

Payments Powering Platforms

TRACKER™

AUGUST 2018



PYMNTS.com
what's next in payments and commerce

HOW PLATFORM PAYMENTS ARE REIMAGINING RENTALS

How platform payments can
eliminate rent checks and paper
applications
– p. 6 (Feature Story)

PPRO sees \$50 million PayPal
infusion
– p. 11 (News and Trends)

This month's top platform provider
rankings
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Feature Story

It's time for rent payments to get a redesign. In this month's feature story, executives from rent payment platforms Avail and Cozy explain how platform payments are changing the ways tenants and landlords do business, eliminating paper checks and old-school applications once and for all.



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Information on PYMNTS.com and WePay



ACKNOWLEDGMENT

The Payments Powering Platforms Tracker™ is powered by WePay, 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

eCommerce platforms are raking in revenue. Global sales volume topped \$2.3 trillion in 2017 — a number projected to nearly double by 2021. It should come as no surprise, then, that online platforms are rushing to incorporate payment processing capabilities into their offerings.

Online real estate platform Zillow, for one, made waves when it [added](#) new rent payment processing features to its platform. This enables renters to apply for multiple rentals with one application — including background checks and credit reports — and also pay their rent. The features intend to help landlords avoid the time and hassle involved in screening potential tenants, and give time-strapped renters a competitive edge in the rental process.

Social media giant Facebook also has plans to expand its site's payment capabilities. According to reports, it recently [filed](#) a patent called "Processing Payment Transactions Using Artificial Intelligence Messaging Services," which describes a messenger bot that can understand and reply to users' requests. This comes roughly one year after Facebook added enhanced language processing capabilities to its chat service with the launch of Messenger Platform 2.1.

Facebook and Zillow were far from the only major players looking to carve out a slice of the payments platform pie, however. Companies in a range of industries recently rolled out new features and integrations to boost their offerings and win over new customers.



A look around the payments powering platforms world:

eBay is looking to add new payment options, especially since its split from PayPal. The eCommerce marketplace recently [announced](#) that Apple Pay will be available on its new payment platform this fall, making it possible for customers to use it in eBay's mobile app or for web purchases using the Safari browser. eBay initially plans to roll Apple Pay out to a select group of customers, then transition to its own in-house payment platform by the end of 2021.

Australian retail group Coles is hoping to make the payments process more convenient and secure across its online and brick-and-mortar environments. It recently [partnered](#) with Rambus — a digital security, semiconductor and IP products and services provider — to help make its online presence more in line with its in-store shopping experience. The pair will work to offer in-aisle checkout with multiple accepted payment forms, and add digitization and tokenization capabilities to help secure payment information and other sensitive data.

Visa is also turning to collaboration, [debuting](#) a new white-label loyalty platform created with solutions provider Axis Bank (formerly Novae). The offering will allow bank partners to provide their customers access to the platform, redeem credit card reward points and receive other promotions. More than 285,000 hotels, hundreds of airlines, a large network of car rental companies and other entertainment and travel-related players have so far signed on.

To find more on these stories, and the latest headlines from around the space, check out the Tracker's News and Trends section (p. 11).

Rethinking rent payments

More than 50 percent of U.S. bills are paid online, according to [research](#) released last year, with 61 percent of millennials saying they pay bills digitally. While most consumers prefer the convenience and speed offered by online portals, the Federal Reserve Bank of Boston [claims](#) more than 80 percent of rent payments are still made by paper check.

In the August Payments Powering Platforms Tracker™ feature story (p. 6), Ryan Coon, CEO and co-founder of Avail, and Gino Zahnd, CEO and co-founder of Cozy, discuss how new rental payment platforms like theirs are working to change the way consumers rent apartments and how landlords approve applications their applications. The pair also explains Zillow's impending arrival in the rent market, including how its entry will likely change the space.

August Tracker updates

This month's Tracker also includes a directory featuring profiles of more than 100 players in the payments platforms space, including four new additions: CardConnect, Paymetric, VersaPay and VoguePay.



5 FIVE FAST FACTS

760
MILLION

Estimated number of mobile contactless payment users by 2020



60%

Projected combined global market share of Apple Pay, Google Pay and Samsung Pay by 2023



\$300
BILLION

Projected size of the crowdfunding platform industry by 2025



39.1%

Share of online merchants that report earning more than half their eCommerce revenue from mobile orders



\$3
BILLION

Projected value of transactions made via digital platforms in Africa by 2020





**FOR
RENT**

**HOW
PLATFORM
PAYMENTS ARE
REIMAGINING
RENTALS**

FEATURE STORY

"One of the biggest challenges we've faced is establishing trust."

GINO ZAHND,
CEO and co-founder of Cozy

Consumers, particularly millennials, are increasingly paying their bills online. According to research from 2017, more than [50 percent](#) of bills in the U.S. are paid online, with 61 percent of those payments coming from millennials.

Why, then, does the rent check endure? Most consumers say they prefer to make payments online, thanks to the speed and convenience of online portals, but the Federal Reserve Bank of Boston claims that more than [80 percent](#) of rent payments are still paid with paper check or cash — despite frictions that plague such payments, like slower transaction times and security flaws.

In a recent interview, Ryan Coon, co-founder and CEO of rent payment platform [Avail](#), told PYMNTS the one reason he thinks the use of paper checks for rent payments persists: It's a system that's widely understood, can be accessed by anyone and doesn't have many fees

associated with it. This makes it difficult for alternative methods to make their mark.

But, change could soon be on the way. Avail, along with its companion in the space, [Cozy](#), are part of a growing group of online platforms looking to upend the rental process. They're hoping to eliminate not just paper rent checks, but also paper applications and legacy systems that slow down the rental process. The space has already attracted plenty of big players — most recently with the entrance of online real estate company Zillow, which [announced](#) earlier this month that it would roll out new application and rent processing features.

For this month's Payments Powering Platforms Tracker™ feature story, PYMNTS caught up with Coon, as well as Gino Zahnd, CEO and co-founder of Cozy, to find out what is stalling rent payment innovation, and what Zillow's entrance means for the industry.

Feature Story

Easing the application process

Paper checks may be nearly ubiquitous when it comes to renting real estate, but that doesn't mean they are without flaws.

Zahnd pointed out that finding and paying for a new apartment has long been considered a necessary, but particularly painful process — and one that is ripe for improvement.

Potential tenants are often forced to fill out extensive, time-consuming applications — and the experience isn't much better for landlords. They're stuck reviewing applications that often include more information than necessary, and, once a property has been rented, chasing down delinquent payments from those who have yet to pay up.

"The rental process has historically been filled with friction, from listing to move-out," Zahnd said. What surprised him and his team during the birth of Cozy was just how much time both landlords and tenants waste when dealing with paper applications.

To address this, solutions like Avail and Cozy offer streamlined application processes with more limited sets of information that speak directly to what landlords need to know, saving time for both parties. In the case of Cozy, that means only asking tenants about things that matter

“THE RENTAL PROCESS
HAS HISTORICALLY
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FRICTION, FROM
LISTING TO MOVE-OUT.”



to landlords, such as employment status, income and whether they have a criminal record.

Avail, meanwhile, automates and expedites the application review process by partnering with credit agencies like TransUnion. It also helps landlords list their vacant properties on websites and platforms, attracting more potential tenants.

Coon noted that putting apartment applications online helps make the process more secure. Paper applications can be lost, stolen or even thrown away, allowing bad actors to get their hands on sensitive information.

"If you go and apply for an apartment in Chicago, for example, you just walk up to someone's unit or office, write down all your information on a piece of paper and hand it over to them," he said. "That certainly isn't secure."

Bringing rent payments online

Matching a tenant to a vacant home is only half the battle for those dealing with real estate rentals.

After they move in, tenants deal with the frictions and issues surrounding paper checks for rent. Landlords also face their own litany of payment-related issues, from delinquent tenants who dodge requests for payment, to the relatively time-consuming process of waiting for checks to arrive via mail, and waiting again for them to clear once deposited into a bank account.

Online payments can offer solutions to most of these payment problems, Coon and Zahnd claimed. For example, Zahnd noted that, once armed with online payment capabilities, many tenants choose to set up automated payments, which helps eliminate late or forgotten payments and allows landlords to know exactly when they can expect money to reach their accounts.

Accepting rent payments online is not without roadblocks, the pair said.

"One of the biggest challenges we've faced is establishing trust," Coon said. "Because these payments are such large dollar amounts, we've had to work really hard to establish trust between us, landlords and tenants. We've invested in having full-time, basically round-the-clock customer support, to make sure we're available and ready to answer questions or problems from tenants or landlords whenever they come in."

Platforms must keep in near constant communication with landlords, customers and payment providers, Zahnd



explained, so each party knows what to expect when it comes time to pay the rent.

"Those types of design and communication challenges are where the true difficulty lies, and where the investment has to be made, assuming your tech is solid. It's taken us half a decade to have a sharply honed product, in that regard," Zahnd said. "And as far as we're concerned, we still have tons of improvements to make."

The future of rentals

While the vast majority of rent payments are still paid via paper check, the new features offered by Zillow could shrink that statistic.

Zillow's new offerings should bring attention, and customers, to the online rental market, Zahnd said,

increasing the total volume of online rent payments. That increase in revenue will help support other players in the space that offer similar services.

"We're excited to see Zillow enter our market," he said. "The U.S. rental market is massive, and we've seen a number of billion-dollar companies operate in real estate listings. There's room in the market for multiple successes."

But competing players like Cozy and Avail will need to keep pace with Zillow's offerings and features, both executives noted. Zahnd said Cozy bolstered its platform in [2017](#) by adding features such as renter's insurance and maintenance, and this year it has [added](#) document uploading and sharing, as well as automatic late fee features.

Coon, meanwhile, agreed that the emergence of Zillow and other big-name players would bring increased attention, awareness, and hopefully, revenue, to the industry. He also noted that it would force existing providers to differentiate themselves via more comprehensive features.

"It's all about bringing everything the landlord needs to one place," he said.

Paper checks may have long dominated the rental realm. But now, it seems, at long last, that rent may finally be getting the redesign it needs, thanks to the power of platform payments.



NEWS AND TRENDS

Mobile movements

Samsung trims Samsung Pay access

Technology giant Samsung is shuttering access to its Samsung Pay mobile payment platform on lower-priced smartphones, according to recent [reports](#). The move to only offer the eWallet on higher-end devices aims to reduce costs, as Samsung must spend approximately \$4.50 each time a new device registers with the platform. Narrowing access would likely not have a large impact on the total volume of funds transferred via Samsung Pay, though, as most budget-friendly phone users are teens or seniors, two demographics that rarely use the service.

Others in the space don't seem to be following Samsung's lead, however. Competitor LG recently announced it would add to the number of devices that can tap into its LG Pay mobile payment platform. The company has rolled out eight new phones at various price points this year, and included LG Pay capabilities on all but one.

Snapchat pulls P2P platform plug

Social media platform Snapchat is also reducing access to its Snapcash mobile peer-to-peer (P2P) payment platform, shuttering the service entirely. The company is reportedly [planning](#) to cut access to it later this month,



marking the end of Snapchat's four-year partnership effort with payment services company Square.

Initially meant to help users split restaurant bills or make other payments, Snapcash became a way to pay adult performers for private Snapchat content. What's more, rival apps like Venmo, PayPal, Zelle and Square Cash already give users plenty of ways to pay friends back, possibly resulting in low Snapcash usage. A spokesperson confirmed the planned Snapcash termination, adding that users would receive in-app and support site notifications. The move is believed to be a cost-cutting measure, as Snapchat burned through \$1.1 billion in five quarters — not counting acquisitions.

International endeavors

Mastercard, Selcom collaborate on cashless platform

A payments giant is turning to a new partner to boost mobile payments in Tanzania. Mastercard and connectivity solutions provider Selcom recently [announced](#) they have teamed up on a variety of payment solutions in the country. Tanzania has a high rate of mobile money account usage, and Selcom plans to introduce a Mastercard card linked to a mobile wallet that enables users to withdraw cash and pay in-store or online.



Local eCommerce merchants will also gain access to the Mastercard Payments Gateway Services platform through the new partnership. As a result, eTailers can accept web purchase payments from both local and international users. In a statement, Raghav Prasad, division president of Mastercard's Sub-Saharan Africa sector, said the pairing would "ensure Tanzanians have access to relevant financial tools."

Challenges of offering local payment options

No matter the country, when consumers shop online they expect to pay in their local currencies, using payment methods that they are familiar with. International companies are eager to please consumers in every country in which they operate, but worldwide technological realities and cultural habits have resulted in some 300 "significant" forms of local payment options, according to an [estimate](#) from U.K.-based cross-border ePayments platform provider PPRO Group.

There are "a lot of dollars left on the floor" by merchants who fail to provide enough local payment options, James Booth, PPRO's vice president and head of new business, said during a recent PYMNTS interview. According to PPRO, 50 percent of online shoppers have abandoned a transaction because the eCommerce operator failed to offer a preferred option.

Partnering providers

PPRO gets \$50 million from PayPal

PayPal has a new partner, recently investing \$50 million in a PPRO Group funding round that saw contributions from

returning investor HPE Growth Capital and Citi Ventures. PPRO plans to use the funds to expand its payments platform, according to an [announcement](#), including the international presence of its alternative payments-acquiring operations. The funding comes on the heels of a PayPal-PPRO agreement that the latter will provide a range of payment options for the former's merchant roster, which expands the choices consumers have when making cross-border payments. The investment is expected to close in Q3 2018.

Coles, Rambus collaborate on payment platform

Australian retail group Coles has [announced](#) a new partnership of its own, tapping Rambus — a digital security, semiconductor and IP products and services provider — to power its digital payment processes via the Rambus Unified Payment Platform. The integration will allow Coles' collection of retailers to meld their internet presence with in-store shopping by offering in-aisle checkout with multiple accepted payment forms.

In a press release, Jerome Nadel, Rambus' senior vice president and chief marketing officer, noted that the partnership aims to provide increased security, especially for direct credit and debit payments. The platform offers omnichannel payment processing, capable of digitizing and tokenizing payments, gift cards, loyalty cards, coupons and receipts, bringing them into one mobile app customers can download and use.

Chairish partners with UPS

While Coles searches for convenient and secure transactions, home furnishing eCommerce marketplace Chairish is seeking faster shipping — it has struck a deal with shipping and logistics firm UPS. Chairish's chairman



and founder, Gregg Brockway, in a recent interview with PYMNTS' Karen Webster, called the move the "first-of-its-kind in the industry." The deal gives Chairish's sellers the ability to take a purchased item to any UPS location, drop it and go. UPS will then package it, ship it for a flat fee, and track the item to its final destination.

The move aims to attract more sellers and buyers to the Chairish platform, offering merchants more convenient shipping processes and customers a consistent, reliable experience. Among the biggest challenges Chairish faces, particularly for sellers, is getting the "chic and unique" items for which it is known into buyers' hands, Brockway said.

"We are not the Amazon model, where everyone ships into the central hub warehouse and then we ship out from there," he told Webster. Instead, Chairish sellers must deal with the challenge of packing and coordinating items' shipments directly from their homes or shops to buyers scattered throughout the country.



eBay acquires Qoo10

Some may be turning to new corporate partners to boost sales, but eBay seems more focused on acquiring allies. The company recently [announced](#) it had purchased Japanese eCommerce platform provider Qoo10 to bolster its international eCommerce presence. Qoo10 was created as a hyperlocal marketplace that allowed

merchants to sell products across Asia. During an April quarterly conference call, eBay chief financial officer Scott Schenkel said the acquisition would generate an annual \$1 billion in gross merchandise volume (GMV) per year. eBay reported a GMV of about \$23.6 billion in Q1 2018, a 13 percent increase from the year-ago figure.

The move was announced in a 10-K filing with the Securities and Exchange Commission (SEC), which noted eBay had completed its acquisition of Giosis Pte. Ltd.'s Japan business, including the Qoo10 platform, for \$306 million in cash and relinquished its existing equity method in Giosis. The deal's total value reportedly reaches \$572 million, based on the \$306 million cash price and \$266 million in company shares.

