way to comply with China's mandatory ID requirements. The government is working on a similar program to link national ID cards with WeChat accounts.

To find the rest of the latest payments news, as well as the biggest headlines from around the space, check out the Tracker's News and Trends section (p. 10).

Health and beauty shoppers go mobile

Health and beauty retailers have a particular interest in mobile purchase security. According to data inside the latest [Omni Usage Index™](#), these merchants have some of the most mobile-ready customers around. Health and beauty consumers are more likely to use a merchant's mobile offerings than grocery and clothing shoppers, with more than 40 percent saying they use their favorite retailer's app "regularly" or "occasionally."

PYMNTS explores the mobile features these consumers crave — plus the complications preventing shoppers from adopting mobile apps — in this month's Omni Developer Tracker™ Deep Dive (p. 15).

NARS Cosmetics turns to personalization

Companies are sprinting to keep up with consumers' changing behaviors, and beauty customers are increasingly turning to mobile and online sales channels when making their purchases. [NARS Cosmetics](#) is among the companies making big changes, according to Benjamin Lord, executive director of global eCommerce and omnichannel sales. In an interview for this month's Tracker feature story (p. 6), he explained how the firm has turned to technologies like augmented reality (AR) and artificial intelligence (AI) to adapt to new trends in the space.

May provider directory updates

This edition of the Tracker's provider directory (p. 27) profiles of more than 300 developers, including six new additions: Brink POS, Localytics, Modo, PayTonic, ThreatMetrix and Totango.



FIVE FAST FACTS

2.1B

[Anticipated number of consumers who will use mobile payments in 2018](#)

91%

[Percentage of Chinese travelers who would be more willing to spend money at overseas merchants if they accepted Chinese mobile payment methods](#)

726B

[Projected number of global digital payment transactions by 2020](#)

81%

[Share of millennials who use mobile devices as their main purchasing channel](#)

\$4.57B

[Projected value of the mobile payments market by 2023](#)



NARS

PUTS ITS BEST FACE FORWARD
WITH AI, DATA

FEATURE STORY

“Digital technology, things like augmented reality and artificial intelligence, have become very crucial pieces in transforming the beauty industry.”

BENJAMIN LORD,
NARS COSMETICS's executive director
of global eCommerce and
omnichannel sales



The beauty industry brought in more than [\\$445 billion](#) in sales in 2017, marking a 5 percent growth over the year before.

The market is booming, and consumers who shop for beauty products have no shortage of brand options in stores and online. From up-and-coming players like Beautycounter and Glossier to more prominent companies like Estee Lauder and Clinique, the beauty market is increasingly oversaturated with both old and new options.

With that saturation has come growth in competition, making it difficult for beauty brands to stand out in the space, according to Benjamin Lord, executive director of global eCommerce and omnichannel sales at [NARS Cosmetics](#).

“There are traditional players, and now there are digital

native brands and startups, so the cosmetics industry has become a very crowded industry,” he said. “So, it [is] very important for us to become more customer-centric and offer more personalized experience to shoppers in this space.”

In a recent interview, Lord explained how NARS is working to carve its niche by investing in data and personalization tools for both online and offline customers. The goal is to provide beauty customers with a simple and enjoyable omnichannel experience — one that will keep them coming back to shop with the brand again and again.

Beauty buyers go digital

The cosmetics industry has offered a decidedly low-tech customer experience for decades, revolving around beauty counters with human associates making recommendations and demonstrating new products,



Lord noted. But, things have changed over the last few years. Younger consumers and startup firms have pushed companies to embrace new technology, especially when selling to online or mobile shoppers.

NARS has already seen a shift in consumer habits in Asia, with countries like China likely topping [\\$1 trillion](#) in online retail sales in the coming years. It's also seeing a similar shift in the U.S., where it primarily sells online and in large department stores like Macy's.

"We have to think globally and make sure our omnichannel frameworks and strategies are flexible and ready to adapt to those changes around the globe," Lord said. "We do that by focusing on integration between eCommerce sites, social media and marketing efforts, and the stores and boutiques we own."

NARS has also looked to keep up with rising consumer expectations by investing in solutions that can give an increasingly digital customer base access to the connected commerce features they crave.



*We have to think globally and make sure our omnichannel frameworks and strategies are **flexible** and ready to **adapt** to those changes around the globe.*



Lord pointed to NARS' parent company, Japanese luxury beauty conglomerate Shiseido, which also owns a range of beauty brands like Dolce & Gabbana's fragrance, the bareMinerals makeup line and other skincare lines. Shiseido acquired AI and AR developer Giran in 2017, a move that was motivated by a desire to get ahead of a tech

trend in the space, connect with younger consumers and sell more products via digital channels.

“Digital technology, things like augmented reality and artificial intelligence, have become very crucial pieces in transforming the beauty industry,” Lord explained.

The push toward digital sales seems to be working for NARS and Shiseido. Conglomerate CEO Masahiko Uotani told *The Japan Times* that online and mobile sales now account for [25 percent](#) of the company’s revenue, and just over 6 percent of the entire beauty industry.

Using data to build new personalization products

Other companies in the space have looked to make similar moves involving AR and AI technology in the months since Shiseido’s Giran acquisition.

The advantage for NARS is that it owns and has access to data produced by Shiseido’s AR cosmetic mirror and apps, in addition to incorporating the tech before other larger players in the space. While this tech is becoming more common, NARS is using that data to build new personalized products for customers.

“I think it’s important to have and own your technology,” Lord said. “It means you’re going to be able to get more data points and more information about your customers. If you work with a third-party provider, and there are a lot of them, the experience will still be great. But, more often than not, they own the data. Because we own that technology, we can capture much more data, and I think that’s where a lot of value comes in.”

Shiseido also recently acquired Massachusetts-based artificial skin technology startup Olivo Labs and California-based personalization solution provider MATCHCo. The goal is to help NARS and its other beauty brands create the next wave of cosmetics technology.

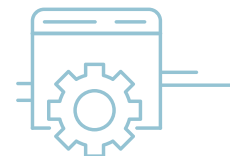


*It’s really about **owning your tech** so it can inform personalization going forward — not only online but offline as well.*



“This data is helping us learn more about our customers’ skin tones to build new products, or about their preferences and behaviors to help give them a more personalized and seamless experience,” Lord explained. “I think it’s really about owning your tech so it can inform personalization going forward — not only online but offline as well.”

For better or worse, the beauty market is moving away from the in-store beauty counters and toward the digital age, he added. Those that don’t hop on board now risk getting lost in the crowd.





ADVENTURES IN ANALYTICS

Fashion brands embrace analytics

Merchants and brands in the fashion industry are increasingly turning to advanced insights and data to improve both business and revenue. Intelligent solutions provider StyleSage recently debuted a solution to help these brands and retailers with pricing, assortment building, trends and promotions.

In a recent [interview](#) with PYMNTS, Elizabeth Shobert, the company's director of marketing and digital strategy, explained that the technology is designed to work like that of Google, offering international reach and operating on a global scale. It works to capture real-time eCommerce, influencer, search, email and promotions data to help identify and develop the right trends, build competitive product assortments and price and promote according to the market.

"We actually crawl eCommerce sites, and we can pull in real-time data around pricing [and] what types of items competitors are putting into their assortments," she said. "This technology works for any eCommerce site anywhere in the world."

Putting Big Data in context

While companies from financial services to fashion are embracing the potential rewards of data, those insights are worth nothing without context, according to Alexander Rinke, co-founder and CEO of Big Data solutions provider Celonis. In a recent [interview](#) with PYMNTS, Rinke said the issue with many Big Data integrations appears when businesses approach the analytics process by relying on static data points: While the information is there, the process by which organizations try to access it is flawed.

"Fortunately, for almost all big businesses, there is a data stream that's already being created and aggregated within their IT systems, documenting every action that takes place," Rinke said. "[These are] called event logs."

Celonis has developed a relatively new type of data analytics software, called process mining, that uses the event logs to "visually reconstruct a business process, instantly exposing problems like bottlenecks, patterns of rework activities and dangerous noncompliance." This enables financial processes like accounts receivable and payable to be viewed in context, rather than as isolated data points.

Other types of analytics technologies are not necessarily able to identify problems unless analysts know to look for them, Rinke added. As a result, executives will not know where to look for a problem, let alone identify one, without a full, in-context picture of the financial data.

PARTNERING PROVIDERS

Chase helps gas buyers keep going

The average trip to the gas station may be getting a speed boost. Shell recently [announced](#) it would expand an existing partnership with JPMorgan Chase to allow customers to pay for gas from the driver's seat — or any other seat in the car — using Chase Pay. Their partnership was first launched in 2016, and originally enabled customers to pay for gas at the pump using their mobile phones.

The companies are also working to offer financial rewards to customers, giving them a free rewards card for cash-back bonuses on traveling, dining and gas as part of Shell's Fuel Rewards Program. The expanded service is making its debut in Denver, Chicago and Dallas, but will later be available in other markets if the integration is successful.

Mastercard, MegaFon merge efforts on payment platform

Mastercard is also getting in on the partnership game, [announcing](#) it would link up with Russian mobile phone operator and telecom provider MegaFon on a pair of joint initiatives that enable the latter's subscribers to pay for purchases with their smartphones. Subscribers link their mobile accounts to Apple Pay or Samsung Pay through a virtual Mastercard card, then tokenize it via the Mastercard platform, according to the press release. There is a RUB 100,000 (roughly \$1,700 USD) per month limit on transactions.

MegaFon is also planning to enable subscribers to create a virtual Mastercard bank card via the MegaFon.Bank app. The card can be used to make both online and offline purchases after it is linked to Apple Pay, Android Pay or Samsung Pay, and customers will receive 20 percent cash back for every third purchase they make with the app. Each user can create up to 10 virtual cards linked to one mobile phone account, handing them out to family members while also monitoring their spending.

DINING GOES DIGITAL

Bringing mobile payments to restaurants

Restaurants of all shapes and sizes are tapping mobile technology to enable customers to place orders anywhere, anytime, via multiple digital channels. Quick-service restaurants (QSRs) have led the charge toward new restaurant technology, with players like Restaurant Brands International, owner of Burger King and other well-known brands, looking to organize and strategize around digital offerings. Similarly, Starbucks is making waves by moving ahead with plans for a mobile ordering-only store in Seattle, Washington, as well as a Starbucks Reward Visa credit card.



But QSRs producing soups, salads and bowls are outperforming both coffee and burger places when it comes to tech. That's according to the latest [Restaurant Readiness Index™](#), which saw the space out-do all other categories on technological readiness. For example, healthy meal option Sweetgreen is continuing its plans to go cashless, with just 10 percent of orders being paid with cash, to reduce the chance of crime and the expense of securely moving cash from stores to the bank.

A more intelligent dining experience

While some restaurants are turning to mobile technology, others are embracing AI. Seat Now, a Shanghai-based restaurant mobile solution provider, recently [received](#) 400 million yuan (roughly \$63 million USD) in financing from Chinese travel solution provider Ctrip and Alibaba's local commerce platform provider Koubei. The company will use the investment to create a "smart restaurant system" that will use AI to automate supply chain, marketing and order fulfillment systems. Founded in 2013, Seat Now currently provides an app that allows customers to reserve tables in various restaurants. It is now estimated to be worth 4 billion yuan, or roughly \$626 million USD.

REWARDING CUSTOMERS

Samsung looks to rewards to deliver more value to customers

Samsung Pay is upping its rewards game by putting more money into its customers' piggy banks — their digital piggy banks, that is. In an [interview](#) with PYMNTS' Karen Webster, Nana Murugesan, vice president and general manager at Samsung Electronics America, and Sang Ahn, vice president and general manager of Samsung Pay, said the company has been investing in the concept of a rewarding digital experience for the last few years, and working to debut new value-add features into its ecosystem. Most recently, Murugesan said, it added

Samsung Rewards, a loyalty and cash-back system, to its Samsung Pay digital wallet to give customers another incentive to use the service.

The company has also introduced a cash-back program which uses its many channels and large, at-scale services to make shopping better for consumers, according to Ahn. This can also drive benefits for physical merchants that enhance their foot traffic with online sales opportunities.

"We have a chance to give consumers a benefit," Ahn said. "Any time they enter through our Samsung touchpoints and complete a mobile transaction, we have a chance to give them a distinct benefit: a cash-back reward, plus Samsung Rewards if they are using Samsung Pay. There is a distinct reason to shop with us if you're on our platform."

PROTECTING DIGITAL PAYMENTS

More than one-third of mobile security breach attempts result in lost data

Billions of consumers around the world are now accessing the internet and spending money via mobile devices. Eighty-six percent of digital shoppers in the U.K. alone say they have made a purchase via a mobile device, bringing in increased revenue for online merchants. But this shift is also bringing increased scrutiny, attention and attacks from fraudsters, cybercriminals and other bad actors. According to recent [research](#), mobile fraud rates rise with the use of mobile payments.

What may be more frightening than the number of attacks, however, is the success rate of these fraud attempts. Researchers found that 36 percent of regular attempts resulted in a data breach. A growing number



of companies are falling victim to these attacks, too, with 14 percent of surveyed companies admitting they had detected the presence of malware in their systems. Customers seem to be aware of these threats, and a recent survey of U.K. residents found that just 37 percent of them trusted banks and FinTechs to properly protect their personal mobile payment information.

Rethinking digital identities to earn customers' trust

With so many new threats from fraudsters, it may come as no surprise that protecting a customer's digital identity is key to earning his trust. In a recent [interview](#) with PYMNTS, Tony Ball, senior vice president and general manager of Entrust Datacard, noted that identity has become the new currency in consumer trust — and the cost of mishandling it can be massive for retailers.

The concept of trust in the world of retail still depends on generational outlooks and human behavior, Ball said, adding that "it comes down to the proclivity for taking risks." Some people are predisposed to trust, while others tend not to trust anyone or anything. As more commerce is conducted online, minimizing risk for digital consumers — particularly younger ones who don't fully understand

those risks — becomes ever-more important. That's done by ensuring personal and financial data doesn't get into fraudsters' hands in the first place.