New and noteworthy

eBay adds Apple Pay, other features

Qoo10 isn't eBay's only addition, however. The online auction platform also [announced](#) that Apple Pay will become the newest payment option on its payment platform this fall, enabling customers to use it on the eBay mobile app or for web purchases using the Safari browser. The Apple Pay option will roll out slowly, with select marketplace customers gaining access in the first phase of its introduction, but eBay's goal is to make a transition to its own in-house payment platform by the end of 2021.

The eCommerce platform has been looking to offer customers new payment integrations since it walked away from its official relationship with PayPal, formally parting ways in 2015 when the latter spun out as a standalone firm. As their contractually mandated

partnership is drawing to a close, eBay is now working with Amsterdam-based payment solutions company Adyen to construct its own payment system. It also recently [added](#) a new image search feature to its mobile app, enabling users to drag and drop images into the search bar. The functionality is powered by artificial intelligence (AI) and utilizes deep networks to process the images.

Zillow helps users submit rental applications, pay rent

Time-strapped renters have a new way to get a competitive edge when finding new apartments or paying rent. Online real estate company Zillow [announced](#) new tools in late July, enabling renters to pay rent and apply for multiple rentals with one application. The tools aim to assist with the rental process and help landlords avoid the time and hassle it takes to screen potential tenants.

Zillow's new offerings boast a flat rate of \$29 to submit an application an unlimited number of times during a 30-day timeframe, including a credit report provided by Experian, an eviction history and a background check. It also offers online payments, with renters able to pay their monthly rent through debit or credit cards, or by setting up automatic payments. The new features remove the hassle landlords and managers endure when screening renters, Zillow said. It also allows them to process rent payments via the Zillow Rental Manager — the platform they use to manage their listings.

Five million individuals visit Zillow's rental sites and mobile apps each month, according to a press release.

Based on the results of an upcoming company survey, 59 percent of renters want to send applications and 57 percent want to pay their rent online.



Facebook's payments platform patent

Facebook is continuing its forays into commerce, [filing](#) a patent for a messaging bot that enables users to pay for items within its chat function. The patent, "Processing Payment Transactions Using Artificial Intelligence Messaging Services," describes a bot that can understand and reply to users' requests, according to reports. An included illustration shows a chat between a consumer and a coffee shop bot, with the bot telling

the user the price of a beverage, the user confirming he wants to purchase it and the bot asking for a payment method and placing the order. It can also create order numbers and offer pick-up times, using natural language processing (NLP) to accomplish all the tasks.

The news comes about a year after Facebook added enhanced NLP capabilities to its chat service with the launch of Messenger Platform 2.1. The updates aimed to facilitate communication between businesses and customers, according to a company [blog post](#).

Visa debuts omnichannel loyalty platform

Payments processor Visa seems to have its eyes set on loyalty. The company recently announced the [debut](#) of its omnichannel digital points redemption platform, Visa Loyalty Solutions (VLS), for all issuing banks in

Latin America and the Caribbean (LAC). The white-label platform allows consumers to exchange loyalty points anytime and from any device, and was co-created with Axis Bank (formerly Novae). It targets Visa's bank partners, allowing issuing banks to enable customers to redeem credit card reward points and receive other promotions. More than 285,000 hotels, hundreds of airlines and a wide network of car rental companies, as well as players in several entertainment and travel-related industries have signed on to the platform, according to a press release.



Methodology | Top Ten Rankings

The PYMNTS.com Payments Powering Platforms Tracker™ gives an overview of current B2B payment platform trends and activities. Companies included in the Tracker Scorecard have been scored on five primary criteria:



Methodology | Top Ten Rankings

The Top 20 rankings represent the highest scoring companies in the Tracker's Scorecard based on PYMNTS' proprietary methodology. The methodology evaluates providers based on the speed, flexibility, processing, security, risk management, compliance, enablement and value-added services they offer.

PAYMENTS POWERING PLATFORMS TOP 10

01		SCORE 92	06		SCORE 77
02		SCORE 91	07		SCORE 73
03		SCORE 83	08		SCORE 71 TIE
04		SCORE 81	08		SCORE 71 TIE
05		SCORE 78	10		SCORE 70

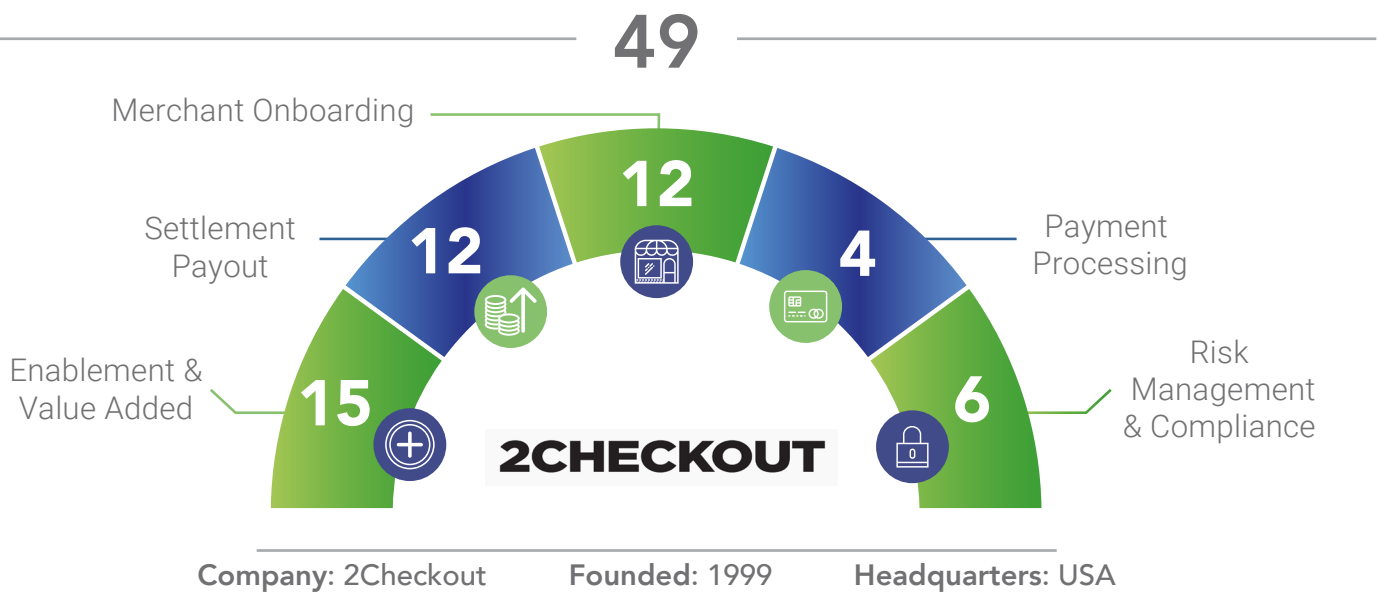
PYMNTS will periodically update scores based on new developments. If you would like your company to be considered for inclusion in the Tracker's Scorecard, or if you wish to have an existing listing reconsidered for an update, please head over to our [profile submission/update page](#).

Scorecard

Note: Companies are listed in alphabetical order.

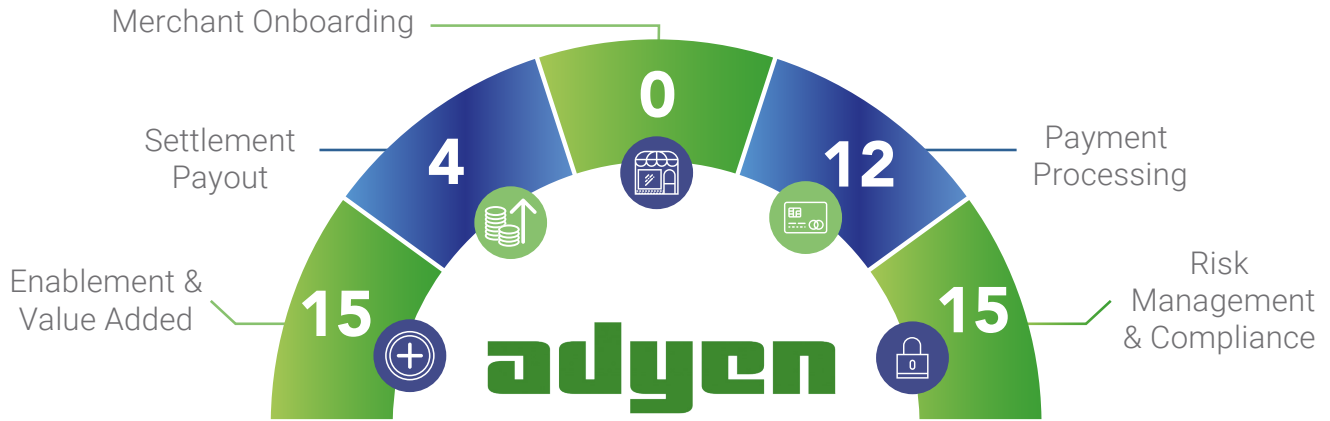


2C2P is a Singapore-based payment services provider offering services for online and mobile merchants, banks and other financial institutions.



2Checkout is a payment platform that enables merchants to accept online and mobile payments from customers. The platform is used by over 50,000 merchants and supports transactions in 196 countries through eight payment methods, 26 currencies and 15 languages.

46



Company: Adyen

Founded: 2006

Headquarters: Netherlands

Adyen is a technology company that aims to provide businesses with a single solution to accept payments anywhere in the world. The company offers an end-to-end infrastructure connecting merchants directly to Visa, Mastercard and 250 other payment methods globally.

48



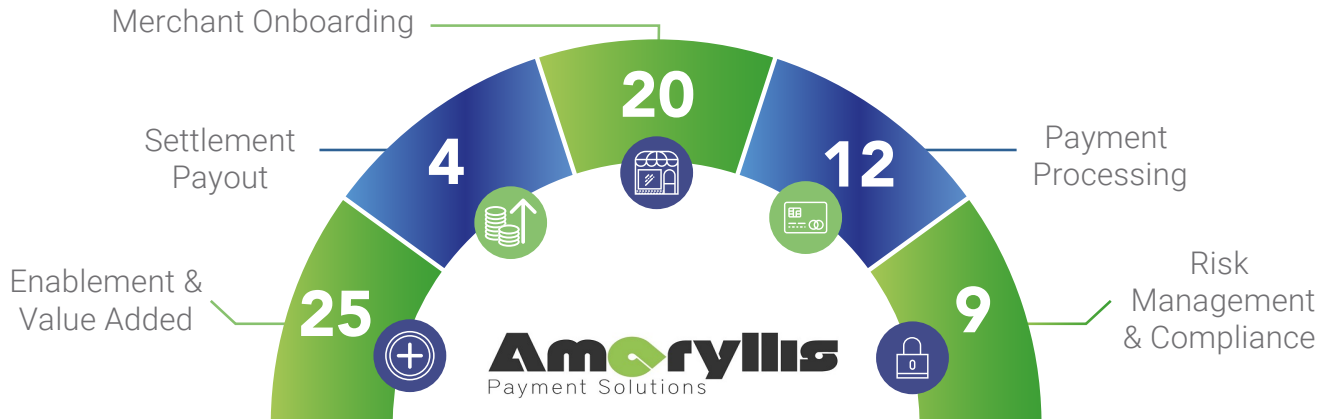
Company: Airpay

Founded: 2012

Headquarters: India

Airpay offers online payment gateway solutions for eCommerce and retail markets. The company's solutions include a PCIDSS Compliant IVR Payment Gateway, along with net banking and mobile Point-Of-Sale systems.

70



Company: Amaryllis Payment Solutions

Founded: 2015

Headquarters: USA

Amaryllis' customized and modular solution is intended to solve the unique business needs of each acquirer or third-party payment model, providing functionality such as instant onboarding, split payments, payout management and reconciliation.

51

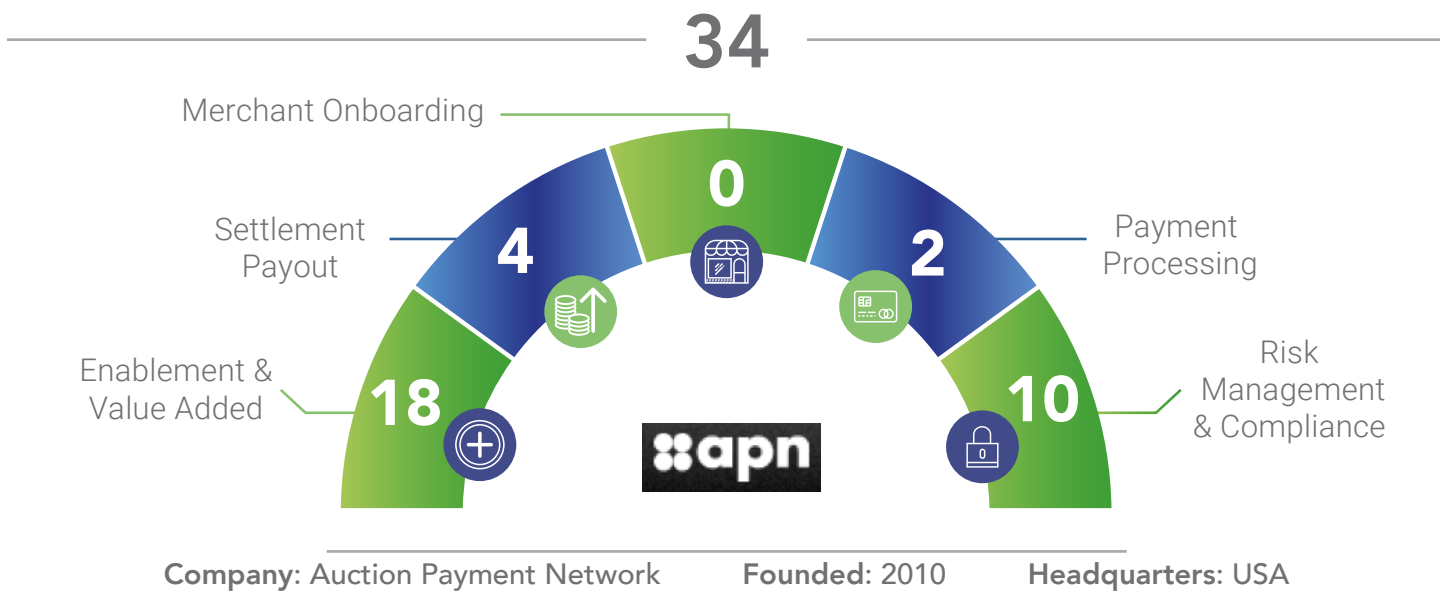


Company: Atom Technologies Ltd

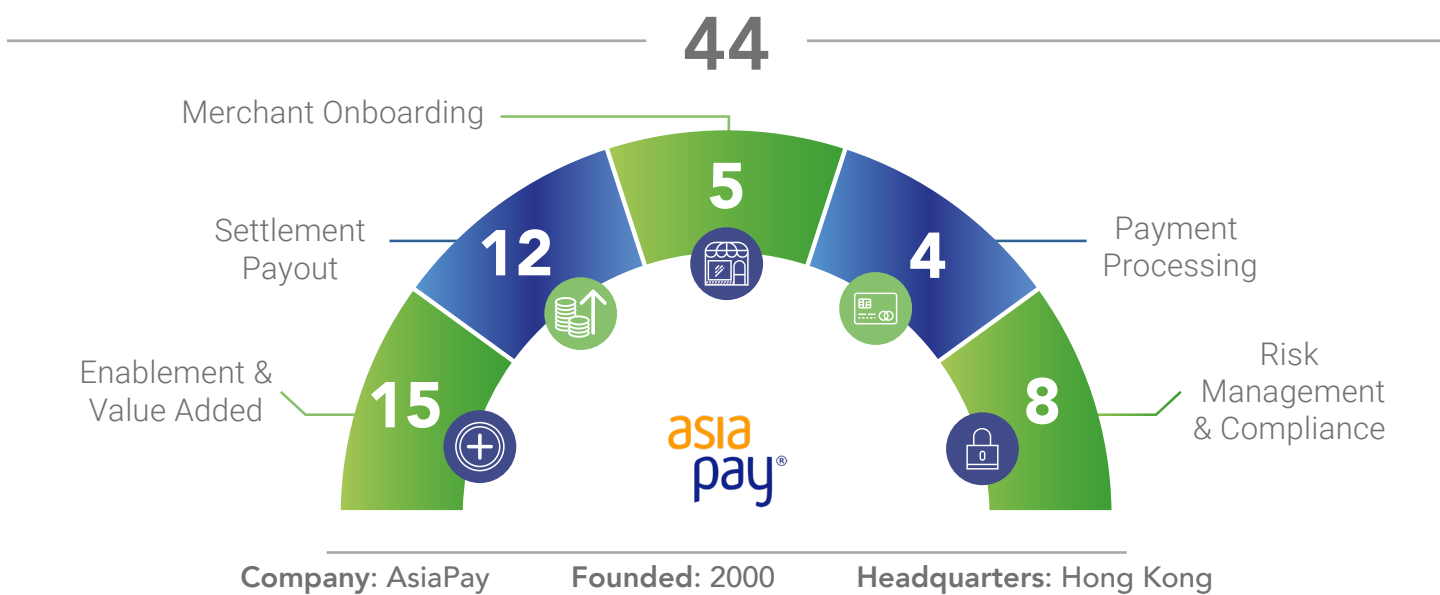
Founded: 2006

Headquarters: India

Atom Technologies is an omni channel payment services provider offering a range of secure, efficient payment services and solutions through online and offline platforms.



Auction Payment Network (APN) is a provider of online payment processing solutions for online sellers. The company also offers invoicing, reporting and reconciliation services in a PCI-complaint environment.



AsiaPay is a payment services provider, electronic payment solution and technology vendor. It focuses on integrated electronic payment processing solutions and services for banks and eCommerce businesses, including credit cards, debit cards, bank accounts and online banking, among other payment methods.

43



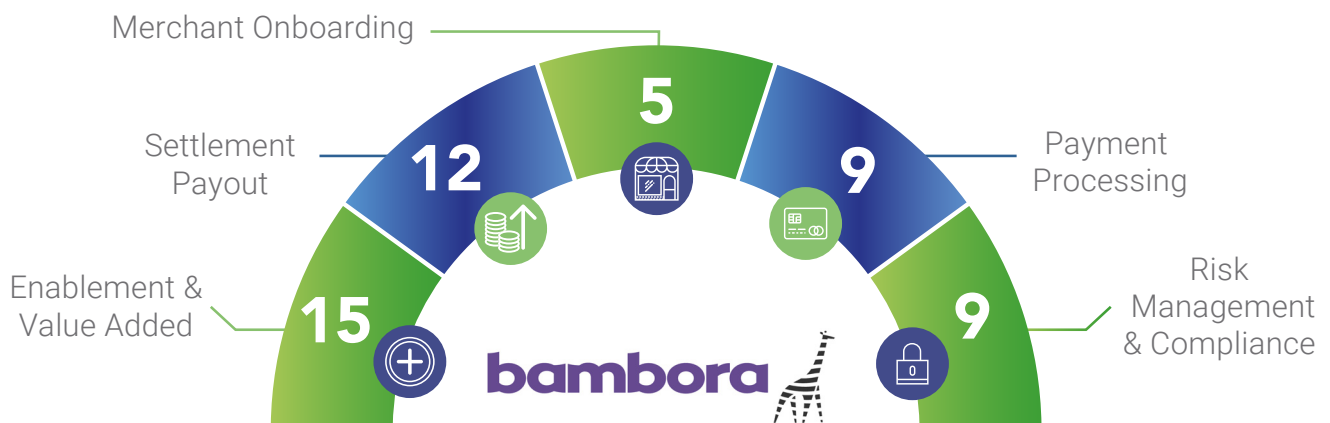
Company: Authorize.Net

Founded: 1996

Headquarters: USA

Authorize.Net is a payment gateway service provider allowing merchants to accept credit card and electronic check payments through their website and over an IP connection.

50



Company: Bambora

Founded: 2015

Headquarters: Sweden

Bambora offers payment solutions for small and medium-sized businesses (SMBs). The company's simple-to-launch platforms integrate with existing operations to help small businesses accept new payment types.

41



Company: Billing Tree Founded: 2003 Headquarters: USA

BillingTree offers payment processing and compliance solutions. Its services are primarily designed to serve the healthcare, education, consumer finance and telecom industries, among others.

54



Company: Bluefin Payments Systems Founded: 2007 Headquarters: USA

Bluefin Payment Systems develops integrated, secure payment technologies for independent software vendors, large enterprises and small and medium-sized businesses. Also, it provides point-to-point encryption solutions.

69



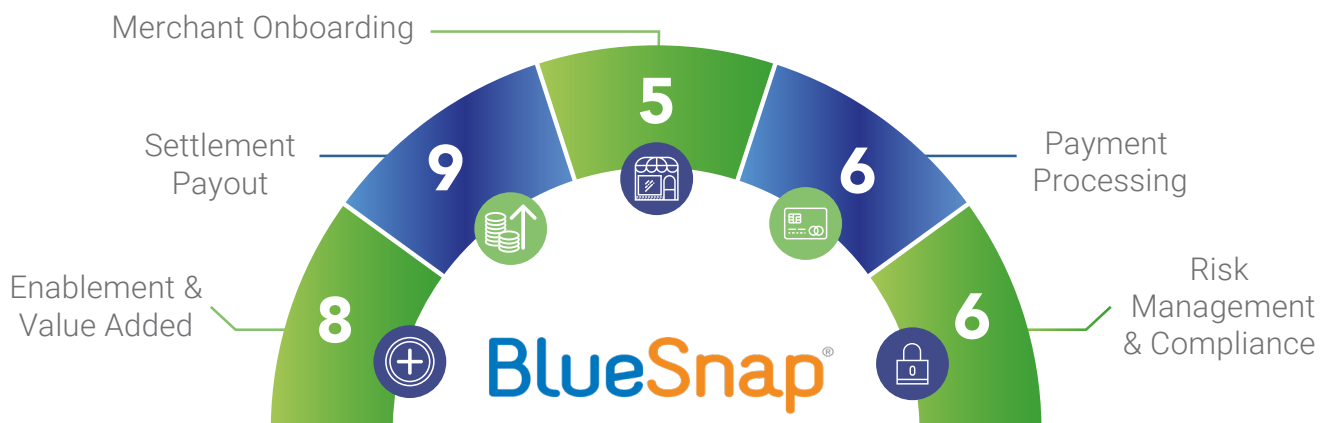
Company: BluePay

Founded: 2003

Headquarters: USA

BluePay provides credit card payment processing services for enterprises, small and medium-sized businesses in the United States and Canada. The company also offers real-time settlement, reporting, reconciliation and security features such as tokenization and point-to-point encryption.

34



Company: BlueSnap

Founded: 2002

Headquarters: USA

BlueSnap is a global payments technology company that aims to optimize global and mobile checkout and drives higher payment conversions. The company's Powered Buy Platform is designed to boost growth for businesses.

69



Company: Brainree Founded: 2007 Headquarters: USA

Brainree provides the global commerce tools to build businesses, accept payments and enable commerce for their users.

49

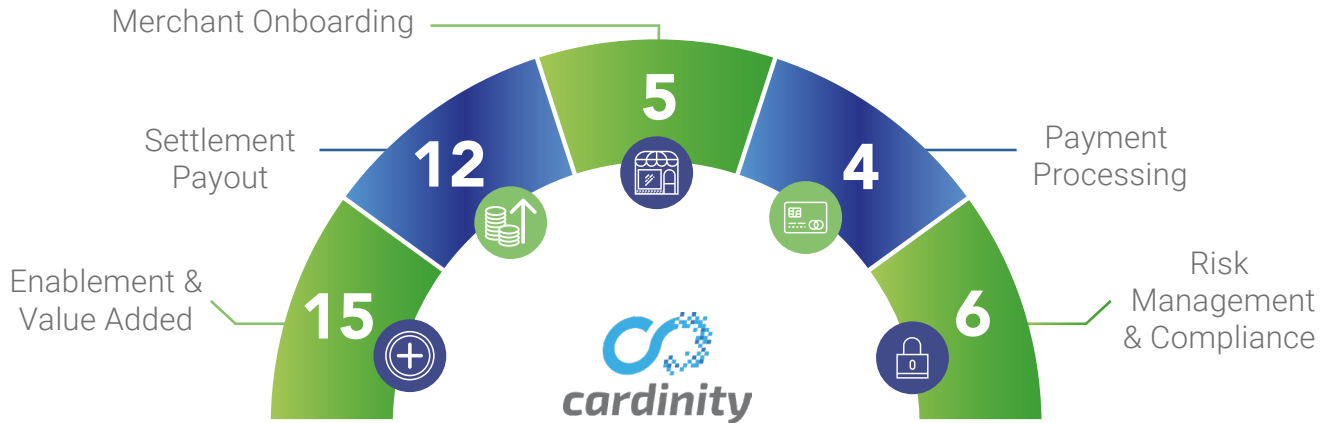
New!



Company: CardConnect Founded: 2006 Headquarters: USA

CardConnect is an electronic payment processing solutions provider for merchants and enterprises.

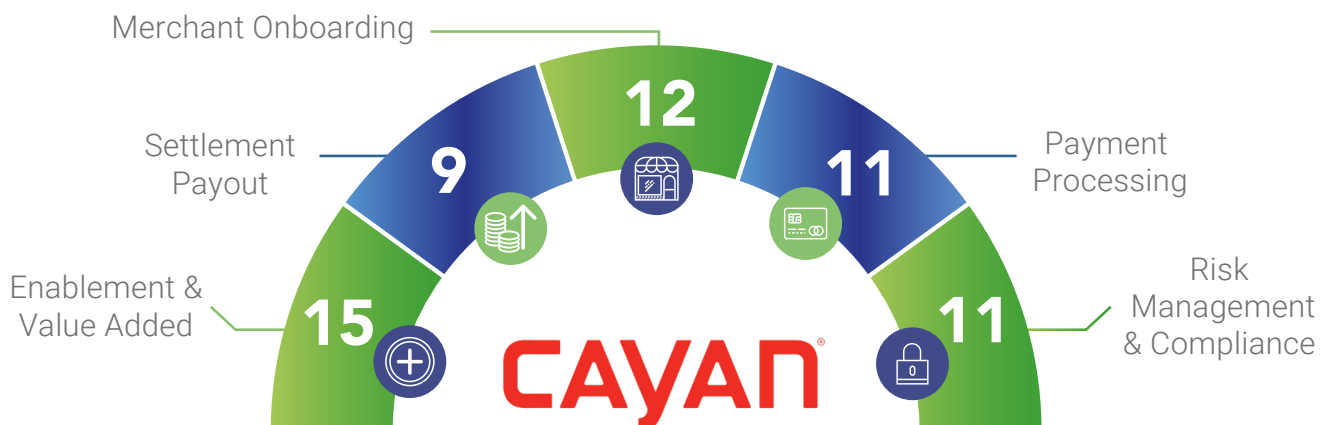
42



Company: Cardinity **Founded:** 2007 **Headquarters:** Lithuania

Click2Sell offers Cardinity, a licensed payment institution regulated by the Central Bank of the Republic of Lithuania and active in the European Union. The company is registered to provide Visa Europe and Mastercard with International payment cards processing platforms in the European Union.

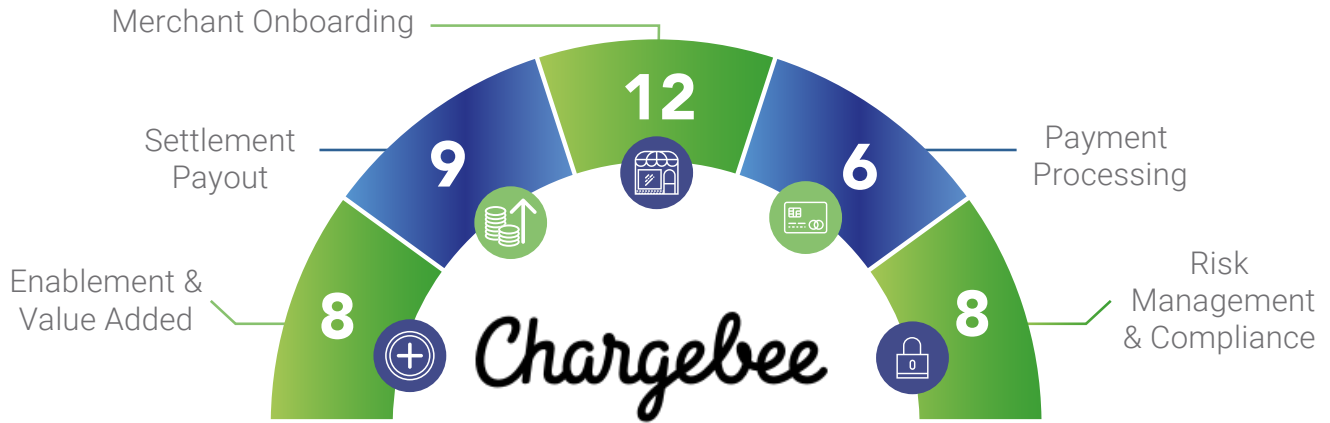
58



Company: Cayan **Founded:** 1998 **Headquarters:** USA

Cayan is a provider of platform payment technologies. The company works to streamline the buying process by providing credit card payment acceptance solutions for small businesses.

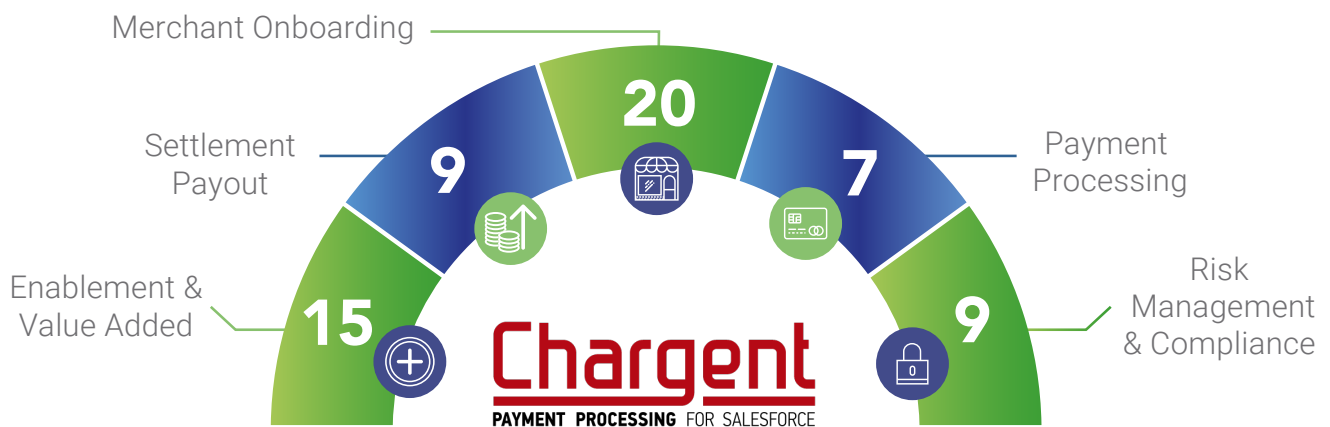
43



Company: Chargebee **Founded:** 2011 **Headquarters:** USA

Chargebee is a subscription management and recurring billing platform. The company's solution enables users to send invoices as well as manage and analyze their eCommerce businesses.