"Once you start on that journey of giving up that information, that information is ending up in the hands of people who predominantly use it for good," Ball said. "The only time it becomes a problem is in a breach, when someone is taking [the information] out of context [and using it for purposes of criminality, not convenience]. That's when it starts to get scary."

Merchants embrace EMV security to protect customer data

Possibly to win consumers' trust, a growing number of merchants are adding EMV chip-enabled credit and debit cards to their list of accepted payment types. More than 2.9 million merchant locations are accepting chip-enabled cards, according to a recent [announcement](#) from Visa — a 626 percent increase since the beginning of the EMV migration in the U.S. Chip-enabled cards accounted for 97 percent of overall U.S. payment volume in March 2018, and 483.6 million Visa chip cards are currently in use.

What's more, they seem to be cutting down on card-based fraud. Visa's research shows that counterfeit fraud dollars dropped 76 percent in December 2017 compared to December 2015 for merchants who completed the chip upgrade. That decrease in counterfeit fraud was a major goal when EMV was first rolled out in the country.

"Chip technology is extremely effective in reducing counterfeit fraud, which was the leading type of fraud in the U.S. at the time," Visa noted in its news release.

China looks to marry digital IDs, mobile payments

Governments and payment players abroad are also looking for new ways to secure digital information and

identity. Popular consumer payment app Alipay is [working](#) with the Chinese federal government on a solution that would combine the country's mandatory ID program with mobile payment functions — and better secure mobile payments going forward. Chinese residents must carry their national IDs at all times, making them one of the best 21st century examples of a captive audience, and use those IDs for daily tasks like taking mass transit, checking into hotels and accessing pension services.

The plan is to see what happens when consumers carry their digital ID functions inside Alibaba's mobile payment app, Alipay. The app is popular at retail stores both in China and abroad, and claims to have some 520 million users around the world. The hope is that consumers will be more likely to carry their national IDs when shopping or making other purchases if they are integrated with the mobile app.

Those who want to use Alipay must provide their real names and national ID card numbers, which initiates the process of storing the national ID on the payment app. To create a digital ID, those consumers select "Web ID" under "Card Wallet," then submit to smartphone-based facial recognition authorization processes.

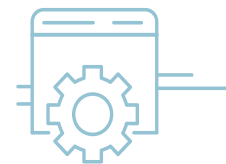
The Chinese government is working on a similar project with social messaging app WeChat. Residents of the Nansha District of Guangzhou are using smartphones

and facial recognition technology to link their national ID cards with their WeChat accounts. A national rollout is ongoing, according to reports, and the project has such heavyweight backers as the country's Ministry of Public Security and the China Construction Bank.

Protecting B2B payments

Consumer payments aren't the only ones in need of protection, according to Crystal Stranger, co-founder of small business bookkeeping startup PeaCounts. In an [interview](#) with PYMNTS, she explained that tokenization and blockchain currently stand as the best defense for B2B payments. PeaCounts is working to roll out B2B payment capabilities that deploy both to enhance employee and supplier payments' security. The solution also aims to boost transaction speed as the global payments industry continues its acceleration.

"Privacy of financial matters is something that most people are concerned about," Stranger said. "If we can use blockchain to verify identities with additional accuracy, and prevent even one misuse of inappropriate access to data, all the work we have put into this is justified."



DEEP DIVE

HOW SMALL HEALTH AND BEAUTY **PLAYERS**

COMPETE WITH **INDUSTRY LEADERS**



Slowly, but surely, the health and beauty business is moving online. Customers are finally switching from department store makeup counter and drug store visits, and are increasingly turning to mobile and online retail outlets for their health and beauty purchases.

Up to 60 percent of health and beauty customers now buy online, according to data inside the latest [Omni Usage Index™](#). PYMNTS' research found that 51 percent of the industry's buyers were Any-Channel Consumers, meaning they made purchases online, via mobile devices and in stores, and 9 percent were Digital Consumers who bought exclusively online or via a mobile device.

More consumers are heading online, but brick-and-mortar businesses remain relatively healthy, according to the report's findings. In fact, 39 percent of shoppers were Brick & Mortar Consumers, meaning they only make purchases at physical retail locations. That's roughly 8 percent more than the apparel and accessories industry.

With that in mind, here's a breakdown of the mobile features consumers consider most important.

Why customers use mobile features...

All told, 44 percent of consumers report using mobile apps provided by health and beauty retailers, a higher number than the apparel and accessories (20 percent) or grocery (38 percent) industries. Just 22 percent of health and beauty consumers said they use apps regularly, as did the same percentage of grocery shoppers and 9.1 percent of apparel and accessories shoppers.

Most of the consumers who use mobile apps say they typically do so to save money. Ten percent of those buying beauty products, 14 percent of those purchasing

medications and 18 percent of those buying beauty services said they used mobile apps to receive discounts, coupons or loyalty rewards. What's more, 19 percent of those buying both beauty items and medications say they use mobile apps to find discounts at stores near them.

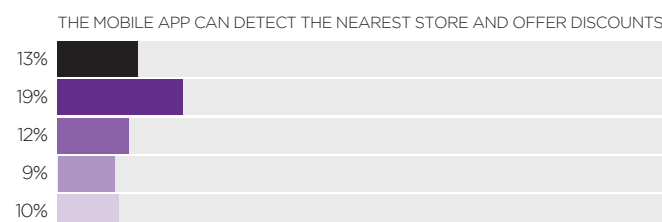
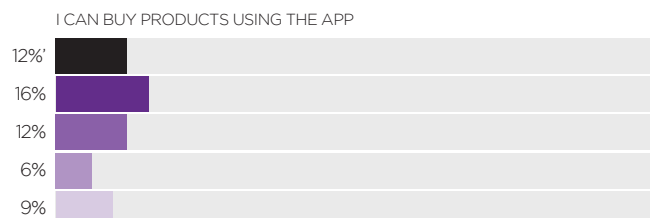
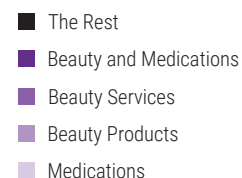
Customers also seem ready to use mobile apps to find more information about products. Informational features were the most popular category — outside of money-saving capabilities — with 14 percent of those purchasing beauty services and 17 percent of those buying both beauty products and medications saying they use them.



How Small Health And Beauty Players Compete With Industry Leaders

WHY DID CONSUMERS USE MOBILE APPS?

The most important reasons consumers shopped with mobile apps, by product



...and why they don't

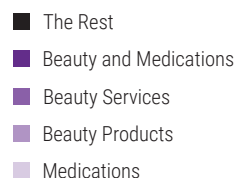
While a higher percentage of health and beauty customers are using mobile features than those in other industries, 56 percent of them say they are not using these apps regularly or occasionally. PYMNTS' research indicates the biggest adoption problem may be a simple lack of awareness surrounding mobile app availability.

According to the Index, more than 10 percent of all consumers say they were unaware of a retailer's mobile app. That includes 39 percent of those buying beauty products, 29 percent of those purchasing beauty services and 29 percent who bought medications.

How Small Health And Beauty Players Compete With Industry Leaders

HOW DID CONSUMERS ENJOY USING MOBILE APPS TO SHOP?

How they described their experiences using mobile apps, by product type



THE RETAILER DOES NOT HAVE A MOBILE APP



THE RETAILER HAS A MOBILE APP AND I USE IT REGULARLY



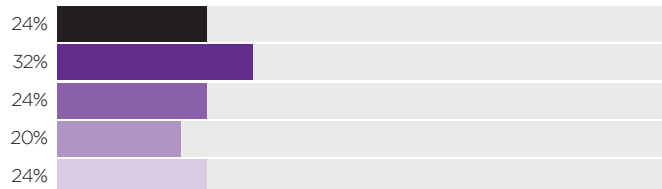
THE RETAILER HAS A MOBILE APP, BUT IT IS TOO COMPLICATED



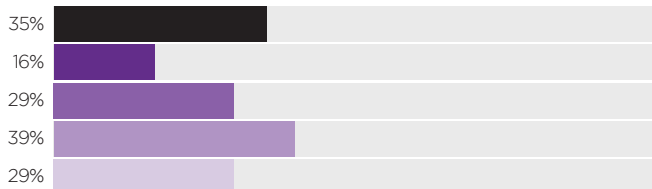
THE RETAILER HAS A MOBILE APP AND I USE IT OCCASIONALLY



THE RETAILER HAS A MOBILE APP BUT I DON'T USE IT



I AM UNAWARE OF A MOBILE APP BY THIS RETAILER



Somewhat surprisingly, given the popularity of mobile apps among health and beauty consumers, many customers say their retailer of choice does not offer a mobile app. This includes 12 percent of those buying medications, 8 percent of those purchasing beauty products and 4 percent buying beauty services.

These retailers may be well-served to add mobile apps to their offerings to keep pace with competitors in the space, beginning with the money-saving features like loyalty reward programs that many customers crave.



DEVELOPER RESEARCH AND PROFILES

To identify payments developers, we search industry forums, directories of developers that work with merchant acquirers and payments gateways, published research and news coverage for companies that offer payments and/or value-added payments services.

The developers selected for inclusion in the Report are those that appear most often in our research. We add new profiles to the directory with every report release. As such, our list of developers will continue to grow over time.

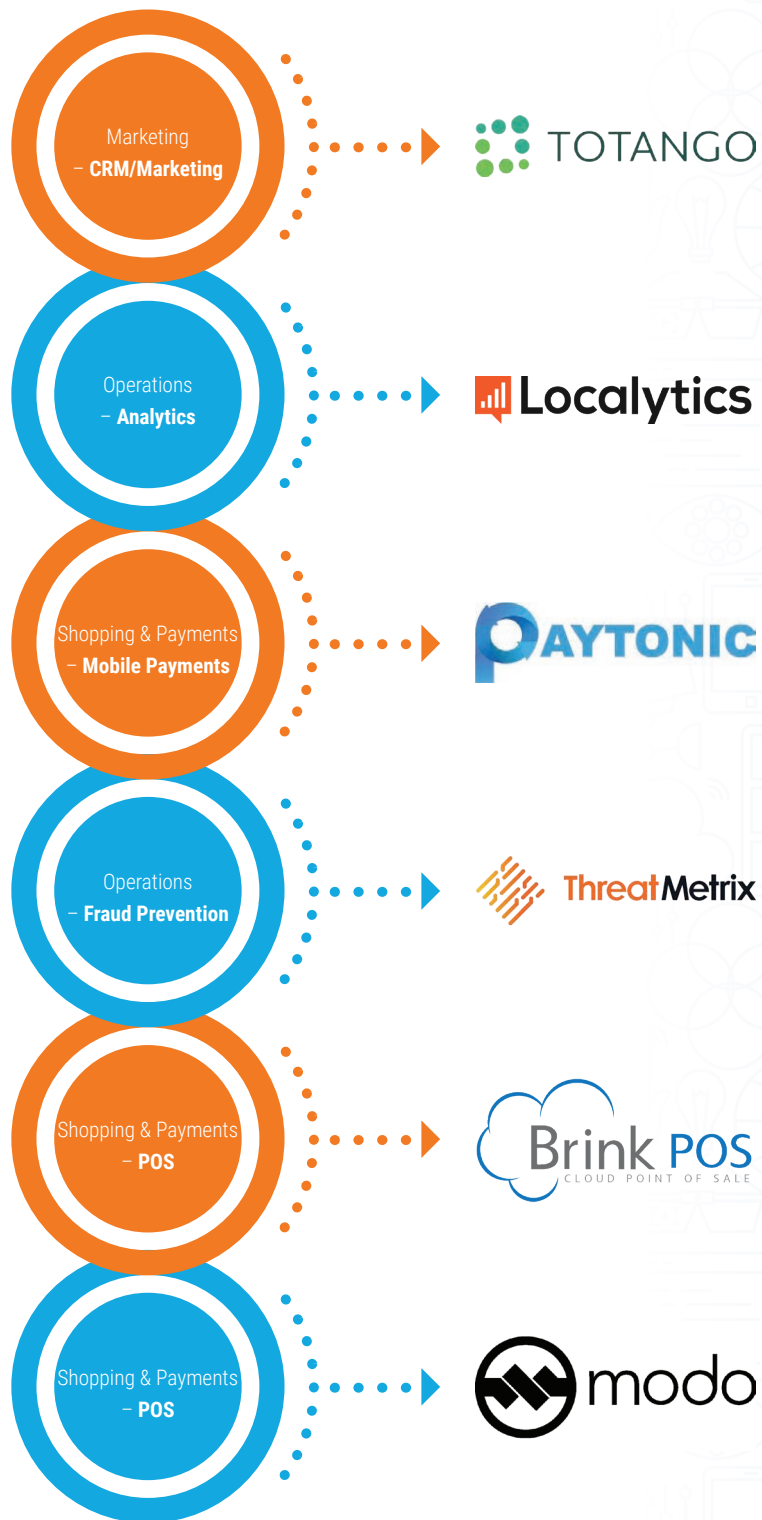
We go directly to the source – each developer’s website – to build profiles for our Developer provider directory.