60

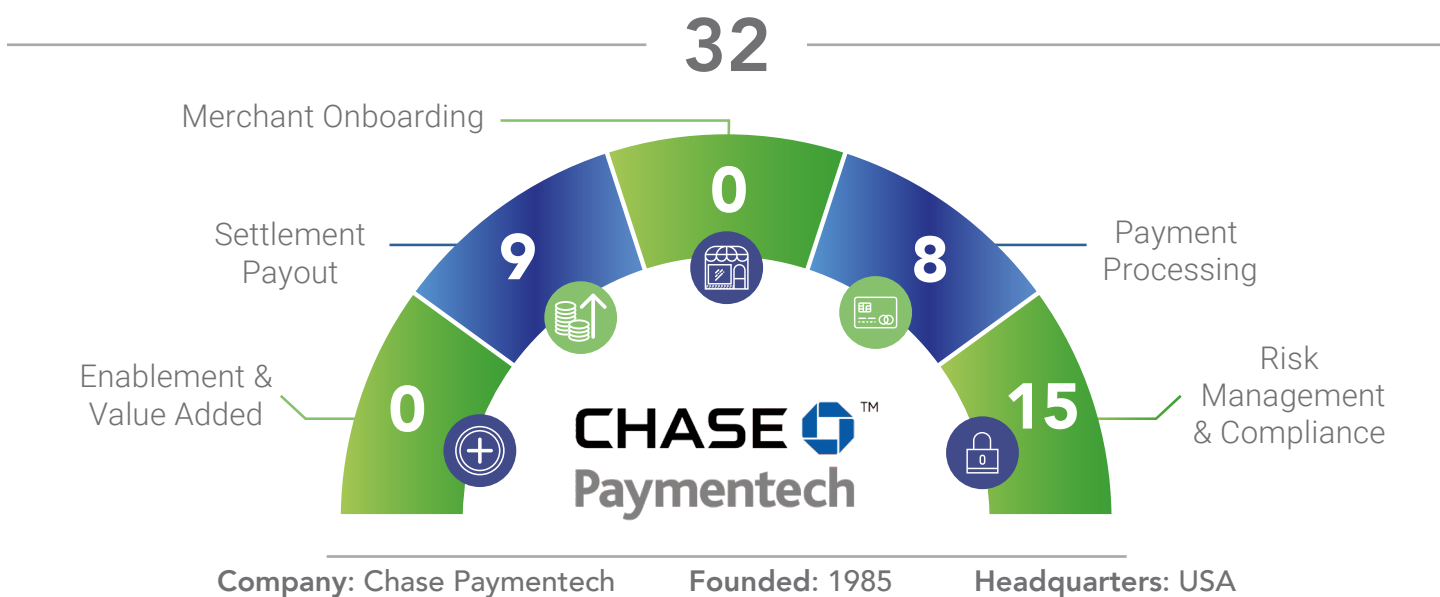


Company: Chargent **Founded:** 2012 **Headquarters:** USA

Chargent develops payment applications and gateways. The company's products include Payment Processing for Salesforce a payments application on the Salesforce AppExchange. Chargent offers credit card and ACH acceptance and offers recurring billing, and customer data management features.

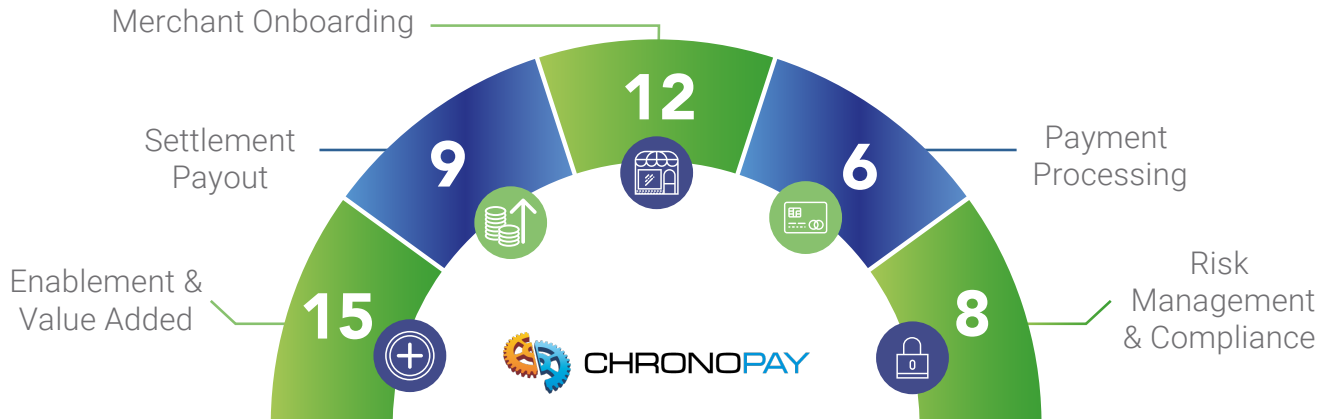


Charity Checkout is a social enterprise that offers customized payment processing systems, websites and fundraising platforms for its clients across the U.K. The company has helped charities raise over £9 million in online donations.



Chase Paymentech offers payment processing, including both mobile payment processing and POS processing, along with authorization services, analytics, security features and other solutions.

50



Company: ChronoPay

Founded: 2003

Headquarters: Netherlands

ChronoPay is an internet payment service provider enabling eCommerce companies to accept bank cards and electronic cash online payments for their goods and services. Its solutions are designed for airlines, tourism, retail trade, entertainment industry, publishing and education industries.

58



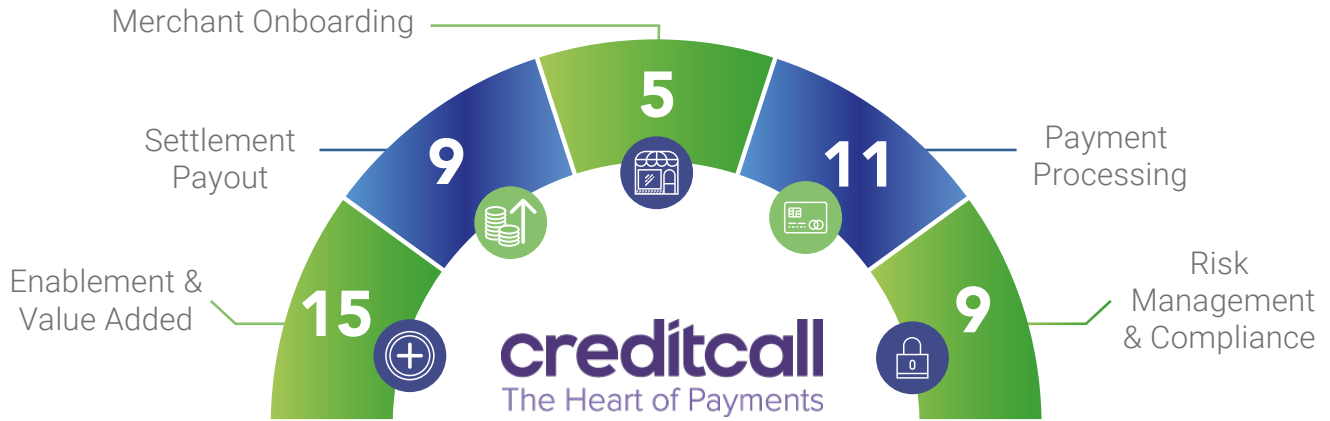
Company: Clarus Merchant Services

Founded: 1999

Headquarters: USA

Clarus Merchant Services is a payment processor that provides POS solutions, online payment processing and other services to companies, such as ERPs.

49



Company: Creditcall

Founded: 1997

Headquarters: USA

Creditcall provides a mobile processing platform for attended, unattended and online retail environments. The company also offers an EMV-certified payment gateway, EMV mitigation services and other payment services.

48



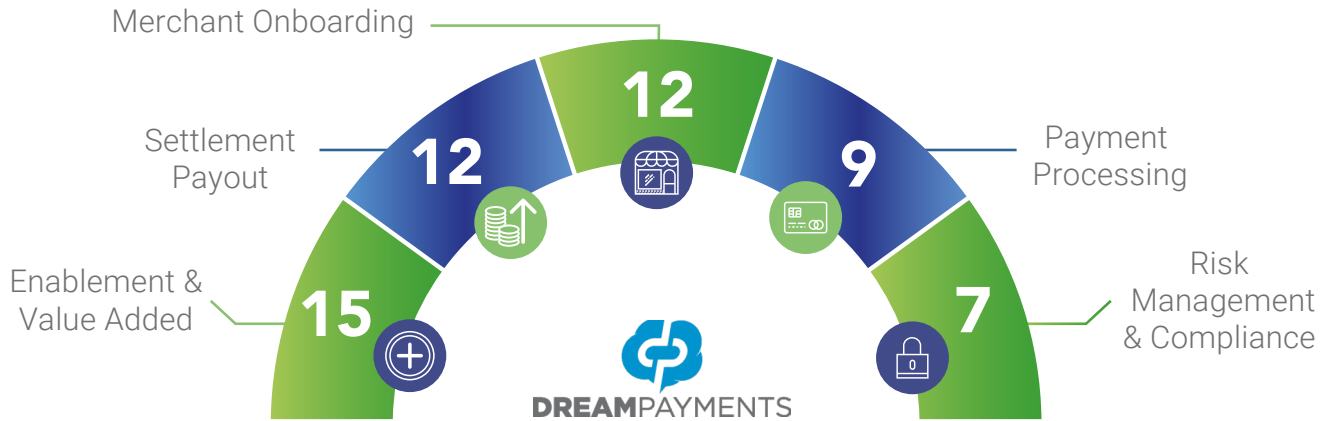
Company: CyberSource Payment Management

Founded: 2010

Headquarters: USA

CyberSource, a payment gateway and merchant services provider, focuses on the active management of the payment process, from payment acceptance and order screening through reconciliation and payment security.

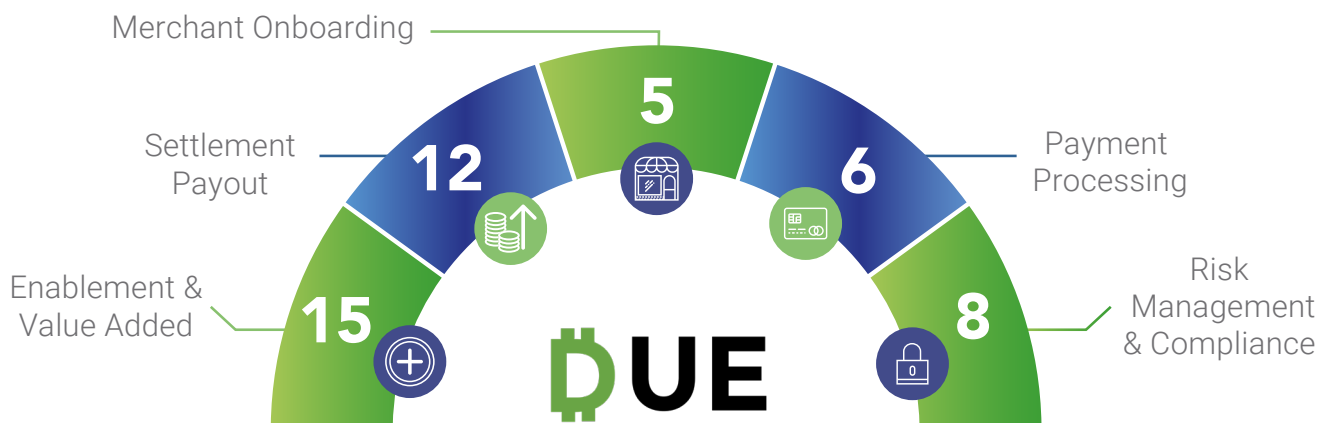
55



Company: Dream Payments **Founded:** 2014 **Headquarters:** Canada

Dream Payments enables merchants to sell everywhere using mobile devices. Its cloud-based payments platform combined with its mobile point-of-sale (mPOS) device allow merchants to accept credit and debit cards, access rich analytics and reports, and provide digital receipts to customers.

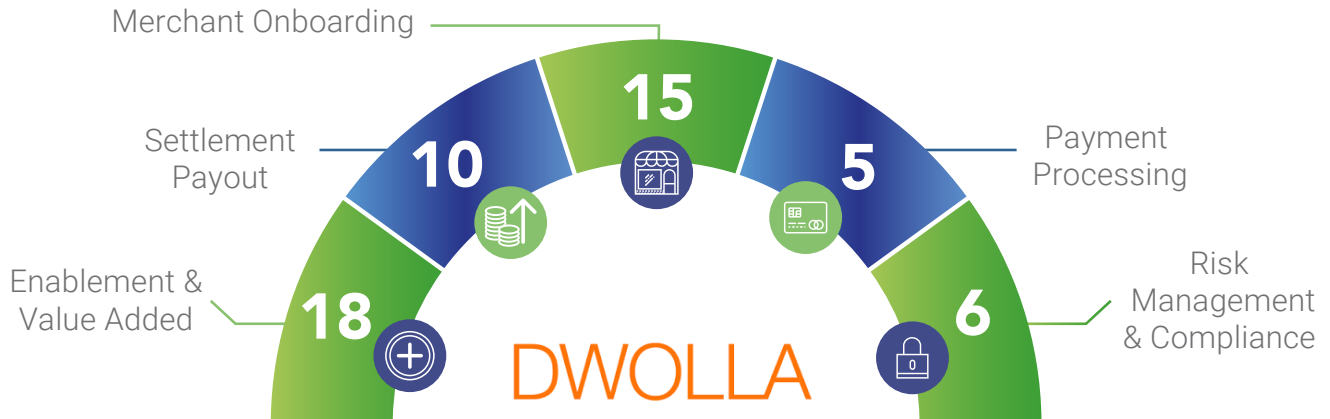
46



Company: Due **Founded:** 2015 **Headquarters:** USA

Due provides time tracking and invoice tools for small business owners and freelancers. It offers a digital wallet, online bank and online payment acceptance services.

54



Company: Dwolla

Founded: 2010

Headquarters: USA

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

61



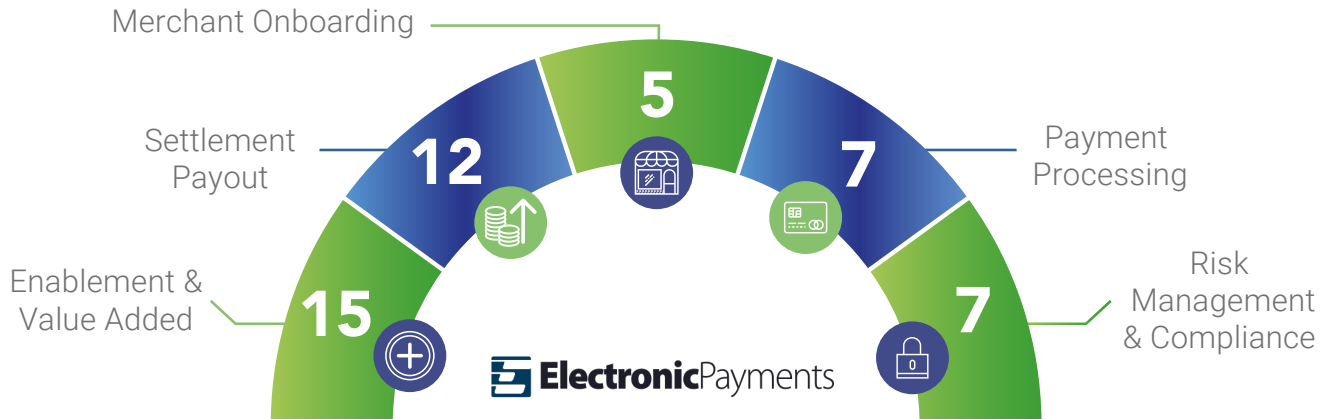
Company: Elavon

Founded: 1991

Headquarters: USA

Elavon provides payment processing solutions, credit card transaction services and loyalty programs designed for enterprises and small businesses.