Developers are categorized into three broad categories:



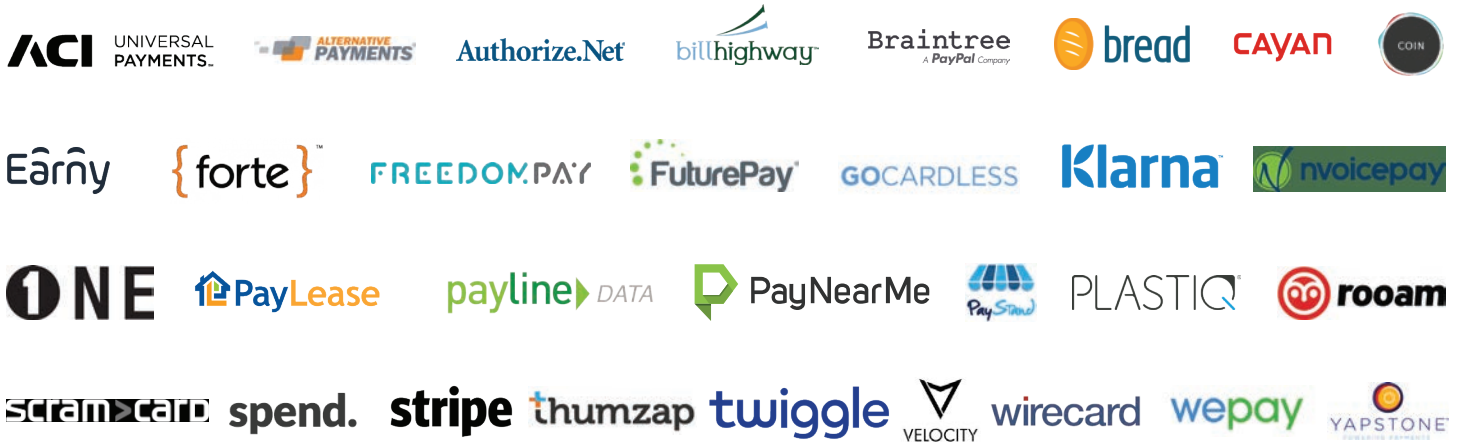
PYMNTS will periodically update scores based on new developments. If you would like your company to be considered for inclusion in the Report’s provider directory, or wish to have an existing listing reconsidered for an update, please head over to our profile [submission/update page](#).

NEW ADDITIONS TO THE OMNI DEVELOPER REPORT™



DEVELOPER LANDSCAPE™

Shopping & Payments – Alternative Payments



Shopping & Payments – Storefront/Shopping Cart



Shopping & Payments – POS/Ordering



Shopping & Payments – Mobile Payments



Shopping & Payments – Gifting/Split Tab



Shopping & Payments – Pricing



Shopping & Payments – Recurring Payments



Operations – Analytics



Operations – Inventory Management



Operations – Fraud Prevention



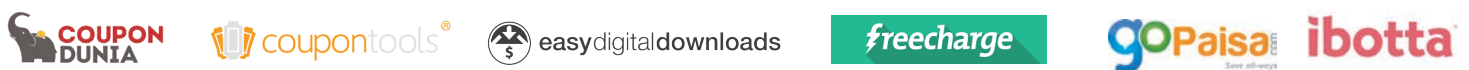
Marketing – CRM/Marketing



Marketing – Loyalty/Rewards



Marketing – Coupons



Marketing – Social Media





Software category: Fraud Prevention
Year launched: 1999
Headquarters: Columbus, OH

2Checkout

2Checkout provides payments services and localized payment options. The company offers a pre-integrated payment gateway, a merchant account, PCI compliance, international fraud prevention and plug-ins for 100 popular carts.



Software category: POS/Order Taking
Year launched: 1983
Headquarters: Rochester, NY

2TouchPOS

2TouchPOS works on the development of point of sale solutions. Within the company's POS software features is the capability to capture and analyze data regarding the merchant's performance and dynamic pricing tools.



Software category: Payments/Fraud
Year launched: 2008
Headquarters: Atlanta, GA

Acculynk

Acculynk is a payments technology provider offering a suite of software-only services designed to secure online payments, including PIN debit for eCommerce, mobile commerce and person-to-person (P2P) payments via debit cards.



Software category: POS/Order Taking

Year launched: 1996

Headquarters: Henderson NV

AccuPOS

AccuPOS provides point of sale (POS) systems and software to retailers. Its solutions include merchant services, timing, scheduling, pricing and reporting features.



Software category: Payments

Year launched: 1975

Headquarters: Naples, FL

ACI Universal Payments

ACI Universal Payments ACI Worldwide, the Universal Payments (UP) company, powers electronic payments for more than 5,100 organizations around the world. In addition, the company offers electronic bill presentment and payment services.



Software category: Loyalty/Rewards

Year launched: 2012

Headquarters: Ontario, Canada

Ackroo

Ackroo develops loyalty processing solutions for SMEs. The company's solutions include gift card and loyalty transactions in the point of sale, administrative and marketing data provisions, and allow customers to access and manage their gift cards and loyalty accounts.



Software category: Mobile Payments
Year launched: 2006
Headquarters: Amsterdam, Netherlands

Adyen

Adyen is a payments acceptance technology provider. It provides an end-to-end infrastructure connecting merchants directly to Visa, Mastercard and 250 other global payment methods.



Software category: Fraud Prevention
Year launched: 2009
Headquarters: San Mateo, CA

Agari

Agari focuses on preventing email phishing attacks by exposing the sender's identity. Their solution works for enterprises in two ways, by preventing their employees from being victims of targeted email attacks and by protecting users from disguised attacks.



Software category: Inventory Management
Year launched: 1983
Headquarters: Arlington, TX

Alterity

Alterity is the technology provider behind Acctivate, an inventory management software that integrates with tools like QuickBooks, Intacct, Magento, Shopify and Bigcommerce. The company also offers tools covering sales and customer management as well as purchasing management.



Software category: POS/Mobile Payments
Year launched: 2008
Headquarters: Søborg, Denmark

AltaPay

AltaPay is a global payment management company that delivers cross-border payment processing solutions to eCommerce businesses. The company offers services to help businesses receive payments across eCommerce, in-store and mobile channels.



Software category: Alternative Payments
Year launched: 1999
Headquarters: Pasadena, CA

Alternative Payments

UAB Alternative Payments is a financial services provider and licensed e-money issuer authorized to carry out payment services. The company's operations include the European Union, Canada, Latin America, Asia-Pacific and the U.S. The firm also provides a global payment infrastructure aimed at helping ecommerce companies.



Software category: CRM/Marketing
Year launched: 2011
Headquarters: Tel Aviv, Israel

AppsFlyer

AppsFlyer offers mobile attribution and marketing analytics. The company provides independent measurement solutions and innovative tools intended to help data-driven marketers grow their mobile businesses.

PROVIDER DIRECTORY – Providers are listed in alphabetical order.



Software category: POS/Order Taking
Year launched: 2009
Headquarters: Dublin, Ohio

AppNinjas

AppNinjas offers Swipe, a POS service that allows the merchant to accept payments using mobile devices. Among the features offered are analytics insights, collecting tips through the terminal and sending customizable receipts to the consumer's email address once the transaction is done.



Software category: Payments/Processing
Year launched: 1996
Headquarters: American Fork, UT

Authorize.Net

Authorize.Net is a payment gateway service provider allowing merchants to accept credit card and electronic check payments through their website and over an Internet Protocol connection. The company offers services such as advanced fraud detection, autoamted recurring billing and a customer information manager.



Software category: POS/Order Taking
Year launched: 2012
Headquarters: Damascus, MD

Avalon Solutions Group

Avalon Solutions Group supports SaaS solutions focused on payments and consumer engagement for the small business market. Avalon's main product is "[myOmny](#)" an EMV and PCI-compliant mPOS device that includes QuickBooks integration, loyalty tools and data analytics features.



Software category: CRM/Marketing
Year launched: 2006
Headquarters: Amsterdam, Netherlands

Avangate

Avangate is designed to help digital businesses launch new products and grow faster, maximize customer revenue and instantly conduct business in over 180 countries..



Software category: Mobile Payments
Year launched: 1999
Headquarters: Cambridge, U.K.

Bango

Bango is a mobile payment platform for retail stores. The company offers payment processing for apps, video, music and other integrations.



Software category: Fraud Prevention/Detection
Year launched: 2003
Headquarters: Campbell, CA

Barracuda Networks

Barracuda Networks designs, develops, manufactures, distributes and sells email and web security appliances. It offers cloud-connected solutions designed to help customers address security threats, enhance network performance, and protect and store their data.



Software category: Storefront & Shopping Cart
Year launched: 2009
Headquarters: Austin, TX

BigCommerce

BigCommerce is a SaaS provider for merchants running an online marketplace, featuring software and services from more than 1,000 merchants.



Software category: CRM/Marketing
Year launched: 1998
Headquarters: Minneapolis, MN

Bill & Pay

Bill & Pay is an invoicing and payment software solution for businesses that works with any merchant account to accept checking account, credit card and PayPal payments online. Bill & Pay works to improve its customers' cash flow, automates collections and reduces the time and cost of managing accounts receivables.



Software category: Payment Processing
Year launched: 1999
Headquarters: Troy, MI

billhighway

billhighway is a cloud-based system designed for nonprofit organizations that combines payment processing, banking and accounting solutions together in one system, allowing for straight-through financial processing.



Software category: Mobile Payments
Year launched: 2008
Headquarters: San Francisco, CA

boku

Boku is a mobile payments network providing payments in eCommerce and physical environments. With Boku, customers use their mobile number to authorize a payment. It can be integrated with existing POS systems to begin accepting payments from any mobile phone.



Software category: Loyalty/Rewards
Year launched: 2011
Headquarters: Helsinki, Finland

Bonusway

Bonusway offers cash rewards and online shopping recommendations for consumers. For eCommerce businesses, the company offers customer loyalty programs and marketing tools.



Software category: Fraud Prevention/Detection
Year launched: 2007
Headquarters: Atlanta, GA

Bluefin Payment Systems

Bluefin Payment Systems is a provider of payment technology for independent software vendors (enterprises and small/medium-sized businesses). The company specializes in the development of integrated, secure payment technologies that work to safeguard consumer data and reduce PCI-DSS scope, risk and liability for their partners and clients..



Software category: Payments/Operations
Year launched: 2007
Headquarters: Chicago, IL

Braintree

Braintree provides global commerce tools that can be used by people who need to accept payments, build businesses and enable commerce for their users. By using Braintree, retailers in dozens of countries can accept, divide and enable payments in more than 130 currencies.



Software category: Payments/Alternative Payments
Year launched: 2014
Headquarters: New York, NY

Bread

Founded by Josh Abramowitz in 2014, Bread offers consumers who shop online with one of their partner merchants the possibility of paying their purchases over time.



Software category: POS
Year launched: 2008
Headquarters: San Diego, CA

New!

Brink POS

Brink POS offers cloud-based software solutions for the hospitality industry. Its offerings are designed to operate without a back-office computer, and provide loyalty rewards and online and mobile ordering capabilities, among other features.

PROVIDER DIRECTORY – Providers are listed in alphabetical order.



Software category: CRM/Marketing

Year launched: 2009

Headquarters: Burlington, MA

CaptureCode

CaptureCode develops a marketing platform that provides daily to yearly real-time metrics covering customer interaction, digital campaigns, business operations and marketing investments.



Software category: POS/Order Taking

Year launched: 2013

Headquarters: New York, NY

CardFlight

CardFlight offers a menu of physical and software payment developments for mobile devices. Their solutions include mobile payments SDK that can be integrated with the merchant's app as well as card readers that work with iOS and Android and can accept chip as well as magnetic stripe cards.



Software category: POS/Order Taking

Year launched: 2012

Headquarters: San Francisco, CA

Cardfree

Cardfree develops an end-to-end mobile commerce platform with a range of features like CRM capabilities based on data analytics or an ordering ahead function to support multiple payment options. Its solutions also include a data analytics tool and loyalty program deployment along with social media integration.



Software category: Loyalty/ Rewards
Year launched: 2012
Headquarters: Gurgaon, India

CashKaro

CashKaro offers loyalty and rewards software for travel sites including Booking.com, Hotel.com and Expedia, among others. Customers log in to CashKaro prior to making travel bookings to accrue points.



Software category: CRM/ Marketing
Year launched: 2007
Headquarters: Portland, ME

CashStar

CashStar is a provider of prepaid commerce solutions offering mobile payments, digital gifting and branded currency. The CashStar Commerce platform is designed to be used by merchants to increase revenue, reduce costs and optimize customer experiences across channels. Its primary customers include gift card distributors and loyalty programs looking to procure and deliver gift cards from hundreds of leading brands.



Software category: P-Processing
Year launched: 1998
Headquarters: Boston, MA

Cayan

Cayan is a provider of payment technologies. The company provides equipment for buying process with the latest technology and offers payment acceptance.



Software category: Mobile Payments
Year launched: 2011
Headquarters: London, England

Centili

Centili provides mobile payment solutions designed for online merchants transacting, offering instant monetization of products and services. The company also provides a direct carrier billing service provide for operators, online businesses, app developers and digital content providers.



Software category: Mobile Payments
Year launched: 2014
Headquarters: Ottawa & Toronto, Canada

Changejar

Changejar is a mobile payments company that wants people to pay with cash. Their app, available for iOS and Android, allows the user to charge the value of their change after making a cash transaction into their phones, and later spend it, tip with it or send it to friends.



Software category: Recurring Payments
Year launched: 2011
Headquarters: Walnut, CA

Chargebee

Chargebee develops a SaaS product for managing subscriptions, recurring payments and invoicing. When it comes to payments, the service allows customers to access checkout via online, mobile and in-app channels. It also supports a merchant's sales staff offering discounts on the spot to consumers to close a sale and the acceptance of payments in multiple ways.



Software category: Recurring Payments

Year launched: 2009

Headquarters: Needham, MA

Chargebee

Chargify offers a recurring billing software that can adapt to different frequencies of plans, trial periods or one-time charges. The solution can provide coupons and discounts and adapt to the management of taxes.



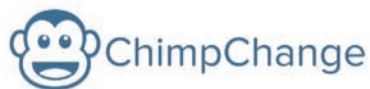
Software category: Storefront & Shopping Cart

Year launched: 2000

Headquarters: Fort Lauderdale, FL

Chetu

Chetu, Inc. is an information technology solutions provider. Its IT services include storefront and shopping cart, system integration, application development, IT infrastructure management, business intelligence, data warehousing, supply chain management, outsourcing software development and testing solutions.



Software category: Mobile Payments

Year launched: 2012

Headquarters: Los Angeles, CA

ChimpChange

ChimpChange is a mobile banking solution. The company provides customers most of the same features as traditional banks, along with a mobile wallet and prepaid debit card.



Software category: Mobile Payments
Year launched: 1995
Headquarters: Sao Paolo, Brazil

Cielo

Cielo is a provider of electronic payment solutions in Latin America. The company offers card payment acceptance, capture, transmission, processing and financial settlement of transactions.



Software category: CRM/Marketing
Year launched: 2012
Headquarters: New York, NY
& Los Angeles, CA

Cinematique

Cinematique creates [interactive online videos](#) that allow users to click the objects they see to obtain more information about them, including price and links to the original online shop. Videos can be posted on apps, websites and Facebook walls, providing insight into viewers' interaction with the content.



Software category: Mobile Payments
Year launched: 2013
Headquarters: Dublin, Ireland

Circle

Circle, available for iOS and Android, allows users to send money, make mobile payments and split bills. The solution, which works with Bitcoin, applies machine learning algorithms for fraud prevention and includes other security measures like touch ID and payment limits.



Software category: Payments/Alternative Payments

Year launched: n/a

Headquarters: Conshohocken, PA

Ciright ONE

Ciright ONE develops [ONE](#), a universal microprocessor electronic card that allows users to store credit, debit, loyalty and gift cards in one place. The solution is powered by the company's affiliate, Ciright, who connects the card to the cloud. The app is embedded with features covering loyalty and security.



Software category: Fraud Prevention/Detection

Year launched: 2001

Headquarters: Miami, FL

Clearsale

Clearsale is a Brazilian company that works on the development of fraud prevention tools. Their anti-fraud solution allows for different features, including real-time insights shown on its online dashboard. The software works with web, mobile and telesales platforms.



Software category: Gifting / Split-tab

Year launched: 2012

Headquarters: Ambler, PA

Clutch

Clutch is a consumer management platform that enables marketers of brands to strategically identify, understand and engage their customers. Clutch provides gifting and loyalty programs, delivers consumer insight to segment, motivate and optimize customer activity across mobile, online, in-store and social channels, with the intention of maximizing the lifetime value of customers.

PROVIDER DIRECTORY – Providers are listed in alphabetical order.



Software category: Social Media

Year launched: 1998

Headquarters: Waltham, MA

Constant Contact

Constant Contact provides email marketing, social media marketing and event marketing tools. It also offers online survey tools to help small organizations grow their business by building stronger customer relationships.



Software category: Coupons

Year launched: 2010

Headquarters: Mumbai, India

CouponDunia

CouponDunia operates coupon and deal websites that connect online shoppers with eCommerce merchants.



Software category: Coupons

Year launched: 2013

Headquarters: Limburg, Belgium

CouponsTools

CouponsTools, founded by Xtreme Internet Solutions and THX Management, supports white label coupon software for the creation and distribution of redeemable, trackable and validatable mobile coupons and loyalty cards. The [coupons](#) can be distributed through different channels, such as SMS messages on mobile, email, social media platform, Wi-Fi networks, NFC tags and iBeacons.

PROVIDER DIRECTORY – Providers are listed in alphabetical order.



Software category: Analytics
Year launched: 2000
Headquarters: Novato, CA

CTUIT

CTUIT is the developer behind RADAR, a suite of tools for restaurant management. The software includes offers for general business management, supply control, business data insights and employee scheduling and payroll administration.



Software category: Fraud Prevention/Detection
Year launched: 1994
Headquarters: San Francisco, CA

CyberSource

Apart from their merchant solutions and payment processing services CyberSource develops security and fraud management tools, such as point-to-point encryption, payment tokenization and a fraud prevention platform.



Software category: Data Analytics
Year launched: 2013
Headquarters: San Francisco, CA

Databricks

Databricks offers data collection and analytics software. The company provides a software engine designed to help clients with cloud-based big data processing.



Software category: Marketing/CRM

Year launched: 1999

Headquarters: Indianapolis, IN

Delivra

Delivra is an email marketing software developer. Their solutions include a group of different features like design of email messages, response automation based on customers' actions or inactions, social media sharing capabilities and weekly insights on performance.



Software category: Data Analytics

Year launched: 2015

Headquarters: San Francisco, CA

Demandbase

Demandbase is a targeting and personalization marketing platform for B2B marketers. The company's software provides targeted advertising and sales IQ solutions.



Software category: Recurring Payments

Year launched: 2003

Headquarters: Berlin, Germany

Deutsche Payment

Deutsche Payment is an international payment provider. The company offers payment processing services and secure technology. Deutsche Payment is focused on the development of industry and provider solutions.



Software category: Mobile Payments
Year launched: 2000
Headquarters: Brunn am Gebirge, Austria

DIMOCO

DIMOCO is a mobile software developer offering mobile payment and messaging platforms.



Software category: POS/Order Taking
Year launched: 2000
Headquarters: Seattle, WA

Dinerware

Dinerware is a provider of restaurant point of sale software. Their solution allows users to modify their menu and prices, including happy hour options. It also provides users with remote access to the device and its data.



Software category: Mobile Payments
Year launched: 2009
Headquarters: London, England

DOCOMO

DOCOMO Digital, part of NTT DOCOMO and the NTT Group, offers website application, carrier billing and mobile payment services solutions.

PROVIDER DIRECTORY – Providers are listed in alphabetical order.



Software category: Data Analytics
Year launched: 2010
Headquarters: American Fork, UT

Domo

Domo offers a unified platform to process business data. The company provides services to SMBs and companies in the education, financial and eCommerce industries, among others.



Software category: CRM
Year launched: 2015
Headquarters: Palo Alto, CA

Due

Due provides cloud accounting software and online invoicing services for small businesses. It aims to help its customers create professional-looking invoices, capture expenses and track time. The company also offers cloud-based accounting software to track time, invoice clients and collect online payments via credit card, PayPal or eCheck.



Software category: Mobile Payments
Year launched: 2016
Headquarters: Los Angeles, CA

Earny

Earny is an app available for iOS and Android that tracks users' purchase history and monitors price adjustments. If it finds that a purchased item's price has dropped, Earny files refund claims back to the original payment. When the app gets the users' money back, it notifies them through their phones.



Software category: Marketing
Year launched: 2012
Headquarters: Hutchinson, KS

Easy Digital Downloads

Easy Digital Downloads' plugin offers WordPress users a way to sell digital downloads. Some of the plugin's features include a cart system for buying downloads as well as viewing payment history, purchase receipts and sales charts.



Software category: Marketing
Year launched: 2009
Headquarters: Encinitas, CA

Ecwid

Ecwid is an eCommerce platform that enables individuals and businesses to add a full-featured store to an existing website while preserving the website's design. It can be integrated into any website, mobile site or social network. Ecwid is a software-as-a-service-based platform that is compatible with existing sites and also payment systems.



Software category: Loyalty/Rewards
Year launched: 2007
Headquarters: Nashville, TN

edo Interactive

edo Interactive allows offers to be available in consumers' mobile devices, credit cards and debit cards. The reward system sends shoppers weekly offers through email, text message and mobile app, and allows merchants to have insights into their consumers' behavior.



Software category: Loyalty/Gifting
Year launched: 1991
Headquarters: Atlanta, GA

Elavon

Elavon offers payment processing, loyalty programs, fraud management and security solutions, among other products.



Software category: POS/Order Taking
Year launched: 1971
Headquarters: Milpitas, CA

Elo Touch Solutions

Elo Touch Solutions develops POS system, including PayPoint. PayPoint is a wireless POS compatible with Window, Android and iOS, that includes barcode scanners, a customer-facing display, a tilting touchscreen, a credit card reader, a cash drawer and a receipt printer.



Software category: Storefront/Shopping Cart
Year launched: 2008
Headquarters: Jaipur, India

Endive Software

Endive Software is an information technology (IT) solutions provider. The company specializes in mobile application and software development.



Software category: CRM/Marketing
Year launched: 2012
Headquarters: New York, NY

Estimote

Estimote develops [small sensors](#) capable of connecting to smart devices and tracking movement. Apart from other IoT applications, using them can allow users to know the characteristics of nearby products by looking at their phone and may also help retailers understand how users interact with the items on display.



Software category: Fraud Prevention/Detection
Year launched: 2005
Headquarters: Toronto, Canada

Ethoca

Ethoca develops a fraud detection software based on a communication network between card issuers and online merchants. Their solution, called Ethoca Alerts, notifies the merchant when a card issuer confirmed fraud happened allowing it to stop the fulfillments of the goods and avoid chargeback costs.



Software category: Analytics
Year launched: 2015
Headquarters: San Mateo, CA

EverString

EverString offers a predictive analytics software platform designed to help merchants identify and engage with customer prospects. The company leverages data to help businesses optimize sales and marketing capabilities.



Software category: Payments/Processing
Year launched: 1998
Headquarters: Canberra, Australian Capital Territory

eWay

eWAY is a global online payment gateway that processes credit card payments. The company is supported by more than 350 shopping cart platforms and nearly two dozen banks in Australia, New Zealand and the U.K.



Software category: CRM/Marketing
Year launched: 2000
Headquarters: Indianapolis, IN

ExactTarget

ExactTarget, Inc. provides on-demand email marketing software solutions. Its suite of on-demand one-to-one marketing applications is designed to enable clients to send business-critical and event-triggered communications to increase sales, optimize marketing investments, and strengthen customer relationships. The company offer four editions of their on-demand software application along with integrated solutions such as ExactTarget for AppExchange and ExactTarget for Microsoft Dynamics CRM.



Software category: Fraud
Year launched: 1980
Headquarters: Costa Mesa, CA

Experian

Experian is an information services company that provides data, analytical tools and marketing services to help clients manage their commercial and financial decisions. The company aims to help organizations manage credit risk, prevent fraud, target marketing offers and automate decision making.

PROVIDER DIRECTORY – Providers are listed in alphabetical order.



Software category: Storefront/Shopping Cart
Year launched: 2013
Headquarters: Los Altos, CA

FastSimon

FastSimon produces the eCommerce site search solution InstantSearch+. The service, available for mobile and browsers, is compatible with platforms like Magento and Shopify and allows for features such as personalized results based on visitors' history and popular search suggestions.



Software category: Analytics
Year launched: 1956
Headquarters: San Jose, CA

FICO

FICO is an analytics software developer that provides solutions for fraud fighting, improvement of consumers' relationships and optimizing of operations. The company serves many industries, ranging from financial services and insurance to public sector, retail and education.



Software category: Shopping Cart
Year launched: 2001
Headquarters: Walnut Creek, CA

Flagship Merchant Services

Flagship Merchant Services is a transaction processing provider and one of the largest independent sales organizations in the country.



Software category: Payment Processing

Year launched: 1998

Headquarters: Allen, TX

Forte Payment Systems

Forte offers a suite of payment acceptance solutions, including in-person, online, mobile, and recurring payments and subscriptions. Its solutions are aimed at the eCommerce, fitness, insurance and health care industries, among others.



Software category: Fraud

Year launched: 2000

Headquarters: Sunnyvale, CA

Fortinet

Fortinet is a provider of network security appliances. Fortinet's portfolio includes security gateways, subscription services, and products designed to be used by a wide range of businesses and industries.



Software category: Fraud

Year launched: 2013

Headquarters: Hangzhou, China

FraudMetrix

FraudMetrix develops security products against internet risks and fraud. The company works to use data intelligence and other tools to prevent fraud attacks.



Software category: Couponing
Year launched: 2010
Headquarters: Mumbai, India

FreeCharge

FreeCharge is a service that gives users coupons for charging their mobile plans to a credit card. It provides online facility to recharge any prepaid mobile phone, postpaid mobile, DTH and data card in India.



Software category: Payments/Alternative Payments
Year launched: 2000
Headquarters: Radnor, PA

FreedomPay

FreedomPay is a technology company focused on payments functionalities as well as loyalty, marketing and analytics needs. The company's products serve various industries, ranging from financial services and banking to retail, hospitality and fleet management.



Software category: Inventory Management/ Fulfillment
Year launched: 1986
Headquarters: Parsipanny, NJ

Freestyle Solutions

Led by Fred Lizza, Freestyle Solutions offers an inventory management tool that integrates merchants' eCommerce platforms with their sales channels, shipping providers and accounting solutions.

PROVIDER DIRECTORY – Providers are listed in alphabetical order.



Fuel Telematics Solutions Ltd

Software category: Mobile Payments

Year launched: 2015

Headquarters: London, England

Fuel Telematics Solutions

Fuel Telematics Solutions offers mobile payments solutions for the petroleum retail sector. Their app allows users to select the pump and fuel type while also providing tailored promotions to the app and e-invoicing. The company delivers solutions for private users and fleet managers.



Software category: Data Analytics

Year launched: 2014

Headquarters: West Des Moines, IA

FunnelWise

FunnelWise aims to help organizations identify patterns and trends in their revenue funnel. Their software integrates with Salesforce.com and marketing automation software to provide real-time visibility to revenue velocity, goal tracking and forecasting.



Software category: Payments

Year launched: 2016

Headquarters: Lehi, UT

FuturePay

Capable of working with eCommerce platforms like Magento or Opencart (or adaptable to custom ones), FuturePay allows the user to pay for her product in monthly payments while giving the merchant the full amount upfront.

PROVIDER DIRECTORY – Providers are listed in alphabetical order.



Software category: Storefront/Shopping Cart

Year launched: 2011

Headquarters: Laguna Beach, CA

Gear Commerce

Gear Commerce offers virtual reality and B2B services. The company's virtual reality products include capabilities ranging from the creation of virtual reality stores to promotion in the Gear Commerce VR marketplace, as well as services like 3D imaging of the merchant's products and store.



Software category: Gifting/Split tab

Year launched: 2010

Headquarters: San Francisco, CA

GiftRocket

GiftRocket's gifting solution allows users to deliver ecards for their friends, suggesting a merchant to spend it with or leaving it up to them. Once the recipient redeems the gift, the money is sent either to their bank account or to a credit card from where he will be ready to use it.



Software category: Payments Processing

Year launched: 1967

Headquarters: Atlanta, GA

Global Payments

Global Payments Inc., is a provider of payment technology services that offers processing solutions for credit and debit cards, B2B purchasing cards, gift cards, electronic check conversion and check guarantee, verification, and recovery, including electronic check services, as well as terminal management.