46



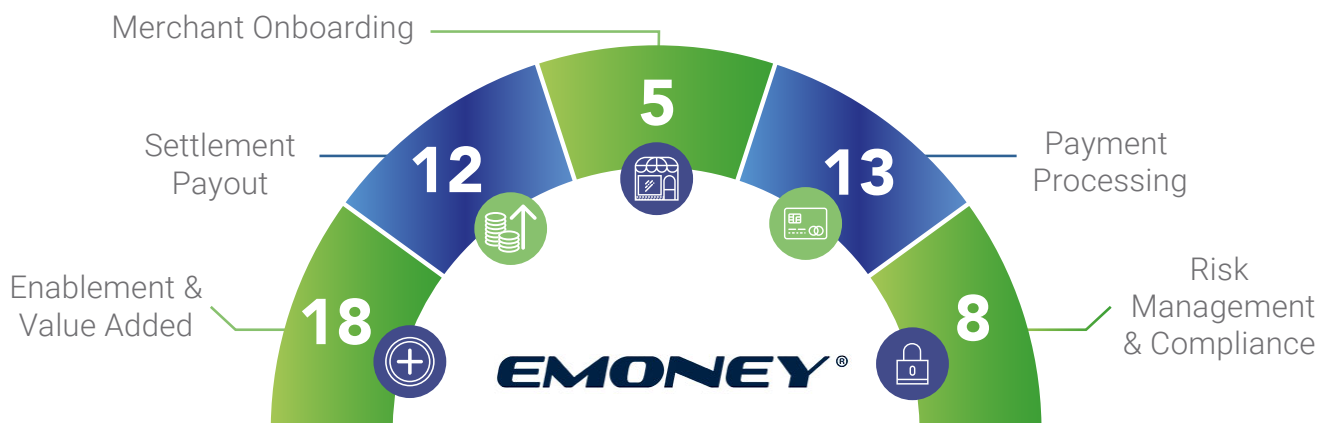
Company: Electronic Payments

Founded: 1998

Headquarters: USA

Electronic Payments is a payments processing company that is continuously evolving its offerings to meet the expanding needs of its business partners. From EMV-ready solutions to advanced point-of-sale (POS) systems, its products are customizable and may be tailored exclusively to each business partner.

56



Company: eMoney

Founded: Unknown

Headquarters: USA

ETS developed and maintains the eMoney Commerce Platform, an end-to-end encrypted solution. The platform processes face-to-face and back-office transactions, along with payment via eCommerce and mobile payment applications.

40



Company: EPX

Founded: 1979

Headquarters: USA

EPX is a unified processing platform. The company offers end-to-end payment solutions for merchants, banks, ISOs and other businesses.

48



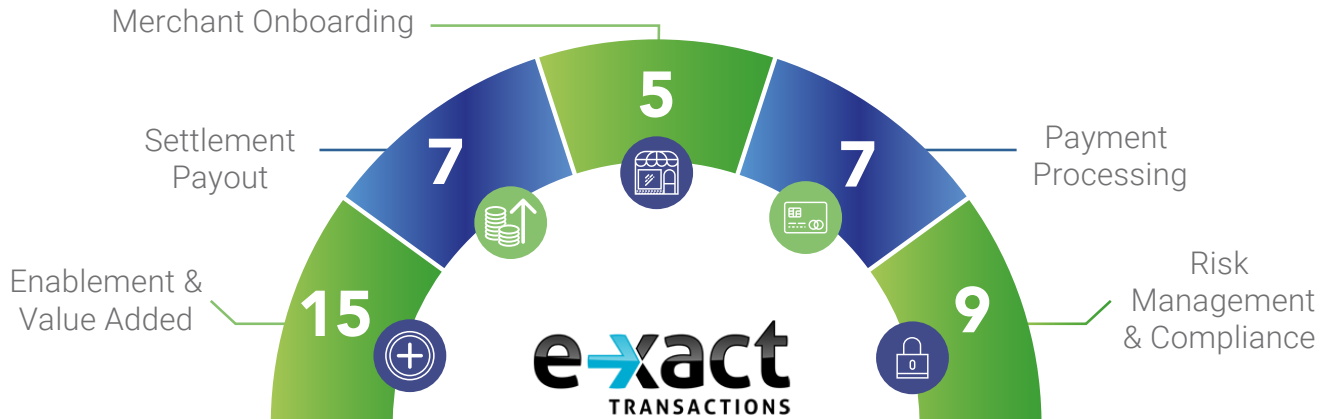
Company: EVO Payments

Founded: Unknown

Headquarters: USA

EVO Payments International is a payments service provider of merchant acquiring and processing solutions. The company offers solutions for merchants, financial institutions, independent software vendors, independent sales organizations, government organizations and multinational corporations located throughout North America and Europe.

43



Company: E-xact Transactions

Founded: 1998

Headquarters: Canada

E-xact Transactions is a Canada-based eCommerce software company providing transaction solutions and specializing in PCI security techniques and risk management. E-xact offers secure, real-time credit card transaction processing.

48



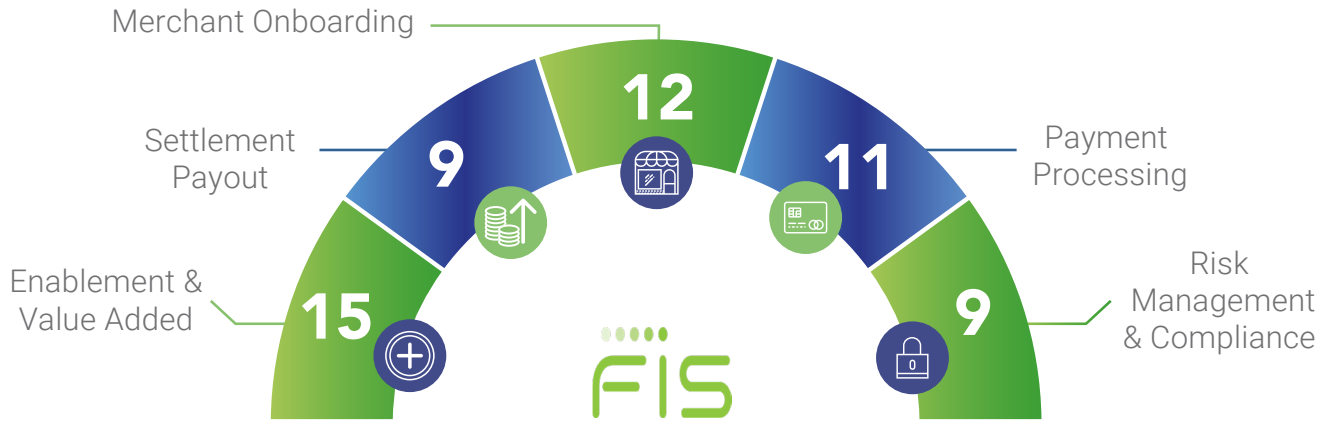
Company: Fidelity Payment Services

Founded: 1996

Headquarters: USA

Fidelity Payment Services is a financial services company offering credit card processing and payment technology services. Its solutions include payment processing and credit card merchant services for the retail, food and real estate sectors.

56



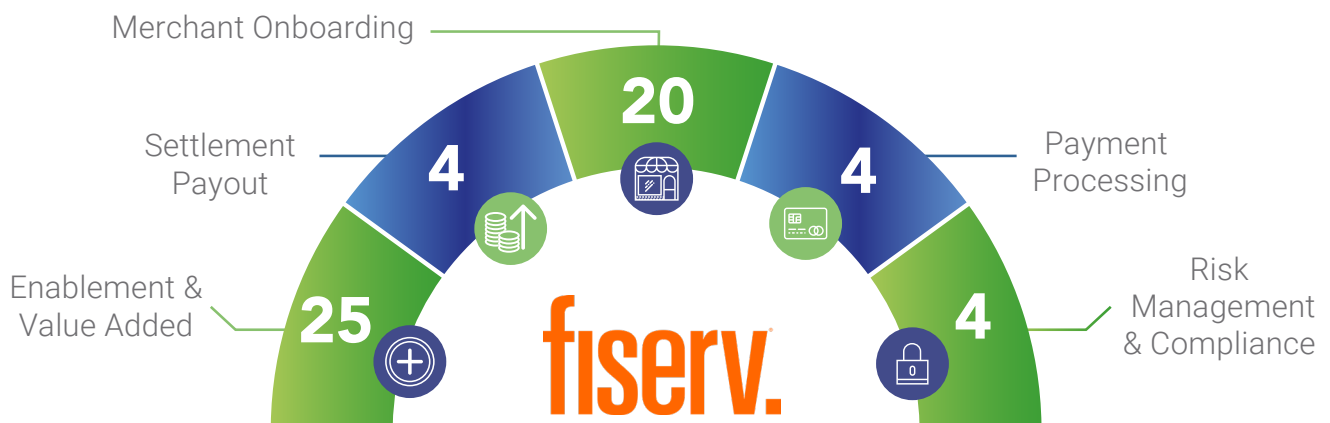
Company: FIS

Founded: 1968

Headquarters: USA

FIS offers payment processing solutions. The company's products are designed to accept payments in-store, over the phone, at ATMs or via digital channels.

57

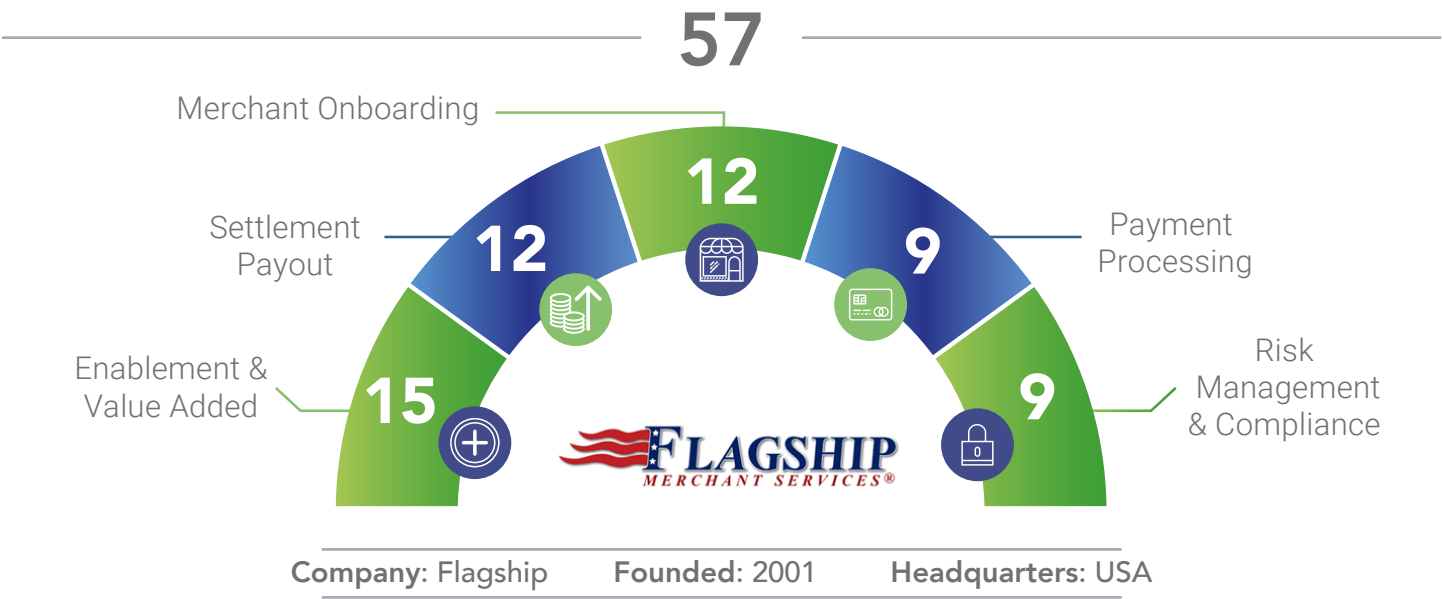


Company: Fiserv

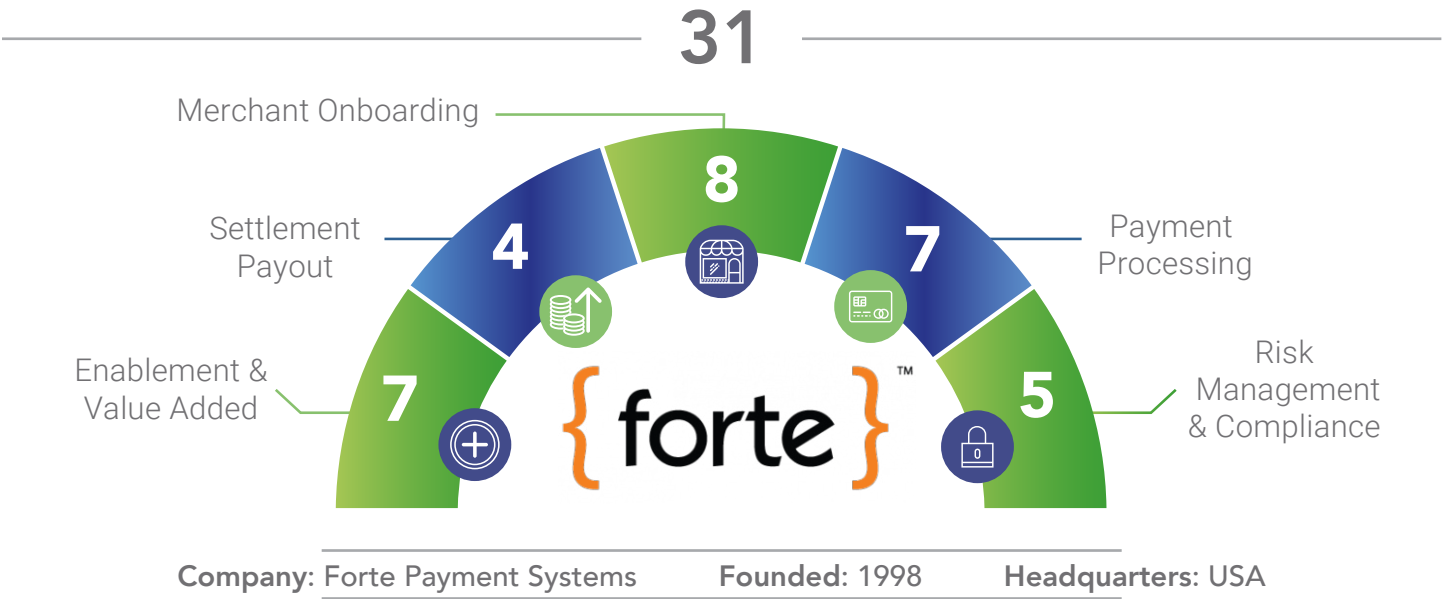
Founded: 1984

Headquarters: USA

Fiserv offers financial services technology and services. The company's solutions are designed for mobile and online banking, payments, risk management, data analytics and core account processing.

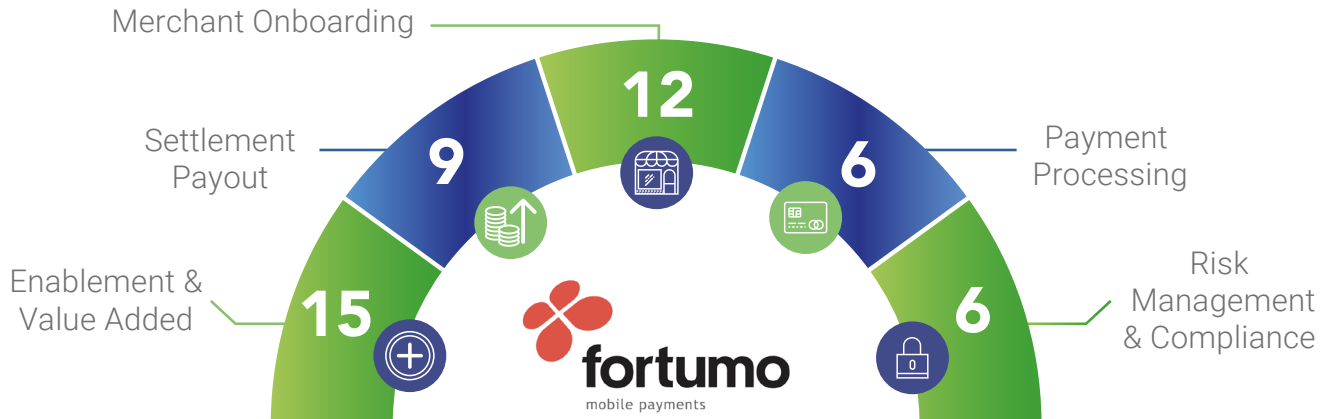


Flagship Merchant Services offers a credit card processing platform. The company has partnered with several other service providers in the space and specializes in credit card fraud, loss prevention and chargebacks.