Software category: Alternative Payments
Year launched: 2011
Headquarters: London, England

GoCardless

GoCardless is a U.K.-based next-generation payments company that offers direct debit payment collection and processing. The company enables merchants to collect payments from customers, automate process and reduce costs.



Software category: Couponing
Year launched: 2012
Headquarters: New Delhi, India

GoPaisa

GoPaisa offers promotional software to merchants, including cashback and discount coupons for customers in India.



Software category: Recurring Payments
Year launched: 2006
Headquarters: Tampa, FL

gotoBilling Invoicing

gotoBilling provides a software solution. Business users can manage all of their invoicing, documents, accounting, payroll, credit card payments, electronic billing, online marketing and gift cards from one location.



Software category: Gifting/Split tab
Year launched: 2011
Headquarters: Seattle, WA

Gratafy

Gratafy is a mobile gifting platform that allows customers to pick one or more items from bars or restaurants, purchase them and then print or email them as gifts. The receiver will get a code to present the server when he's ready to pay and the merchant will be able to apply the gift with Gratafy's POS integration.



Software category: POS/Order Taking
Year launched: 2009
Headquarters: London, U.K.

HandPoint

Handpoint enables ISVs to add EMV and PCI-P2PE payments via its API, available for Android, iOS and Windows .NET. Handpoint also delivers their own devices which are suitable for reading chip, magnetic stripe and NFC tech (cards and mobile).



Software category: Social Media
Year launched: 2008
Headquarters: Vancouver, Canada

Hootsuite

Hootsuite develops social media management software. Their solutions include analytics insights on marketing responses and message scheduling for future publishing. The company also provides an app directory with software that integrates with Hootsuite.



Software category: Data Analytics
Year launched: 2011
Headquarters: Santa Clara, CA

Hortonworks

Hortonworks is a commercial vendor of Apache Hadoop, an open source platform for storing, managing and analyzing big data. Hortonworks Data Platform, powered by Apache Hadoop, aims to provide an open and stable foundation for enterprises and a growing ecosystem to build and deploy big data solutions.



Software category: Social Media
Year launched: 2006
Headquarters: Cambridge, MA

HubSpot

HubSpot develops cloud-based, inbound marketing software. Its products and services aim to provide tools for social media marketing, content management, web analytics and search engine optimization.



Software category: Couponing
Year launched: 2011
Headquarters: Denver, CO

Ibotta

Ibotta offers a couponing service that can be used in groceries, apparel, electronics and other kinds of retail shops. Users can use the app by submitting their shopping receipt, linking a loyalty account or shopping online while getting their money into a PayPal/Venmo account or in gift cards.



Software category: Recurring Payments
Year launched: 1999
Headquarters: The Netherlands, Belgium, and France

IcePay

IcePay is a payment service provider that provides payment through its multichannel transaction platform. The company offers a range of payment products and performance apps with a variety of webshop modules and its Developer API.



Software category: Inventory Management/
Fulfillment
Year launched: 2013
Headquarters: St. Louis, MO

InfoPlus

InfoPlus develops an inventory, order management and shipping platform that can be integrated with providers like Magento and Shopify, and is usable across desktop and mobile. The service offers include inventory optimization and tracking, as well as notifications between other services.



Software category: CRM/Marketing
Year launched: 2001
Headquarters: Chandler, AZ

InfusionSoft

InfusionSoft develops CRM and marketing software that intends to simplify marketing and sales for small business owners.



Software category: Mobile Payments
Year launched: 1980
Headquarters: Paris, France

Ingenico Group

Ingenico Group is a provider of payment solutions, enabling banks and merchants to manage their payment activities across all sales channels (in-store, online and via mobile).



Software category: CRM/Marketing
Year launched: 2007
Headquarters: Bengaluru, India

InMobi

InMobi aims to help brands, developers and publishers engage global consumers through mobile advertising. InMobi platforms offers Big Data, user behavior and cloud-based architectures to simplify mobile advertising for its customers.



Software category: CRM/Marketing
Year launched: 2014
Headquarters: San Francisco, CA

Inmoji

Inmoji is an S DK that allows customers using messaging apps to share content like brands or products through clickable icons called "Inmoji." The platform also serves brands, which can integrate their content into messaging conversations while capturing insights into their consumers' behaviors and trends.

PROVIDER DIRECTORY – Providers are listed in alphabetical order.



Software category: CRM/Marketing
Year launched: 2011
Headquarters: San Francisco, CA

Intercom

Intercom offers a customer communication platform with a suite of integrated products. The platform includes sales, marketing, product and support tools. Its products enable targeted communication with customers on company websites, on web and mobile apps, and via email.



Software category: CRM/Marketing
Year launched: 1983
Headquarters: Mountain View, CA

Intuit

Intuit offers business and financial management solutions for SMBs, financial institutions, consumers and accounting professionals. The company's main product is attached to various accounting software (e.g., QuickBooks).



Software category: Checkout/Storefront
Year launched: 2007
Headquarters: Austin, TX

Invodo

Invodo is a company focused on the development of video and marketing solutions. It offers 3D spin and shoppable videos as well as its Video Platform, which allows merchants to access analytics on consumer behavior or conversion metrics.

PROVIDER DIRECTORY – Providers are listed in alphabetical order.



Software category: Pricing/Data Analytics

Year launched: 1979

Headquarters: Chicago, IL

Iri

Iri, a market research firm, provides marketing analytics, supply chain management and pricing for health care companies, media companies and retailers looking to grow their businesses.



Software category: Gifting/Split tab

Year launched: 2012

Headquarters: Las Vegas, NV

ItsOnMe

ItsOnMe develops a gifting program that allows users to discover and send gift cards for a list of local businesses (mostly restaurants and bars) via email, text, Facebook or Twitter. The system allows customers to receive and use gifts on iPhone, Android or any Internet-enabled mobile.



Software category: Mobile Payments

Year launched: 2010

Headquarters: Stockholm, Sweden

iZettle

iZettle, a mobile payments company, offers small businesses portable POS solutions and free sales tools. The company's products include the first mini chip-card reader on the market and software for mobile devices.



Software category: Marketing/CRM
Year launched: 2016
Headquarters: Detroit, MI

IZI Mobile

IZI Mobile develops Tagly, an app that works as a social feed, allowing users to get updates about their favorite brands, emerging designers and popular fashion publications. From inside the app, users can also interact, chat about posts and get a second opinion about their preferred items.



Software category: Gifting/Split-tab
Year launched: 2011
Headquarters: Columbus, OH

Jifiti

Jifiti works on the development of different gifting solutions, including a gift registry system, which includes the provision of data analytics, and a gift checkout. The company also offers its Gift Bot API which helps monetizing bots in platforms like Facebook Messenger or Telegram.



Software category: Mobile Payments
Year launched: 2012
Headquarters: London, U.K.

Judopay

Judopay offers a mobile payments platform. The company partners with merchants to provide solutions for payment acceptance via mobile apps and devices.



Software category: Storefront/Shopping Cart/
Payments/Alternative Payments
Year launched: 2005
Headquarters: Stockholm, Sweden

Klarna

With its headquarters in Stockholm, Klarna seeks to expedite eCommerce transactions. Through the objective of simplifying the purchase, the company takes the risk of the transaction and allows the consumer to pay after, releasing the merchant of such worries.



Software category: Fraud Prevention/Detection
Year launched: 2007
Headquarters: Boise, ID

Kount

Kount develops fraud management software for online merchants, payment processors, gateways and eCommerce platforms. Their offer includes features like login fraud prevention and transactions scoring. The company offers cover many industries, such as gaming, insurance, travel and luxury retailers.



Software category: Data Analytics
Year launched: n/a
Headquarters: Tokyo, Japan

Landscape Co.

Landscape Co. is a one-to-one marketing and customer relationship management services provider offering database marketing optimization software. The company offers solutions for call centers, consumer data, and cloud integration.



Software category: POS/Order Taking
Year launched: 2005
Headquarters: Montréal, Canada

Lightspeed

Lightspeed is a Canadian company based in Quebec that provides mobile and desktop point of sale services for retailers and restaurants. For each type of client, the company offers specialized features such as table management or inventory management.



Software category: Social Media
Year launched: 1996
Headquarters: San Jose, CA

LiveWorld

LiveWorld develops solutions that help companies improve their social media strategy. Their solutions allow businesses to identify conversations that require customer service support, moderate interaction on social media and share insights about their brand and competitors.



Software category: Analytics
Year launched: 2009
Headquarters: Boston, MA

New!

Localytics

Localytics is a mobile engagement platform. Its solution provides analytics and marketing solutions for web and mobile applications.



Software category: Loyalty/Rewards
Year launched: 2012
Headquarters: Culver City, CA

Lootsie

Lootsie develops in the loyalty and marketing industry. Their white-label solution lets the user manage and customize her own loyalty program. The tools gives the client a dashboard from where she will be able to manage rewards, administrate points and learn about her clients with an analytics feature.



Software category: Loyalty/Rewards
Year launched: 2009
Headquarters: Pennsylvania, PA

LoyalTree

Loyaltree develops a universal point-of-sale API that allows merchants to access a group of different features, ranging from pricing and inventory management to marketing and loyalty capabilities including discounts redeeming, loyalty programs creation and beacons capabilities.



Software category: Loyalty/Rewards
Year launched: 2005
Headquarters: Zurich, Switzerland

Loylogic

Loylogic develops a group of different tools regarding rewards and loyalty. Between their offers one can found solutions for the redemption of points and payments combining points with cash as well as virtual and physical reward cards which the consumer can use for redeeming rewards points.



Software category: Marketing/CRM
Year launched: 2006
Headquarters: San Mateo, CA

Marketo

Marketo develops marketing automation software that provides inbound marketing, social marketing, CRM, and other related services.



Software category: Marketing/CRM
Year launched: 2007
Headquarters: New York, NY

MediaMath

MediaMath is a provider of digital media trading technology and services. The company created and continues to offer the demand side platform (DSP).



Software category: POS/Order Taking
Year launched: 1984
Headquarters: Springfield, VA

Menusoft

Menusoft is the developer behind Digital Dining, a POS hospitality focused software that offers features like gift card authorization, inventory control, table and reservation management and accounting management between others.



Software category: Mobile Payments
Year launched: 2015
Headquarters: San Francisco, CA

Mezi

Mezi supports a mobile shopping assistant accessible via its mobile app or text messages. The solution works with an algorithm to process users' requests, send them to a human operator that presents the item options to the customer and then allows the customer to later confirm the operation.



Software category: Marketing/CRM
Year launched: 2009
Headquarters: San Mateo, CA

Mintigo

Mintigo offers its Predictive Marketing Platform for enterprise. The software enables insight-driven customer engagement to attract and retain customers.



Software category: Analytics/Loyalty
Year launched: 2009
Headquarters: San Francisco, CA

Mixpanel

Mixpanel provides an analytics platform for mobile and the Web, with solution features ranging from engagement metrics measurement to A/B testing as well as funnel analytics. The product also provides insights about users' behaviors and retention while also supporting email, push or in-app notifications.



Software category: Mobile Payments
Year launched: 2010
Headquarters: Palo Alto, CA

Mobeam

Mobeam's solution allows smartphones to communicate with laser scanners supporting barcode gift card, loyalty card and coupon payments. It also allows smartphones to simulate the capture of a barcode by transmitting an encoded infrared beam from the device to the scanner.



Software category: Mobile Payments
Year launched: 2009
Headquarters: Gurgaon, Haryana

MobiKwik

MobiKwik is an independent mobile payments network founded in 2009 by Bipin Preet Singh and Upasana Taku, Customers can add money to their MobiKwik online wallet and use them to pay bills or other consumers.



Software category: CRM/Marketing
Year launched: 1998
Headquarters: Garden City, NY

Mobiquity Networks

Mobiquity Networks, a subsidiary of Mobiquity Technologies, is a mobile advertising technology company focused on the development of beacon technology. The service allows for location-based in-app engagement as well as the provision of localized relevant content.



Software category: Mobile Payments
Year launched: 2012
Headquarters: Tamil Nadu, India

MobiSwipe

MobiSwipe MPOS and MPAY is a mobile payment solution designed to be integrated with a merchant's existing POS and back-end database. It enables instant updates for individual transactions and simultaneously connects with a bank's server to authenticate and authorize each transaction.

MODIFACE

Software category: Storefront/Shopping Cart
Year launched: 2006
Headquarters: Toronto, Canada

Modiface

ModiFace powers augmented reality apps that simulate how skin-care products would look on a consumer via users' videos or photos. Their technology can be used in eCommerce environments where users can visualize the selected products in their own video.



Software category: POS
Year launched: 2010
Headquarters: Richardson, TX

New!

Modo

Modo offers a cloud-based payment utility designed to work with banks, card networks, eCommerce business, processors and their partners. It offers checkout, payout and pay-in features, among others.



Software category: Social Media
Year launched: 2010
Headquarters: Santa Monica, CA

MomentFeed

MomentFeed's marketing and customer experience management platform is designed to enable multi-location brands to influence consumers on mobile. The company works to help clients engage with consumers through the most used mobile networks, including Facebook, Google, Apple and Yelp.



Software category: Fraud Prevention
Year launched: 2010
Headquarters: Nashville, TN

mSIGNIA

mSIGNIA develops an authentication solution based on the user's digital biometrics. It analyzes data like music, contacts and calendar that is synchronized across various devices. The technology is also capable of recognizing users' identities in new devices.



Software category: Mobile Payments
Year launched: 2011
Headquarters: Mumbai, India

Mswipe

Mswipe is a mobile point of sale (mPOS) merchant acquirer and network provider. Its solutions allow merchants to accept payment via a smartphone, PC or tablet.



Software category: Mobile Payments

Year launched: 2011

Headquarters: Tel Aviv, Israel

MyCheck

MyCheck offers custom apps for restaurant groups and chains. Their solutions, which include POS integration, can support capabilities like pay at table, check splitting, mobile wallet integrations as well as loyalty features. It also offers the merchant access to analytics insights on their customers.