Forte offers a multiplatform service as well as a payment gateway for nonprofit organizations, government, among others. The company also provides comprehensive reporting of security for all the transactions performed on their platform.

48



Company: Fortumo Founded: 2007 Headquarters: Estonia

Fortumo is a mobile payments platform that enables direct carrier billing with more than 350 mobile operators in 90+ countries. The company's payment products work across a wide range of platforms including desktop devices, smartphones, feature phones, tablets and smart TVs.

53



Company: Freedom Pay Founded: 2000 Headquarters: USA

FreedomPay is a white-label eCommerce platform designed to provide cashless solutions for banks, retailers and health care organizations. The company complies with the PCI Security Standards Council since it offers NFC capabilities.

51



Company: FuturePay Founded: 2013 Headquarters: USA

FuturePay is a payment option that enables consumers to shop online without a credit card. FuturePay is a non-credit card payment option giving shoppers the ability to buy now and pay later from any device.

45



Company: G2A PAY Founded: 2015 Headquarters: Hong Kong

G2A PAY offers a payment and checkout solution which can be customized by merchants. It provides plugins to several popular CMS platforms for simplified integration.

61



Company: GlobalOnePay

Founded: 2003

Headquarters: USA

GlobalOnePay® is a leading provider of omnichannel payment processing technologies and merchant platforms. The company's modular, scalable, cloud-based offering works to enable businesses to grow accept a wide range of payments. GlobalOnePay also provides a range of merchant services designed to help businesses increase sales and efficiencies for online, in-store and mobile purchases.

47

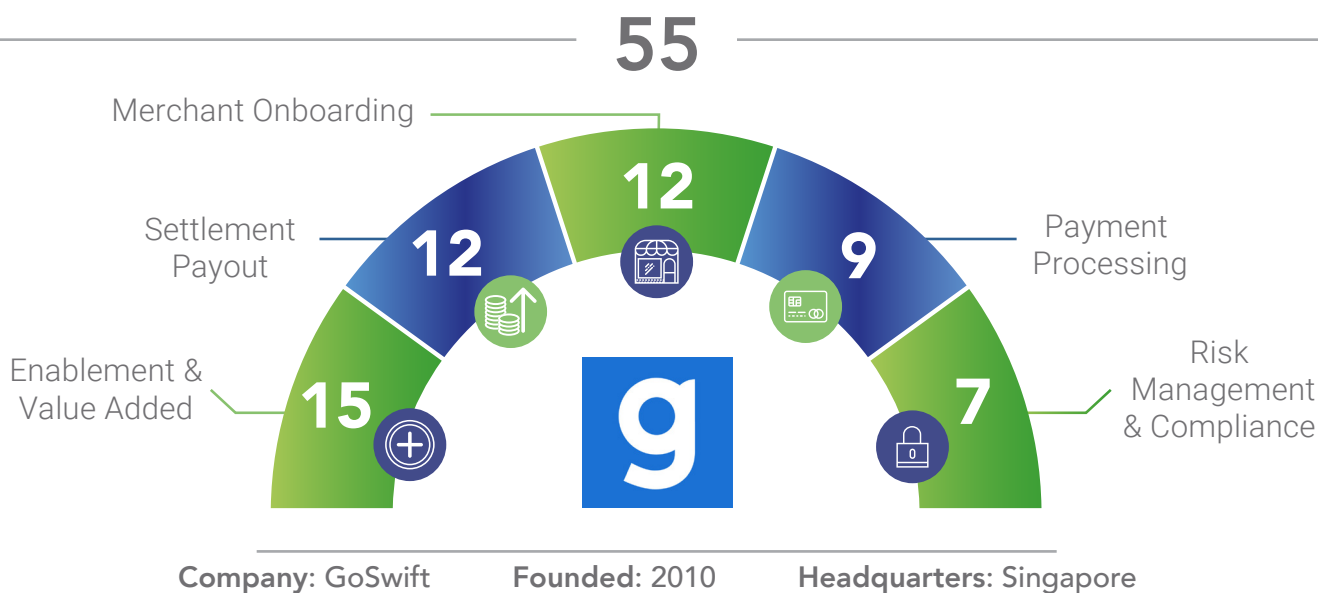


Company: Global Payments

Founded: 1967

Headquarters: USA

Global Payments offers electronic transaction processing services. The company's networks annually process billions of business and consumer card payments and money transfers.

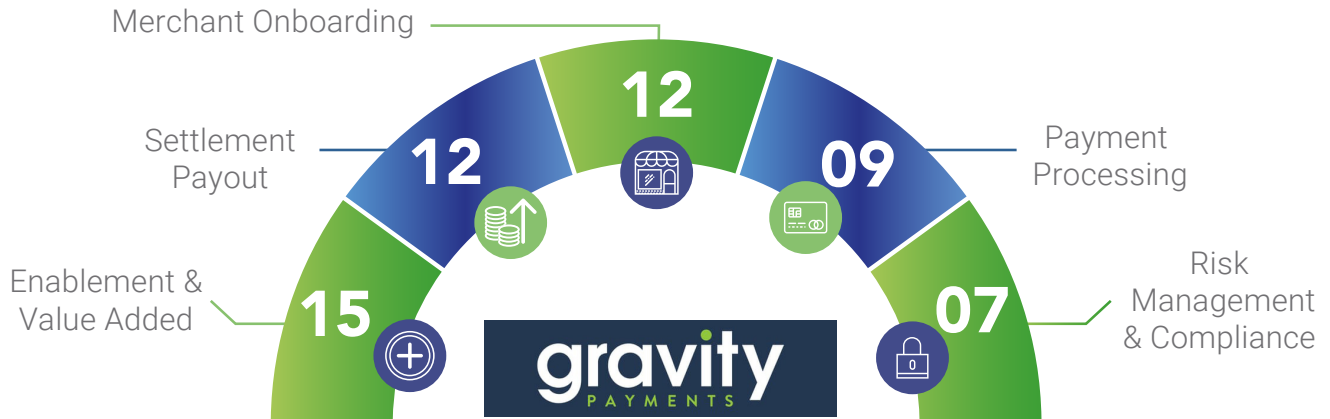


GoSwift International is a global financial solutions provider. It offers integrated white label payment gateways and mobile applications for online, mobile and in-store payments.



Golden Giving is a donation and fundraising website that is free to use for charities, donors and fundraisers. The company supports domestic and overseas charities and causes. Organizations use the Golden Giving website to support, extend and enhance their own fundraising and donation platforms.

55



Company: gravity

Founded: 2004

Headquarters: U.S.

Gravity Payments is a payment processor offering users a range of card processing services and payment solutions. These include credit card, mobile payment and gift and loyalty card processing; point-of-sale (POS) systems; working capital financing and analytics offerings.

60



Company: Greater Giving

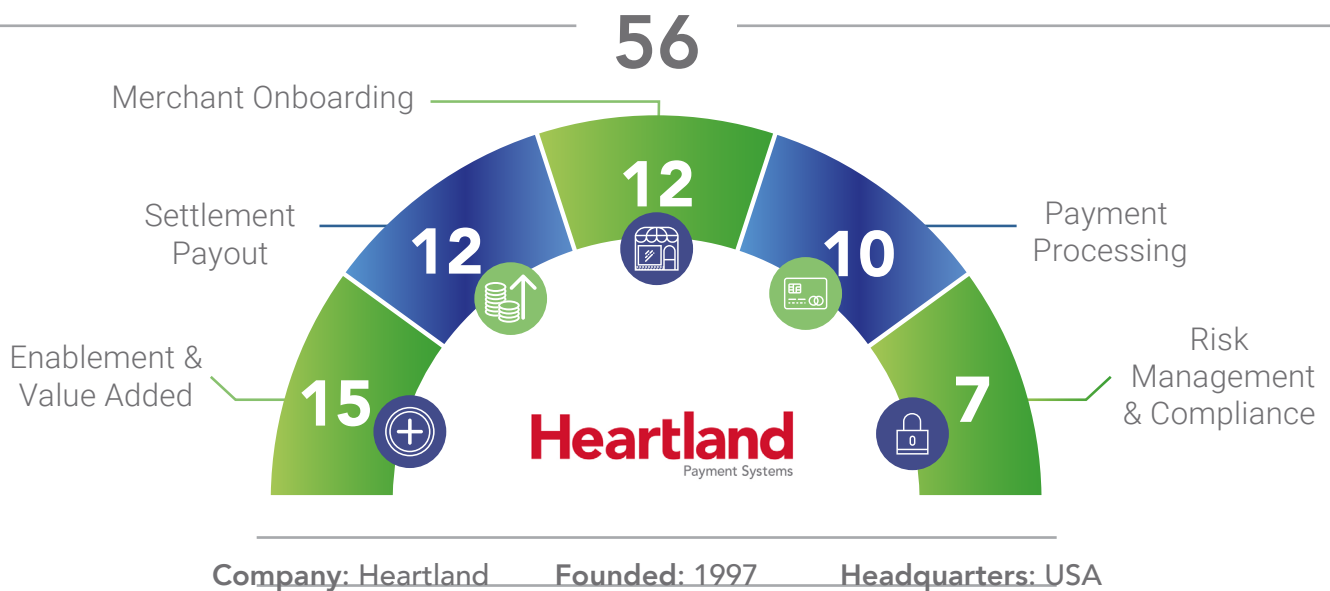
Founded: 2002

Headquarters: USA

Greater Giving was born out of the desire of shortening benefit auction checkout lines. The company provides support with training classes, videos and resources, and ongoing phone, email and live chat coverage for its clients.

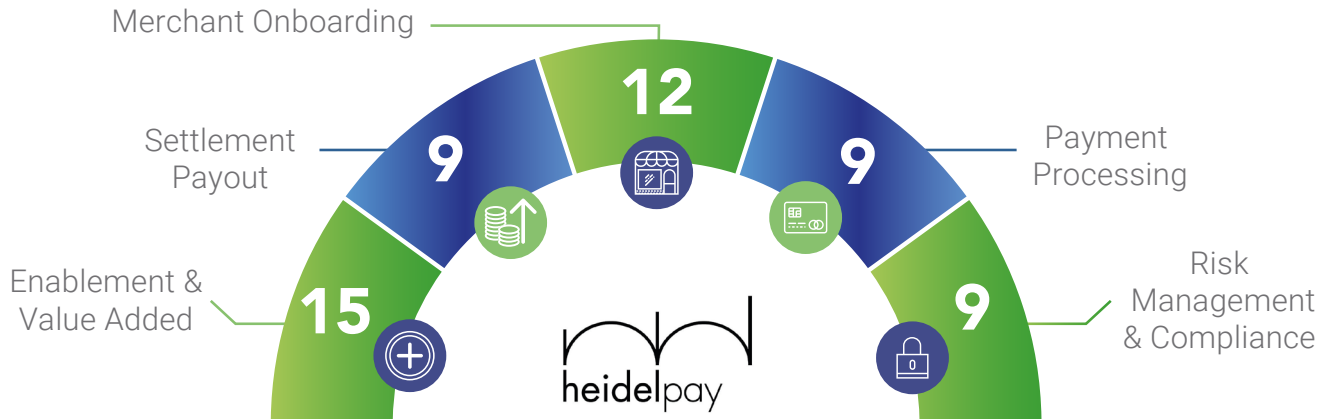


Handpoint provides a payment solution as a service for POS, delivering pre-certified chip and contactless payments to POS developers, without the need of extra certifications. The company provides services in North America, Europe and South Africa.



Heartland Payment Systems, Inc., provides a payment processing platform to merchants in the U.S. and Canada. This involves facilitating the exchange of information and funds between merchants and a cardholder's financial institutions, providing electronic payment processing services to merchants, transaction authorization and electronic draft capture, clearing and settlement, merchant accounting, merchant assistance, and support and risk management.

54



Company: Heidelpay

Founded: 2003

Headquarters: Germany

Heidelberger Payment GmbH (Heidelpay) provides electronic payment processing services ranging from transaction processing to risk monitoring and management.

68



Company: Ingenico

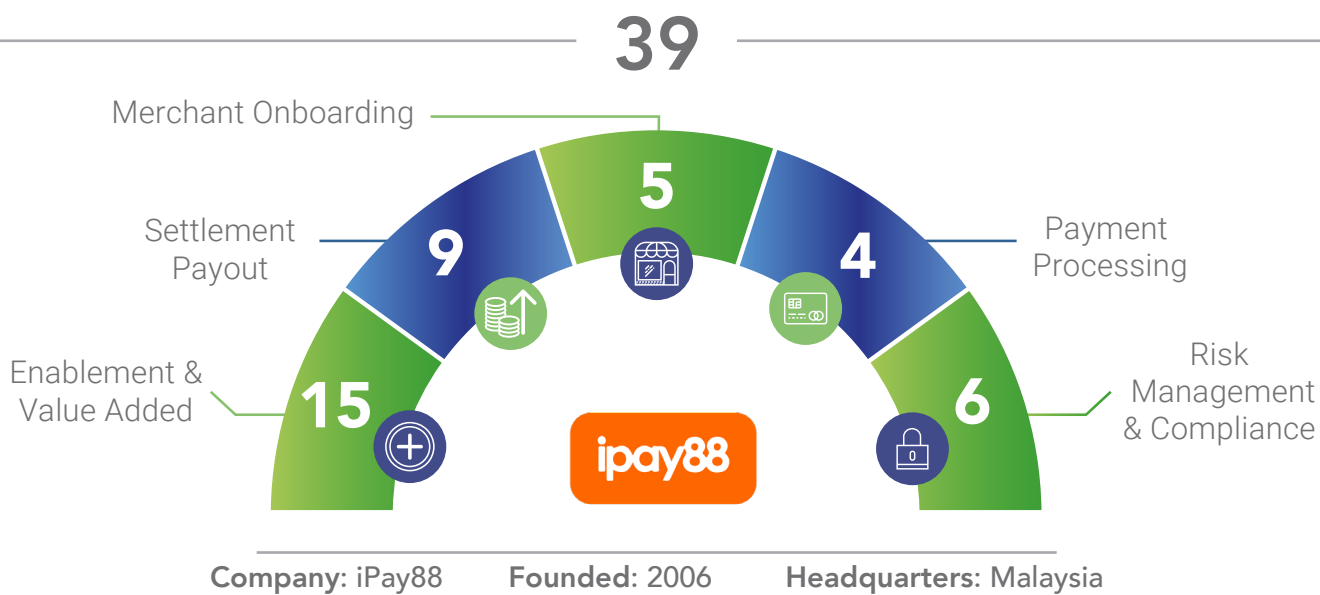
Founded: 1996

Headquarters: France

Ingenico Group provides payment services for in-store, online and mobile channels and serves financial institutions, retailers and merchants of all sizes.