Software category: CRM/Marketing

Year launched: 2009

Headquarters: New Delhi, India

mydala

mydala is a local services marketing platform for large brands, SMBs and MSMBs. The platform is designed for companies in the consumer products and services space.



Software category: Analytics

Year launched: 1991

Headquarters: Victoria, Australia

MYOB

MYOB is a provider of accounting software solutions for business owners and accountants. The company develops and delivers software, services and support for businesses and accounting practices in the Asia-Pacific region.



Software category: CRM
Year launched: 1998
Headquarters: San Mateo, CA

NetSuite

NetSuite accounting, ERP and CRM software designed to help social enterprises expand their impact.



Software category: Analytics
Year launched: 2008
Headquarters: San Francisco, CA

New Relic

New Relic is a digital intelligence company offering analytics tools. The New Relic Digital Intelligence Platform provides insights to monitor application and infrastructure performance so businesses can quickly resolve issues and improve digital customer experiences.



Software category: Fraud Prevention
Year launched: 2014
Headquarters: New York, NY

NoFraud

NoFraud provides fraud prevention software designed to help eCommerce merchants prevent card not present (CNP) fraud, false positives and chargebacks.

PROVIDER DIRECTORY – Providers are listed in alphabetical order.



Software category: CRM/Marketing

Year launched: 2014

Headquarters: New York, NY

Notify Nearby

Notify Nearby supports a mobile app based on beacon technology that allows merchants to reach consumers about offers as well as other information such as trends or product launches. The user can also [access the app](#) at any time in order to get updates about specific brands.



Software category: POS/Ordering

Year launched: 2007

Headquarters: Jaipur, India

NOTO IT Solutions

NOTO IT Solutions is a web design and development technology provider. The company's solutions include website, mobile app and other development products.



Software category: Fraud prevention

Year launched: 2016

Headquarters: Herndon, VA

NS8

NS8 provides fraud prevention technology designed to prevent online business fraud and protect users. Its platform offers increased visibility via fraud analytics and monitoring.

PROVIDER DIRECTORY – Providers are listed in alphabetical order.



Software category: Payment Processing

Year launched: 2009

Headquarters: Beaverton, OR

Nvoicepay

Nvoicepay delivers payments solutions to automate accounts payable. The company works to turn accounts payable departments from cost centers into strategic partners.



Software category: Mobile Payments

Year launched: 2005

Headquarters: Redwood City, CA

Obopay

Obopay is a mobile application that allows consumers and businesses to purchase, pay and transfer money through any mobile phone.



Software category: CRM/Marketing

Year launched: 2009

Headquarters: San Francisco, CA

Olark

To win a better communication with clients, Olark's service allows merchants to know who the customers browsing their sites are, what they are doing and which products they have in their shopping cart. With that information in mind, retailers are better equipped to offer a more personalized chatting experience with shoppers.



Software category: Mobile Payments
Year launched: 2014
Headquarters: San Francisco, CA

OmnyPay

OmnyPay offers a white-label checkout solution that comes equipped with an integrated payment, offer and rewards experience which gets built into the merchant's existing app. OmnyPay works based on a real-time connection between the consumer's device, the in-store system and the POS, and merges that with the retailer's back-end system and loyalty engines.



Software category: Storefront/Shopping Cart
Year launched: 2012
Headquarters: Hong Kong

OpenCart

OpenCart provides open source solutions. Developed by Daniel Kerr, this shopping cart can be integrated with different payment gateways and shipping providers. It offers features like product reviews, multi-language, and unlimited products and categories.



Software category: Analytics
Year launched: 2009
Headquarters: San Francisco, CA

Optimizely

Optimizely is a website optimization platform, providing A/B and multivariate testing. The company enables users with and without technical expertise to make dynamic changes to their website and test the variations to live traffic.



Software category: POS/Order Taking
Year launched: 2011
Headquarters: Berlin, Germany

orderbird

orderbird makes an NFC-enabled iPad point-of-sale system. Their solution includes features like wireless order placing, bills splitting, table rebooking, and assignment and editing of discounts.



Software category: POS/Order Taking
Year launched: 1990
Headquarters: Rosh Pina, Israel

OTI

OTI focuses on the development of NFC-enabled products and solutions. The company's solutions cover products like its mobile point of sale, which allows merchants to accept payment methods like Apple Pay or Android Pay and credit card/mobile payment readers for point of sales like vending machines or gas stations.



Software category: Mobile Payments
Year launched: 2009
Headquarters: Lagos, Nigeria

Paga

Paga is a direct consumer mobile payments service licensed by the Central Bank of Nigeria. The platform allows users with mobile phones to transact electronically by turning the mobile phone into an electronic wallet. Customers are able to use Paga to send cash, purchase airtime credit, and pay bills and retailers, among other features. The platform also allows customers to transact over the internet via its mobile application.



Software category: POS/Payment Analytics
Year launched: 2011
Headquarters: Vancouver, Canada

Payfirma

Payfirma provides small to multinational corporations a multichannel payment platform and payment analytics for mobile, eCommerce and in-store payments.



Software category: Payments/Alternative Payments
Year launched: 2003
Headquarters: San Diego, CA

PayLease

San Diego-based PayLease is a payment solutions provider for the property management industry. The company develops solutions for optimizing utility expense management and resident billing, as well as payment solutions for residents to pay rent digitally using payment card, checks or cash.



Software category: POS/Order Taking
Year launched: 2012
Headquarters: Berlin, Germany

payleven

Payleven offers a payment acceptance service based on mobile devices. By using the system the merchant can enter the transaction amount in their phones, the shopper taps or inserts her card on the card reader and finally the seller can print or email the receipt for the transaction.



Software category: Payment Processing

Year launched: 2009

Headquarters: Chicago, IL

Payline Data

Payline Data aims to improve commerce for businesses by creating technology and client experiences to simplify payments. It also provides solutions for marketplaces and in-app, in-store and online payments.



Software category: Payments Processing

Year launched: 2009

Headquarters: London, U.K.

PaymentSense

PaymentSense is a U.K.-based merchant service provider. The company provides credit and debit card processing services to SMBs.



Software category: Storefront/Shopping Cart

Year launched: 2010

Headquarters: San Francisco, CA

Paymentwall

Paymentwall runs a digital commerce platform for digital goods and services providers. The company's products include an in-app checkout service available for companies around the world, storefront management tools, mobile payments capabilities and marketing/rewards developments.



Software category: Mobile Payments
Year launched: 2009
Headquarters: Sunnyvale, CA

PayNearMe

PayNearMe offers users the ability to pay their bills in 7-Eleven, Family Dollar and ACE Cash Express stores by scanning a barcode displayed on their phones or printed. The codes can be obtained via email, card or text, from the PayNearMe app or generated on the PayNearMe site.



Software category: POS
Year launched: 1997
Headquarters: Douglas, NA–Isle of Man

Paysafe

Paysafe offers Authorize.Net, a payment gateway service provider that enables merchants to accept credit card and electronic check payments through their website and over an internet protocol connection. The company offers services such as advanced fraud detection, automated recurring billing and a customer information manager.



Software category: Alternative Payments
Year launched: 2013
Headquarters: Santa Cruz, CA

PayStand

PayStand provides a payment and eCommerce checkout system that enables organizations to receive money in their website, social network or web application without transaction costs. The company also offers a multipayment gateway that accepts credit cards as well as eChecks and eCash.



Software category: Mobile Payments
Year launched: 2015
Headquarters: Mumbai, India

New!

PayTonic

PayTonic is a mobile payment application. Its solution enables users to pay any mobile number using credit and debit cards.



Software category: POS/Order Taking
Year launched: 2009
Headquarters: Shawnee, OK

Perk Dynamics

Perk Dynamics' "automated barista" connects an espresso machine to a POS to automate the dispensation and tracking of brewed beverage sales. The company also offers a mobile app that will automatically brew the ordered beverage upon check-in.



Software category: Marketing/CRM
Year launched: 2012
Headquarters: New York, NY

Persado

Persado develops a cognitive content platform that combines natural language processing with machine learning technologies to deliver words, phrases and images that inspire action in direct marketing audience. The solution is designed for industries like retail, eCommerce, financial services, travel and telecom.



Software category: Analytics
Year launched: 2010
Headquarters: White Plains, NY

Personetics Technologies

Personetics Technologies provides customer service software. The company offers a predictive interaction solution for financial institutions to deliver personalized customer experiences.



PhonePe

Software category: Marketing/CRM
Year launched: 2015
Headquarters: Bangalore, India

PhonePe

PhonePe is a mobile payments app. Its solution enables users to transfer money instantly to anyone using just their mobile numbers.



Software category: Fraud Prevention
Year launched: 2011
Headquarters: Atlanta, GA

Pindrop

Pindrop offers payments security technology. Its solutions feature technology that extracts fraud data from call center phones, helping to detect fraudsters, authenticate callers and reduce operational costs.

PROVIDER DIRECTORY – Providers are listed in alphabetical order.



Software category: Payment Processing

Year launched: 2003

Headquarters: Quebec, Canada

Pivotal Payments

Pivotal Payments is a provider of technology-driven global payment processing solutions to the point-of-sale (POS), B2B and ecommerce industries. Its offerings include card not present, integrated POS and mobile payments.



Software category: Payments/
Alternative Payments

Year launched: 2012

Headquarters: San Francisco, CA

Plastiq

Plastiq allows the user to pay any business with payment cards, even if they don't accept them. The user can save as many cards as they want, and control how and when to use them. The app also allows the user to schedule payments.



Software category: Marketing/CRM

Year launched: 2014

Headquarters: Malaga, Spain

Plytix

Plytix supports a platform that helps brands share their photos with resellers and obtain product data. The platform collects information on users' interactions with the items whenever they are in the brand's own page or the reseller's one.

PROVIDER DIRECTORY – Providers are listed in alphabetical order.



Software category: Mobile Payments
Year launched: 2015
Headquarters: Calgary, Canada

POPcodes

POPcodes provides a cloud-based retail solution. The company's offering enables in-store redemption of online promotions, purchases and loyalty points.



Software category: Mobile Payments
Year launched: 2006
Headquarters: London, U.K.

PPRO Financial Ltd

The PPRO Group delivers financial solutions enabling international electronic payment processes. The company's mission is to become a global market leader in the e-payment space.



Software category: Pricing
Year launched: 2013
Headquarters: Istanbul, Turkey

Prisync

Prisync develops a pricing software that tracks competitor prices and stock availabilities automatically. It later reports that information to the client through its Web dashboard, email alerts, or the Prisync API, which allow third party companies to integrate its data in their own solutions.

PROVIDER DIRECTORY – Providers are listed in alphabetical order.



Software category: CRM/Marketing
Year launched: 1986
Headquarters: Eden Prairie, MN

Pro/Phase Marketing

Pro/Phase Marketing is the company behind RepeatRewards. RepeatRewards includes a menu of different marketing tools that include customer loyalty capabilities, mobile app design and gift card offering options. The company also develops mobile ordering and social media management solutions.



Software category: Pricing
Year launched: 1985
Headquarters: Houston, TX

PROS

PROS delivers cloud-based solutions including pricing strategies, eCommerce tools and travel/hospitality specific offers. Its pricing solutions include Control, which focuses on quick reactions to cost and competition changes and Guidance, designed for the achievement of sales growth requirements.



Software category: Analytics
Year launched: 2004
Headquarters: Corpus Christi, TX

QSRonline

QSRonline delivers a restaurant management software that offers insights on business operations and tools for payroll and accounting, employee organization, food cost and inventory management.



Software category: Fraud Prevention/Analytics

Year launched: 2016

Headquarters: King of Prussia, PA

Radial

Radial is an omnichannel commerce and operations solutions developer. The company's tools include software for omnichannel technology, fulfillment, freight, payments, fraud and customer care.



Software category: Fraud Prevention

Year launched: 2014

Headquarters: London, England

Ravelin

Ravelin is a fraud detection and prevention platform designed to help companies stop online payment fraud. The company also designs, develops and deploys machine learning fraud detection and prevention software for eCommerce businesses.



Software category: Payments/Processing

Year launched: 2000

Headquarters: Dublin, Ireland

Realex Payments

Realex Payments is a European payment service provider and a division of Global Payments Inc., with offices in Dublin and London. The company provides payment gateway services and processes transactions totaling more than €35 billion per year.



Software category: Recurring Payments
Year launched: 2009
Headquarters: San Francisco, CA

Recurly

Recurly works on the development of subscription management solutions. The software allows users to manage subscriptions by creating subscription plans, set up trial periods and offering add-ons. Recurly also offers features like automatic email notifications, coupons and discounts and one-time transactions processing.



Software category: POS/Order Tracking
Year launched: 2003
Headquarters: Phoenix , AZ

Red-Fork

Red-Fork offers merchants a portfolio of mobile and kiosk ordering systems. The company's solutions include a food and beverage ordering system for sports venue luxury suites, the kiosk and tabletop product for assisting order takers and an online and mobile option for allowing users themselves to place an order.



Software category: Mobile Payments
Year launched: 2014
Headquarters: New York, NY

Reserve

Reserve is a mobile app that allows a user to search for restaurants, make reservations for tables, get alternative options while being on a waitlist, pay bills, add tips and split the check with other guests.



Software category: POS/Order Taking
Year launched: 2003
Headquarters: Houston, TX

Revention

Revention develops various software tools ranging from POS solutions to eCommerce and mobile commerce capabilities. The company also develops loyalty/rewards programs as well as delivery software and offers analytics tools that can report data to the user's phone.



Software category: CRM/Marketing
Year launched: 1983
Headquarters: Hollywood, FL

Rewards Network

Rewards Networks develops marketing solutions and offers restaurants financing services. The company's marketing products cover different channels like email, mobile and social media. Reward Networks includes data insights as well as features to help merchants connect with customers.



Software category: Fraud Prevention/Detection
Year launched: 2012
Headquarters: Boston, MA

Riskified

Riskified is an end-to-end fraud prevention solution for online merchants. The solution offers a group of features such as chargeback guarantee and reduction of false positive declines. The software can be integrated into the merchants' eCommerce platform or through its API as well.