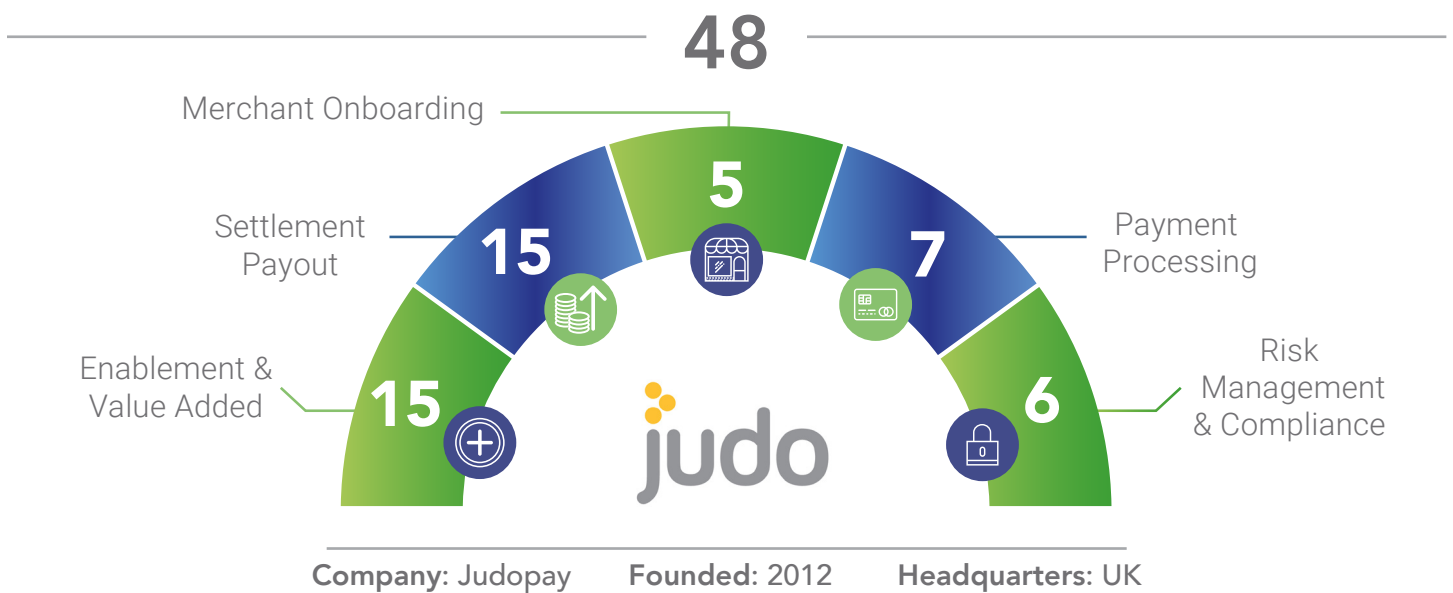
Instamojo is a web- and mobile-based platform enabling consumers and small businesses to collect payments online by sharing a link. The link can be shared via SMS, WhatsApp, email, social channels, websites and blogs.



iPay88 is a payment gateway provider. Its platform offers merchants eCommerce and online payment services.

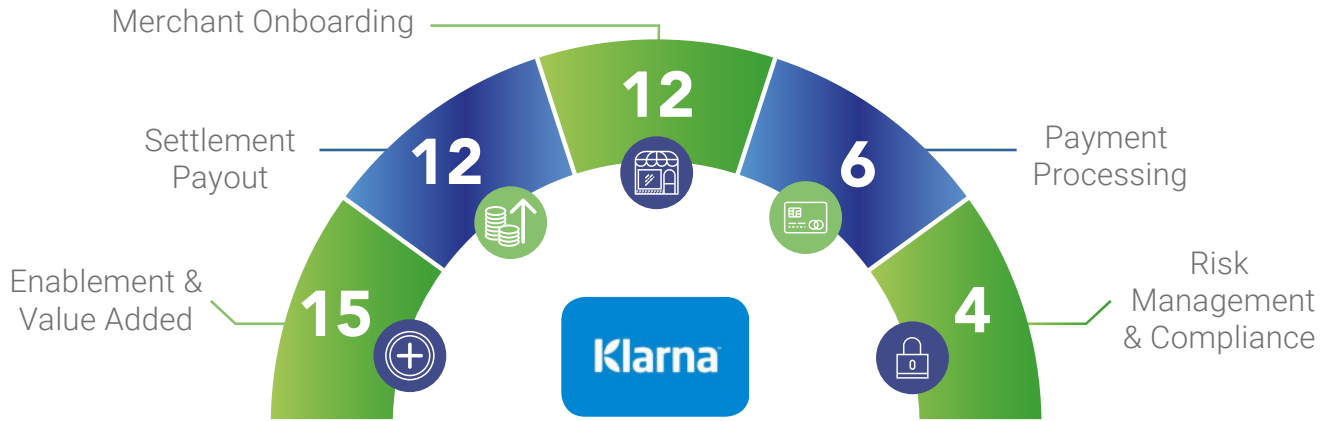


JetPay offers technology solutions for the eCommerce and card-not-present marketplace, including processing and acquiring platforms.



Judopay helps online merchants accept credit card and alternative payments. The company's solution is designed for easy integration, an enjoyable user experience and safer transactions.

49



Company: Klarna Founded: 2005 Headquarters: Sweden

Klarna provides eCommerce payment platforms for merchants and shoppers. Klarna separates buying from paying by allowing customers to pay for ordered goods after receiving them, providing them with a safe after-delivery payment solution.

49

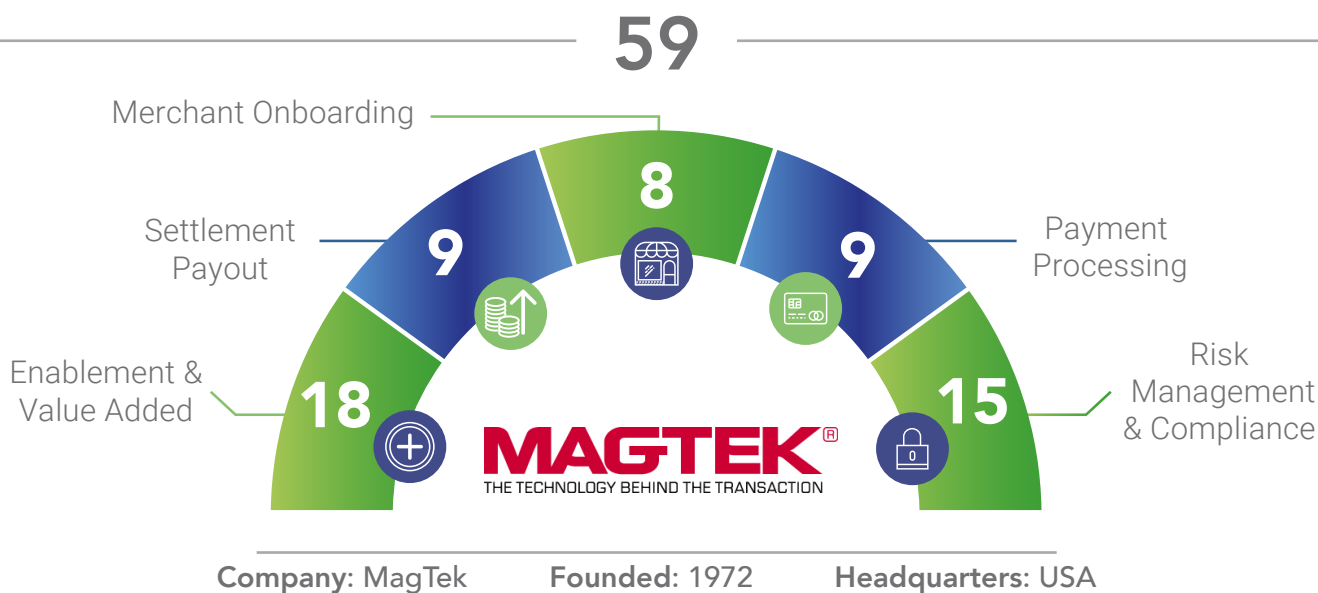


Company: MagicPay Founded: 2010 Headquarters: USA

MagicPay offers credit card processing for all platform merchants. Services include mobile payment processing, retail solutions and a virtual payment gateway with recurring billing option for eCommerce merchants.



MangoPay is a payments app developed for marketplaces, crowdfunding platforms and collaborative consumption platforms that can accept third-party payments.



MagTek is a manufacturer of electronic devices and systems for the issuance, reading, transmission and security of cards, checks, PINs and other identification documents. Its products include secure card readers, check scanners, PIN pads and distributed credential issuing systems. These products are used by financial institutions, retailers, hotels, law enforcement agencies and other organizations to provide electronic payment and identification transactions.

53



Company: Max Pay

Founded: 2014

Headquarters: Malta

MaxPay is an eCommerce platform intended to build marketplaces, online storefront and/or subscription services. It also provides anti-fraud security, which is customizable for any type of business.

57



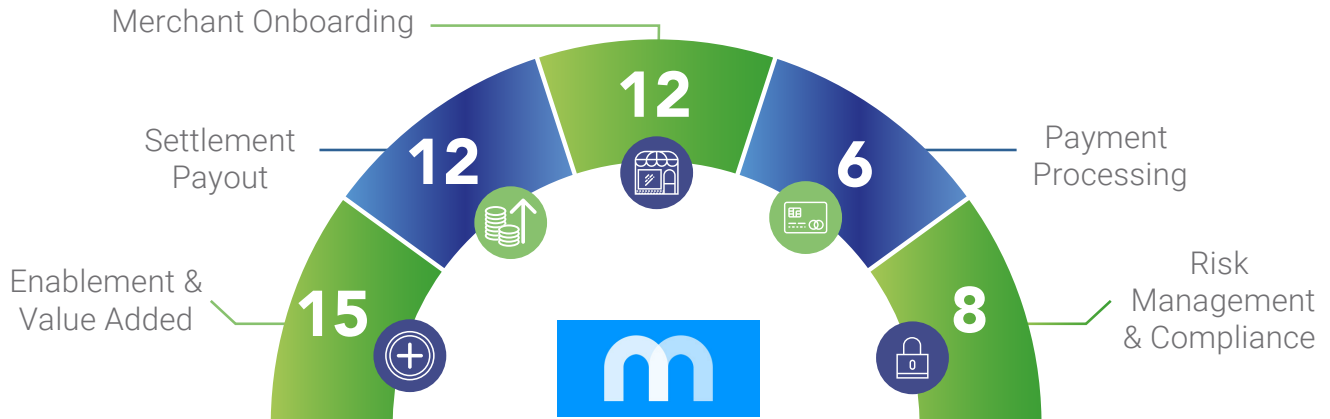
Company: Merchant e-Solutions

Founded: 1999

Headquarters: USA

Merchant e-Solutions provides payment acceptance platforms that enable merchants to offer and accept credit card payments on multiple devices. The offerings include mobile, online and in-person payment services, referral incentives and agent banking programs.

53



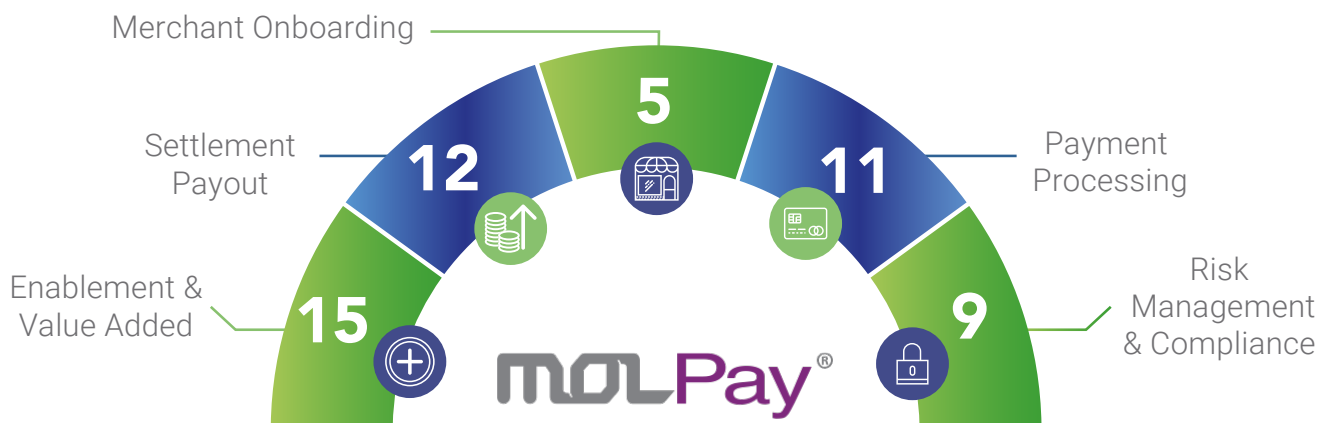
Company: Mollie

Founded: 2004

Headquarters: The Netherlands

Mollie builds payment products, commerce solutions and application program interfaces (APIs) that retail stores can use to accept online and mobile payments.

52



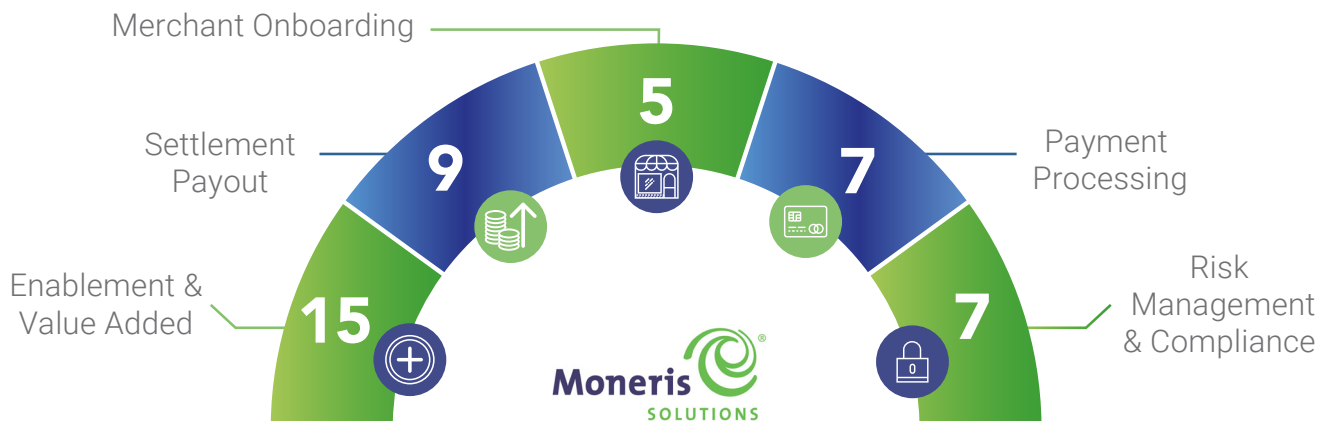
Company: MOLpay

Founded: 2011

Headquarters: Malaysia

MOLPay is a multi-currency payment gateway. The company's platform is designed to accept cash payments for online purchases at physical outlets like convenience stores and bookstores. It also works to facilitate online payments via credit card, debit card, eCheck and eWallet.

43



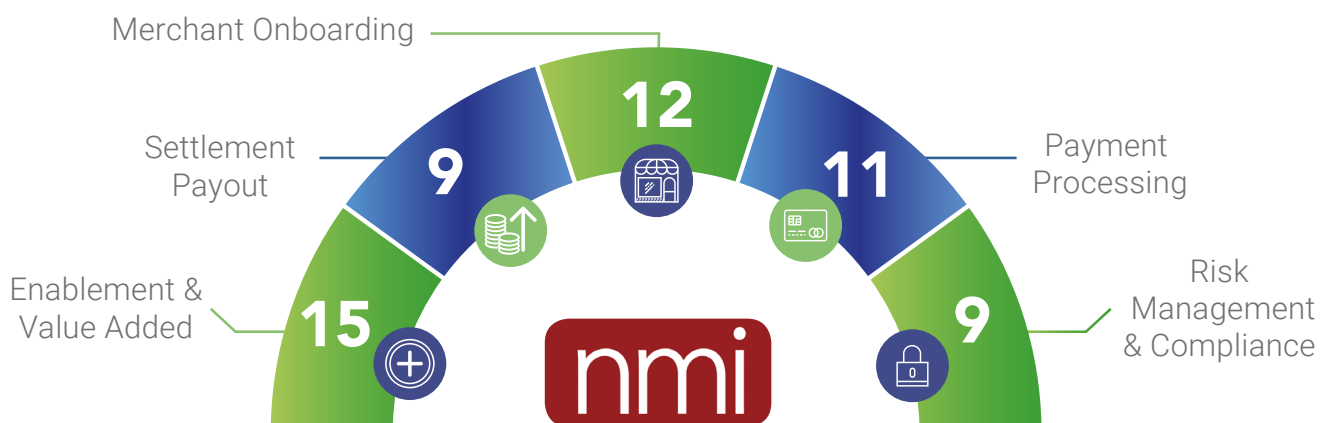
Company: Moneris

Founded: 2000

Headquarters: Canada

Moneris provides payment processing services. The company's offerings include credit and debit card processing solutions.

56



Company: NMI

Founded: Unknown

Headquarters: USA

NMI is a payment platform enabling online money acceptance for eCommerce and online retailers. The company provides payments enablement technology allowing ISOs, VARs, ISVs and payment facilitators to offer branded payment gateway services. NMI processes payments made via credit card, debit card or Apple Pay, and is EMV-certified.