Software category: Alternative Payments

Year launched: 2015

Headquarters: Washington, DC

Rooam

Rooam is a socially connected nightlife payment app that aims to help customers pay for drinks, explore local events, and find friends at bars, clubs and restaurants.



Software category: Data Analytics

Year launched: 2007

Headquarters: Playa Vista, CA

Rubicon Project

Rubicon Project is an advertising automation platform enabling publishers to more easily complete transactions with advertising customers.



Software category: Data Analytics

Year launched: 2003

Headquarters: Chicago, IL

Saggezza

Saggezza is a technology solutions provider. The company works to help businesses use enterprise data to accelerate growth and uncover opportunities.



Software category: Social Media
Year launched: 2014
Headquarters: Charlotte, NC

Sajiton LLC

Sajiton is a technology provider that aims to provide businesses with a direct connection to their mobile target audience. The company provides cloud/virtualization computing software, mobile marketing tools and digital security platforms.



Software category: CRM/Marketing
Year launched: 2010
Headquarters: Tyne & Wear, U.K.

SaleCycle

SaleCycle focuses on reducing the online shopping cart abandonment by offering on-site and email re-marketing solutions. Its tools allow it to engage customers who may be new to a site, lost or leaving it, as well as emailing customers who have visited a site, abandoned their carts or already purchased.



Software category: Payments/Alternative Payments
Year launched: 2013
Headquarters: Hong Kong, Hong Kong Island

ScramCard

Hong Kong-based ScramCard provides hardware and software for the payment and identity protection industry. The company develops a group of universal cards designed for different customers' needs which incorporate a PIN-based security feature for enhancing transactions. Check out how it works [here](#).



Software category: Analytics
Year launched: 2011
Headquarters: San Francisco, CA

Segment

Segment is an analytics application program interface (API) and customer data provider offering data collection and reporting software. Its solution is designed to collect data and analytics on customer behavior to use for marketing automation and other tasks.



Software category: Storefront/Shopping Cart
Year launched: 2012
Headquarters: Santa Barbara, CA

ShipHawk

ShipHawk offers a shipping solution that integrates into the merchant's shopping cart to analyze the purchase and offer recommendations for packaging, delivery, costs and more.



Software category: Storefront & Shopping Cart
Year launched: 2004
Headquarters: Ottawa, Ontario

Shopify

Shopify is a cloud-based, multichannel commerce platform designed for small and medium-sized businesses. Merchants can use the software to design, set up, and manage their stores across multiple sales channels, including web, mobile, social media, marketplaces, brick-and-mortar locations and pop-up shops.



Software category: POS/Order Taking
Year launched: 2008
Headquarters: New York, NY

ShopKeep

ShopKeep offers iPad POS solutions for companies in the retail, quick serve and restaurant industries. The software capabilities include payments acceptance, access to real-time analytics data from external devices, inventory tracking and management of the company's staff.



Software category: Storefront/Shopping Cart
Year launched: 2011
Headquarters: New York, NY

Shoppable

The Shoppable checkout technology software allows users to shop, sell and save products from multiple retailers within one "universal checkout." Shoppable doesn't focus only on merchants but also on media publishers as it allows users to purchase items within the website that inspired the acquisition.



Software category: CRM/Marketing
Year launched: 2011
Headquarters: Sydney, Australia

ShopReply

By promoting items on offline platforms such as TVs or magazines and allowing the consumer to buy them with the help of a smartphone, this Australian marketing company is trying to reduce the gap between the offline world and eCommerce.



Software category: Inventory Management/
Fulfillment
Year launched: 2013
Headquarters: San Francisco, CA

Shopseen

Shopseen offers the client tools that go from inventory management, like multi-store product listing and sync as well as shipping management to marketing tools for social media. The user can also use the service for selling on Instagram or creating buy buttons on Twitter.



Software category: Fraud Prevention
Year launched: 2011
Headquarters: San Francisco, CA

Sift Science

Sift Science offers payments security software. The company's platform is designed to apply insights from a global network of data to detect payment fraud, content and promo abuse, fake accounts and account takeover.



Software category: Fraud Prevention
Year launched: 2011
Headquarters: San Jose, CA

Signifyd

Signifyd provides fraud prevention services to eCommerce companies. The company developed its tools after years of providing services to PayPal, Fraud Sciences and FedEx.



Software category: Analytics
Year launched: 2007
Headquarters: Tel Aviv, Israel

SimilarWeb

SimilarWeb's market intelligence solutions provide customers with insights to help them understand, track and grow their digital market share.



Software category: Fraud
Year launched: 2014
Headquarters: Palo Alto, CA

Simility

Simility aims to help companies prevent fraud and abuse in real time with machine learning, big data analytics and data visualization capabilities.



Software category: Mobile Payments
Year launched: 2011
Headquarters: Austin, TX

SimplyTapp

SimplyTapp's solution powers payment functionality for Android devices for card-issuing banks and provides a transaction environment for industries including retail, transit, ticketing and hospitality.



Software category: Mobile Payments/Marketing
Year launched: 2006
Headquarters: Phoenix, AZ

SinglePoint

SinglePoint supports a mobile commerce and communications platform that facilitates business transactions, donations acceptance and customer engagement. Its solutions include software designed for mobile auctions participation and payments, as well as marketing and product delivery management.



Software category: Analytics
Year launched: 2012
Headquarters: San Mateo, CA

Snowflake Computing

Snowflake Computing offers a cloud-based data warehouse with solutions designed to store and analyze all of an organization's data in one solution. Snowflake's technology combines the power of data warehousing, flexibility of big data platforms and elasticity of the cloud at a fraction of the cost of traditional solutions.



Software category: Social Media
Year launched: 2010
Headquarters: Baltimore, MD

SocialToaster, Inc.

SocialToaster is a fan engagement and loyalty rewards platform intended to help clients identify, recruit, engage, and monetize a social audience.

PROVIDER DIRECTORY – Providers are listed in alphabetical order.



Software category: Social Media
Year launched: 2010
Headquarters: Tel Aviv, Israel

Solomoto

Solomoto provides a tool intended to help businesses manage all their digital marketing activities and customer relations on the web, social media, and mobile environment.



Software category: Split-tab
Year launched: 2009
Headquarters: New York, NY

Splitit

Splitit is a service that enables consumers to pay for their retail and web purchases using their existing credit cards and dividing the total cost across as many interest-free payments as they choose, without completing a credit application or qualifying for a new credit line.



Software category: Mobile Payments
Year launched: 2013
Headquarters: Scottsdale, AZ

Splyt Easy

Splyt Easy develops a mobile payment solution designed for the restaurant industry. Their app allows customers to pay or split their bills and calculate tips.



Software category: Social Media
Year launched: 2008
Headquarters: Austin, TX

Spredfast

Spredfast develops a social media management platform. Their solution includes social media management, discovery and sharing of social media content, collection and delivery of real-time social data, and custom social campaign management.



Software category: Social Media
Year launched: 2010
Headquarters: Chicago, IL

Sprout Social

Sprout Social develops products for engagement and marketing in the social media world. The company offers an array of features that allow the merchant to engage with their customers, publish messages on social media and measure and analyze its social performance.



Software category: Mobile Payments/POS/
Order Taking
Year launched: 2009
Headquarters: San Francisco, CA

Square

Square offers a full range of solutions for mobile payments through operations and financial services. Payments services include mobile and integrated POS solutions plus e-invoicing and gift card management. Operational and growth solutions include payroll, capital access and Caviar, a restaurant delivery system.



Software category: Pricing
Year launched: 2004
Headquarters: New York, NY

Squarespace

Squarespace is a software-as-a-service–based content management system that provides a website builder, blogging platform and hosting service. It offers a hosted and managed environment with DIY tools for creating and maintaining websites, blogs and portfolios.



Software category: Payments/Alternative Payments
Year launched: 2010
Headquarters: San Francisco, CA

Stripe

Based in San Francisco, Stripe allows companies to accept payments in their online stores and mobile apps. Between other products offered are Stripe Checkout, which apart from credit and debit cards also supports Bitcoin and Alipay, and Relay, which is featured in the news section.



Software category: CRM
Year launched: 2004
Headquarters: San Mateo, CA

SugarCRM

SugarCRM is a software development company. The company offers a CRM system designed to improve customer relationships, and includes [sales-force automation](#), [marketing campaigns](#), [customer support](#), [collaboration](#), Mobile CRM, [Social CRM](#) and reporting tools.



Software category: Analytics
Year launched: 2010
Headquarters: Redwood City, CA

Sumo Logic

Sumo Logic is a log management and analytics company that leverages Big Data for real-time IT information. The company's cloud-based service provides customers with real-time interactive analytics.



Software category: Mobile Payments
Year launched: 2011
Headquarters: London, U.K.

SumUp

SumUp is a financial technology company with sights set on becoming the first ever global card acceptance brand. The company works to enable businesses to accept card payments at the point of sale or on the go in a simple, secure and cost-effective way.



Software category: Loyalty/Rewards
Year launched: 2015
Headquarters: London, England

Sweatcoin

Sweatcoin works in three steps: it tracks and verifies the user's steps thanks to phone accelerometers and GPS; converts that movement into "sweatcoin" currency; and allows the user to spend sweatcoins earned on products or services by the company's partners.



Software category: Gifting/Split-tab
Year launched: 2009
Headquarters: Austin, TX

Tabbedout

TabbedOut is a mobile payment software focused on the restaurant industry. Users can use the app to find a restaurant of their interest, check their bill, pay from their phone and leave a feedback. The system also allows merchants to deliver rewards to their customers straight to their phone.



Software category: POS/Order Taking
Year launched: 2011
Headquarters: Kirkland, WA

TableSafe

TableSafe provides restaurants with point of sale solutions. The software allows the user to accept EMV and mobile payments, encrypts transactions and allows for other features such as bill splitting and the possibility of adding extra apps to the platform.



Software category: Fraud
Year launched: 2015
Headquarters: San Jose, CA

New!

ThreatMetrix

ThreatMetrix is an integrated digital identity platform. Its solution allows users to protect their transactions and customer data.



Software category: Alternative Payments

Year launched: 2013

Headquarters: Tel Aviv, Israel

Thumzap

Thumzap, a computer software company, allows users to pay for someone else's purchases in a secure way. Thumzap's solution plugs into a payer's existing payment method in the Google Play or Apple App Store.



Software category: CRM/Marketing

Year launched: 2002

Headquarters: Lisbon, Portugal

TIMWE

TIMWE offers mobile monetization solutions for mobile carriers, media groups, governments, brands, marketing and advertising agencies and end consumers.



Software category: Mobile Payments

Year launched: 2014

Headquarters: Bangalore, India

ToneTag

ToneTag is a payment technology developer offering tools to facilitate the movement of transaction via [sound waves](#) or [NFC](#). ToneTag products can be integrated into any existing payment device including countertop terminals, mPOS or kiosks and execute transaction under three layers of encryption.



Software category: Marketing / CRM
Year launched: 2010
Headquarters: San Mateo, CA

New!

Totango

Totango offers customer success software. Its solution enables companies to increase loyalty and customer lifetime value (CLV).



Software category: Storefront & Shopping Cart
Year launched:
Headquarters: Skane Lan, Sweden

Touchize

Touchize Commerce is browser-based shopping cart that works on iOS, Android and Windows Mobile devices. It can be integrated to all e-shop platforms to give retailers a mobile store option.



Software category: Inventory Management
Year launched: 2012
Headquarters: Singapore

Tradegecko

Tradegecko develops inventory management software for wholesalers. Apart from multi-warehouse inventory management services such as stock control or inventory optimization, its software includes other capabilities like order management, accounting and analytics.



Software category: POS/Order Taking

Year launched: 2011

Headquarters: Mt. Laurel, NJ

TranSend

TranSend develops infrastructure software and services for the payment industry focusing on EMV, transaction switching, terminal management and POS optimization. Between their offers is RevChip™, a TSYS certified EMV payment app for point-of-sale terminals and PIN pad devices.



Software category: Mobile Payments

Year launched: 2010

Headquarters: London, U.K.

TransferWise

TransferWise enables expats, foreign students and businesses to move money internationally. The firm's pricing and operating model provide customers with a lower-cost alternative to traditional means of transferring money internationally.



Software category: CRM/Marketing

Year launched: 2008

Headquarters: London, U.K.

Trillanium

Trillanium brings the expanding virtual reality experience in gaming to online shopping. With an investment coming from Seedrs and a partnership with ASOS, the company develops virtual reality eCommerce experiences compatible with a diversity of VR hardware.



Software category: Mobile Payments/Loyalty
Year launched: 2009
Headquarters: Bratislava, Slovakia

TRUSTpay JSC

TRUSTpay JSC is a prepaid payment solutions provider. The company works with NFC, mobile payments and loyalty platform in the cloud. The firm also connects mobile operators, banks and retail companies in Vietnam to provide prepaid cards, gift cards and mobile wallet services for its customers.



Software category: CRM/Marketing
Year launched: 2006
Headquarters: Emeryville, CA

TubeMogul

TubeMogul is an independent software platform. Its solution enables advertising strategies and includes planning, buying, reporting and optimization features.



Software category: CRM/Marketing
Year launched: 2004
Headquarters: Redwood City, CA

Turn

Turn delivers real-time data to advertising agencies and marketers. The company offers data and media management platform technologies and a data management platform designed to centralize offline and online marketing data.



Software category: Storefront/Shopping Cart
Year launched: 2010
Headquarters: Tel Aviv, Israel

Twiggle

Twiggle develops search and navigation solutions for the eCommerce industry. Their technology works by first gathering product data and later matching and cataloging it. That information is then contextualized. Finally, technology like natural language processing is used for improving product discovery by shoppers.



Software category: Inventory Management
Year launched: 2010
Headquarters: Portland, OR

Unleashed

Unleashed develops an inventory management app that provides the merchants with tools such as real time profit and loss statements, stock price control and stock management, the last one, during the process of purchase, manufacturing and sales. The company also develops its own Mobile Sales App, providing the merchant with solutions as the ones mentioned.



Software category: Analytics
Year launched: 2009
Headquarters: Providence, RI

Upserve

Upserve, formerly Swipely, develops an analytics solution focused on the restaurants industry. The company product allows business to remember characteristics of their guests like favorite dishes and average spend, get insights into menu optimizing or online reputation and provides dashboards about sales and labor performance within other functions.

UPTAKE

Software category: Data Analytics

Year launched: 2014

Headquarters: Chicago, IL

Uptake

Uptake is a predictive analytics SaaS platform that works to help major industries improve productivity, reliability and safety. The Uptake platform offers enterprise-wide operational insights with a suite of solutions, including predictive diagnostics and fleet management such as fuel and energy optimization applications.



Software category: Data Analytics

Year launched: 2012

Headquarters: New York, NY

Urban FT

Urban FT is a software-as-a-service (SaaS)-based digital payments platform. The company's solution enables companies to launch branded Mastercard or Visa cards, lifestyle mobile apps and web solutions to complement core business.



Software category: Security

Year launched: 2002

Headquarters: Walnut Creek, CA

VantageB2B

VantageB2B offers a security system for B2B transactions. The company provides security level 3 for cards, tokenization and PCI compliance certificates.



Software category: POS/Order Taking
Year launched: 2001
Headquarters: Durango, CO

Vantiv Integrated Payments

Vantiv Integrated Payments works with software developers and technology service firms to integrate payments within both the front and back of point-of-sale systems and applications.



Software category: Mobile Payments/Payments/
Alternative Payments
Year launched: 2014
Headquarters: New York, NY

Velocity

Velocity, develops a payment app that allows their users to view and split payment for their restaurant bill while also rating the experience and earning rewards. The app also offers a restaurant promotion platform based on social network recommendations.



Software category: Mobile Payments
Year launched: 2009
Headquarters: New York, NY

Venmo

Venmo is a mobile payment service and a subsidiary of PayPal. The company's solution allows users to transfer money between one another using a mobile phone app or web interface.



Software category: Analytics
Year launched: 2013
Headquarters: South Bend, IN

Vennli

Vennli operates an analytics platform to help merchants with archiving growth objectives. The service obtains customer choice data and displays it, not only showing relative advantages, but also pinpointing where growth opportunities reside.



Software category: CRM/Marketing
Year launched: 2006
Headquarters: Vancouver, Canada

VersaPay

VersaPay is a payment processing and systems company providing merchant payment services. The company has established an electronic invoicing presentment and payment (EIPP) platform to give merchants the ability to invoice customers electronically and pay for invoicing using a credit card or directly from their bank accounts.



Software category: Pricing
Year launched: 2000
Headquarters: Parsippany, NJ

Vistaar

Vistaar Technologies develops pricing software that covers the processes of analytics, price setting, promotions planning, deal management and optimization helping the user take decisions over matters such as market pricing, customer and product profitability and product forecasts between others.



Software category: Payment Processing
Year launched: 2007
Headquarters: London, U.K.

Vocalink

VocaLink provides and operates payments processing infrastructures. The company is the chosen provider of three U.K. transaction services: Bacs, Faster Payments Service and the LINK ATM Service. VocaLink is working with the U.K. banking industry to develop new payment solutions that are designed to improve access to payment systems.



Software category: Fraud Prevention
Year launched: 2009
Headquarters: Chicago, IL

Volance

Volance is a Software-as-a-Service provider of anti-fraud technology. Their flagship product is MerchantGuard Suite, a set of Web-based tools that monitor the traffic of the merchant's site and analyze their data in order to help with the decision of accepting or denying transactions.



Software category: Fraud Protection
Year launched: 2006
Headquarters: Burlington, MA

Veracode

Veracode provides cloud-based app intelligence and security verification services to protect critical data and fraud across software supply chains. The Veracode platform solution is designed to improve the security of internally developed, purchased or outsourced software applications and third-party components.



Software category: Social Media/Marketing
Year launched: 1999
Headquarters: Austin, TX

Volusion

Volusion is an eCommerce solutions provider for online businesses. Volusion offers shopping cart software for thousands of customers worldwide and is PCI-certified and listed on Visa's approved providers list.



Software category: CRM/Marketing
Year launched: 2012
Headquarters: San Francisco, CA

Wanelo

Wanelo brings a social media approach to shopping through a customer's mobile device. From the app, users can follow stores, people and collections, and browse trending products. Users can also post products from an online shop and sell them inside the app.



Software category: POS/Order Taking
Year launched: 1999
Headquarters: Richmond, Canada

WaveSoft

WaveSoft focuses on software development for the mobile point of sale industry. The company's solutions allow users to make wireless order entry, payments and line-busting applications.



Software category: Alternative Payments

Year launched: 2013

Headquarters: Redwood, CA

WePay

WePay is the payments partner to the platform economy. WePay partners closely with platforms to provide fully integrated payments and risk services.



Software category: Alternative Payments

Year launched: 1999

Headquarters: Munich, Germany

Wirecard AG

Wirecard is a software and IT company that provides outsourcing and white-label solutions for payment processing and issuing products. The company aims to provide secure real-time payment integrations and processing.



Software category: Pricing

Year launched: 2012

Headquarters: San Francisco, CA

Wiser

Wiser helps the merchant organize its pricing strategy by offering insights about the merchant's own revenue and what the competition is doing. Between their offers is WiseDynamic, a self-learning algorithm that, based on certain variables of the company and the market, optimizes pricing.



Software category: Social Media
Year launched: 2006
Headquarters: Tel Aviv, Israel

Wix

Wix is a global software platform for small businesses to operate online with millions of registered users in 190 countries. Wix was founded on the belief that the Internet should be accessible to everyone to develop, create and contribute.



Software category: CRM
Year launched: 2011
Headquarters: San Francisco, CA

Womply

Womply provides software for small businesses. The company's solutions are designed to use technology and data to grow, protect, and simplify their businesses.



Software category: Payment Processing
Year launched: 1989
Headquarters: London, U.K.

Worldpay

Worldpay is a provider of payments processing technology and solutions for merchant customers. The company operates proprietary technology platforms that enable merchants to accept a range of payment types across multiple channels.



Software category: Storefront/Shopping Cart
Year launched: 2000
Headquarters: Ulyanovsk, Russia

X-Cart

X-Cart is a PHP/MySQL-based shopping cart software for eCommerce merchants. The eCommerce software platform's features include acceptance of multiple currencies, customizable design integration with social media channels, and the ability to support other capabilities like auctions and product comparison.



Software category: Inventory Management
Year launched: 2006
Headquarters: Wellington, New Zealand

Xero

Xero is a suite of online accounting software for small businesses, accountants and bookkeepers. It enables its users to track and manage cash flow processes, invoicing, payments, reporting and pay runs. The software solution is also available on iOS and Android platforms.



Software category: Alternative Payments
Year launched: 2016
Headquarters: Newport Beach, CA

X Lab

X Lab develops an electronic wallet named Spendwallet. The device can store users' credit, debit and gift cards and doesn't work based on NFC but on a technology called Magnetic Flux Emulation, which generates a magnetic field that makes the card reader respond as if a card was swiped.

PROVIDER DIRECTORY – Providers are listed in alphabetical order.



Software category: Payment Processing

Year launched: 1999

Headquarters: Santa Monica, CA

YapStone

YapStone is a provider of online and mobile payment solutions. YapStone powers payments for marketplaces and offers payments for different marketplaces, from hospitality establishments to nonprofit organizations.



Software category: CRM/Marketing

Year launched: 2011

Headquarters: New York, NY

Yotpo

Founded in Tel Aviv, Yotpo offers a CRM service based on the reviews of the merchants' users. The features of their tool go from reviews generation by email and the display of them on the merchant's site to the use of such reviews for marketing on social media.



Software category: Mobile Payments

Year launched: 2013

Headquarters: London, U.K.

Zapp

Zapp launched its Pay by Bank app, which is designed to put real-time payments on people's mobile phones through their existing mobile banking apps or Pingit, allowing payments to happen between consumers and merchants.



Software category: Mobile Payments
Year launched: 2009
Headquarters: Gurgaon, Haryana

Zenreach

Zenreach's Marketing Services Partners program is designed to help digital marketing agencies, local search organizations, media companies and web development houses deliver digital solutions to clients.



Software category: Gifting/Split-tab
Year launched: 2013
Headquarters: New York, NY

Zola

Zola is a wedding registry aimed at transforming how couples and guests share, buy and ship wedding gifts. The company also refurbishes outdated sales systems and provides online registries.



Software category: Recurring Payments
Year launched: 1996
Headquarters: Pleasanton, CA

Zoho Subscriptions

Zoho Subscriptions offers over 30 online applications from CRM to mail, office suite, project management, invoicing, email marketing and social media management.



Software category: Social Media

Year launched: 2012

Headquarters: Reston, VA

Zoomph

Zoomph supports a marketing platform focused on covering different aspects of the deployment of a social media marketing strategy. The solution is based on the analysis and sharing of information and allows for features such as social campaign comparison and audience engagement.

The Developer Landscape™

The Developer Landscape™ is a visual breakout of where developers are concentrating their efforts. We placed the logo of each developer that delivers services in each software category.

Feedback

If you would like to be included in this report and/or would like your information to be updated, or if you have other feedback or recommendations, please contact us at developerreport@pymnts.com.

PYMNTS.com

[PYMNTS.com](https://pymnts.com) is where the best minds and the best content meet on the web to learn about “What’s Next” in payments and commerce. Our interactive platform is reinventing the way in which companies in payments share relevant information about the initiatives that shape the future of this dynamic sector and make news. Our data and analytics team includes economists, data scientists and industry analysts who work with companies to measure and quantify the innovation that is at the cutting edge of this new world.

SUGGESTED READING



The PYMNTS.com [Omni Usage Index™](#) is designed to measure consumer satisfaction with both in-store and online omnichannel features. We analyzed the survey responses of 2,413 customers to get their firsthand accounts of how the companies were incorporating omnichannel technology into their business strategies. The Index analysis combines online purchasing data with our survey data to build out the scale of consumer satisfaction.

DOWNLOAD ↓



The PYMNTS.com [OmniReadi Index™](#), powered by Vantiv, now Workday, was designed to quantify the consistency between the Web and in-store shopping experience and determine if the mobile channel is helping, hurting or simply neutral to the overall situation.

The latest Index research found that Mass Merchants retained the highest OmniReadi Index score of any industry, but scores in the space fell from 81.7 out of 100 last year to 81.3 this year.

The Index also features an interview with Drew Green, CEO of Indochino, discussing how the company has found omnichannel success despite an unconventional journey to get there.

DOWNLOAD ↓

DISCLAIMER

The Omni Developer Report™ may be updated periodically. While reasonable efforts are made to keep the content accurate and up-to-date, PYMNTS.COM: MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, REGARDING THE CORRECTNESS, ACCURACY, COMPLETENESS, ADEQUACY, OR RELIABILITY OF OR THE USE OF OR RESULTS THAT MAY BE GENERATED FROM THE USE OF THE INFORMATION OR THAT THE CONTENT WILL SATISFY YOUR REQUIREMENTS OR EXPECTATIONS. THE CONTENT IS PROVIDED “AS IS” AND ON AN “AS AVAILABLE” BASIS. YOU EXPRESSLY AGREE THAT YOUR USE OF THE CONTENT IS AT YOUR SOLE RISK. PYMNTS.COM SHALL HAVE NO LIABILITY FOR ANY INTERRUPTIONS IN THE CONTENT THAT IS PROVIDED AND DISCLAIMS ALL WARRANTIES WITH REGARD TO THE CONTENT, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT AND TITLE. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES, AND, IN SUCH CASES, THE STATED EXCLUSIONS DO NOT APPLY. PYMNTS.COM RESERVES THE RIGHT AND SHOULD NOT BE LIABLE SHOULD IT EXERCISE ITS RIGHT TO MODIFY, INTERRUPT, OR DISCONTINUE THE AVAILABILITY OF THE CONTENT OR ANY COMPONENT OF IT WITH OR WITHOUT NOTICE.

PYMNTS.COM SHALL NOT BE LIABLE FOR ANY DAMAGES WHATSOEVER, AND, IN PARTICULAR, SHALL NOT BE LIABLE FOR ANY SPECIAL, INDIRECT, CONSEQUENTIAL, OR INCIDENTAL DAMAGES, OR DAMAGES FOR LOST PROFITS, LOSS OF REVENUE, OR LOSS OF USE, ARISING OUT OF OR RELATED TO THE CONTENT, WHETHER SUCH DAMAGES ARISE IN CONTRACT, NEGLIGENCE, TORT, UNDER STATUTE, IN EQUITY, AT LAW, OR OTHERWISE, EVEN IF PYMNTS.COM HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

SOME JURISDICTIONS DO NOT ALLOW FOR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, AND IN SUCH CASES SOME OF THE ABOVE LIMITATIONS DO NOT APPLY. THE ABOVE DISCLAIMERS AND LIMITATIONS ARE PROVIDED BY PYMNTS.COM AND ITS PARENTS, AFFILIATED AND RELATED COMPANIES, CONTRACTORS, AND SPONSORS, AND EACH OF ITS RESPECTIVE DIRECTORS, OFFICERS, MEMBERS, EMPLOYEES, AGENTS, CONTENT COMPONENT PROVIDERS, LICENSORS, AND ADVISERS.

Components of the content original to and the compilation produced by PYMNTS.COM is the property of PYMNTS.COM and cannot be reproduced without its prior written permission.

You agree to indemnify and hold harmless, PYMNTS.COM, its parents, affiliated and related companies, contractors and sponsors, and each of its respective directors, officers, members, employees, agents, content component providers, licensors, and advisers, from and against any and all claims, actions, demands, liabilities, costs, and expenses, including, without limitation, reasonable attorneys’ fees, resulting from your breach of any provision of this Agreement, your access to or use of the content provided to you, the PYMNTS.COM services, or any third party’s rights, including, but not limited to, copyright, patent, other proprietary rights, and defamation law. You agree to cooperate fully with PYMNTS.COM in developing and asserting any available defenses in connection with a claim subject to indemnification by you under this Agreement.