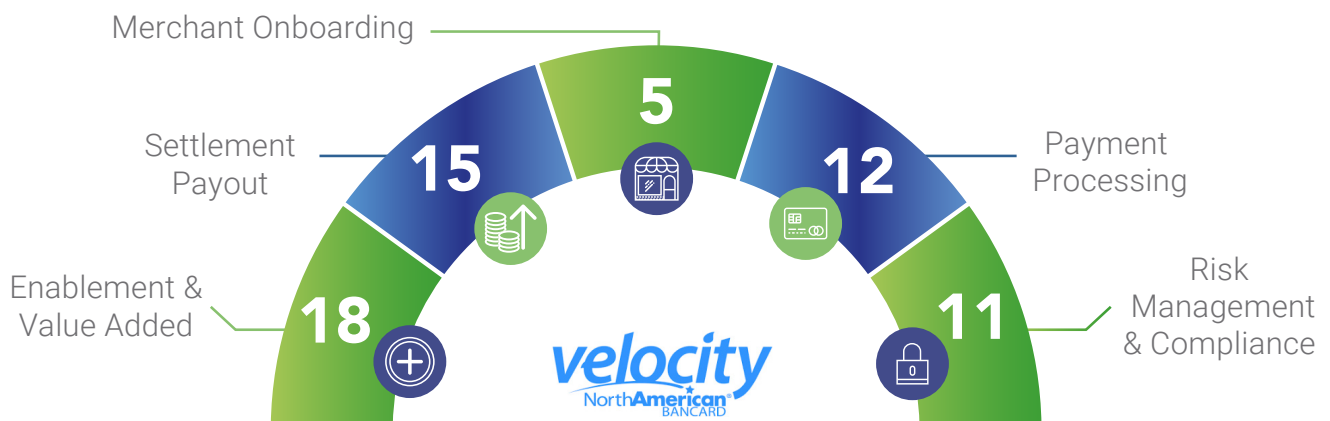
50



Company: Nochex **Founded:** 1999 **Headquarters:** UK

Nochex is a provider of online credit and debit card payment services. The company's software is designed for small- and medium-sized businesses (SMBs), and includes multiple types of accounts and online shopping carts, among other features.

61

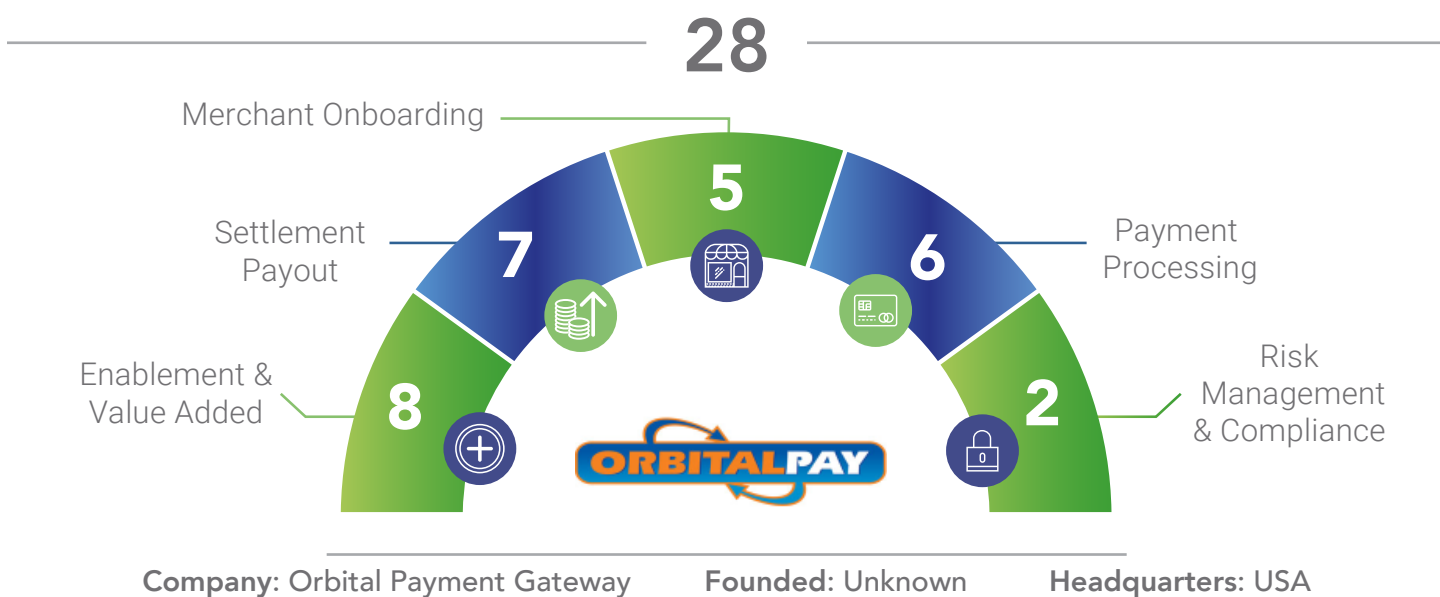


Company: North American Bancard Velocity **Founded:** Unknown **Headquarters:** USA

NAB Velocity aims to provide software developers and businesses with secure and customizable payment solutions. These solutions include credit and debit card processing, ACH processing, and gift/loyalty card programs from an ecosystem of payment service providers.



Omise offers an online payment gateway. Its platform provides payment processing services.



OrbitalPay is an end-to-end payment solution. The solution is designed to help process payments across a wide range of industries.

41



Company: PatientPay Founded: 2008 Headquarters: USA

Founded in 2008, PatientPay is an end-to-end patient payment solution focused on the complex financial challenges of specialty care and revenue cycle management.

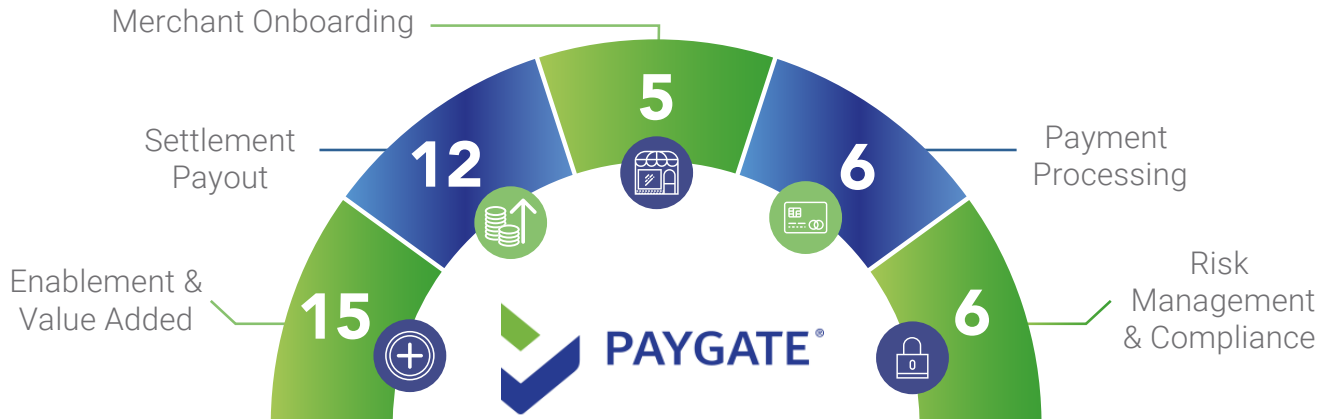
47



Company: Payclix Founded: Unknown Headquarters: USA

Payclix is an online payment solution that provides a platform to invoice, collect and transfer payments online. It works to save merchants save time and money by allowing them to accept payments online or pay the suppliers remotely. Companies can receive payments via credit cards, debit cards and eCheck/ACH and pay suppliers, contractors, vendors and employees with a single click.

44



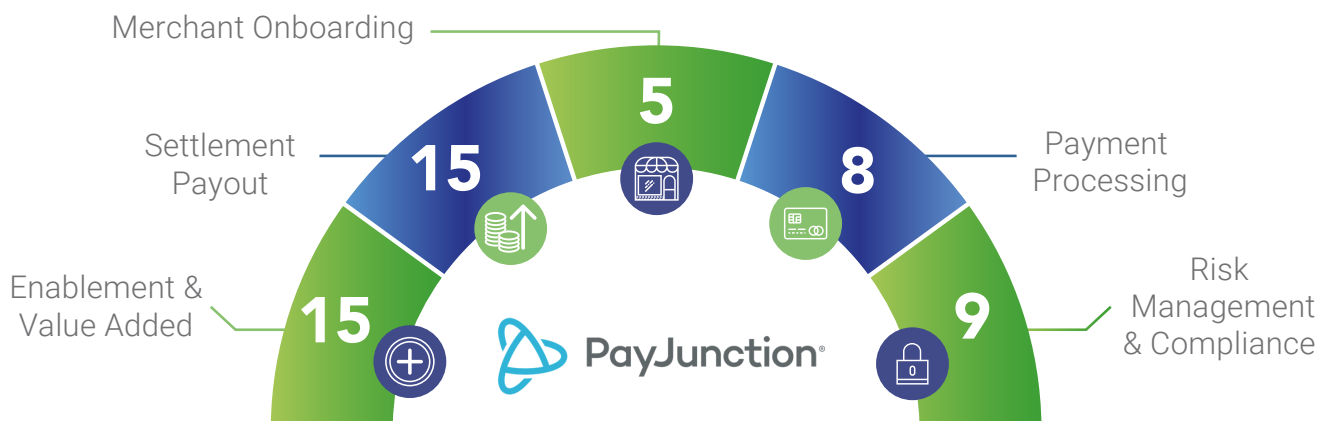
Company: PayGate

Founded: 1999

Headquarters: South Africa

PayGate provides credit card processing and payment services. Using the offering, businesses can accept credit cards, electronic funds transfers (EFT), PayPal, Zapper QR codes and other payment methods.

52



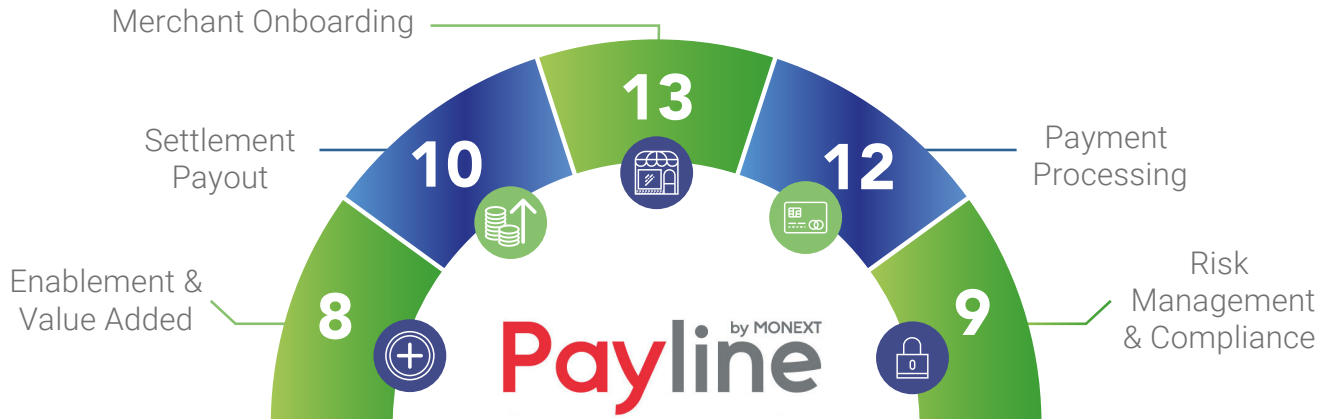
Company: PayJunction

Founded: Unknown

Headquarters: USA

PayJunction is a merchant service provider and payment gateway for medium- to large-sized businesses. The company has also formed strategic alliances with financial institutions and technology partners to deliver more comprehensive services to customers.

52



Company: Payline Data

Founded: 2009

Headquarters: USA

Payline Data is a company powering payment experiences for buyers and sellers. The company offers POS systems that can accept mobile payments in-store.

46



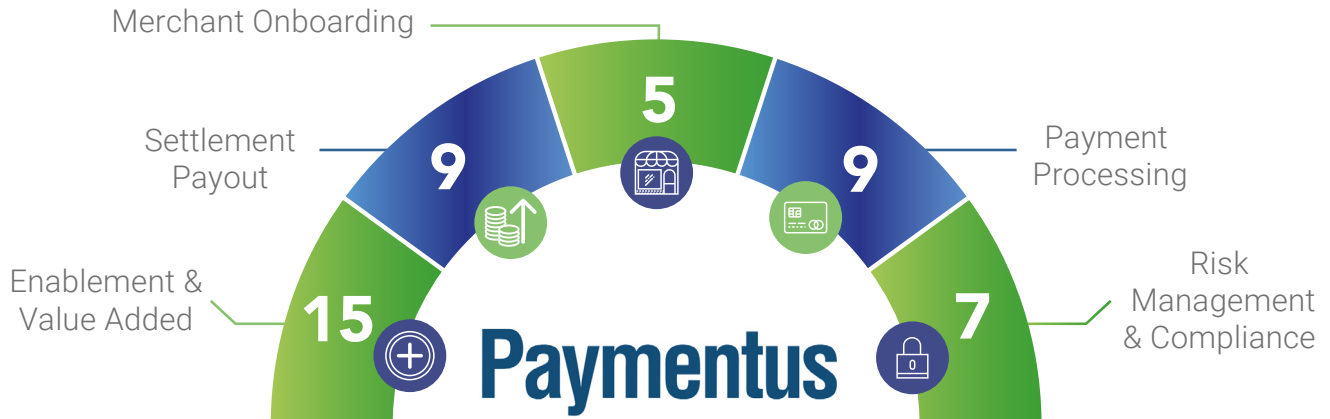
Company: Payment Express

Founded: 1997

Headquarters: New Zealand

Payment Express is a payment processing platform that, in addition to payment processing services, also offers eCommerce features and vending/unattended solutions.

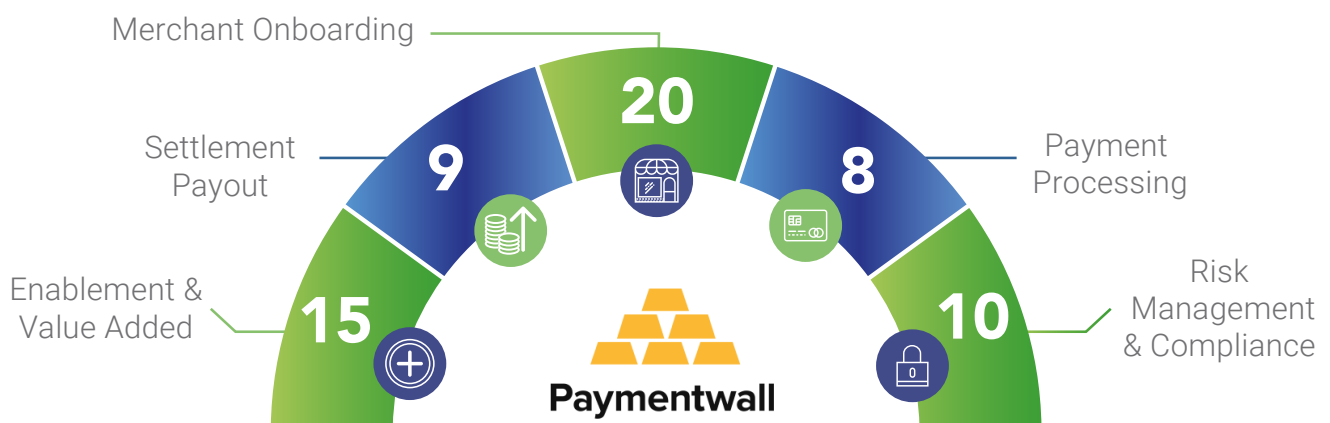
45



Company: Paymentus **Founded:** 2004 **Headquarters:** USA

Paymentus provides a payment network. The company's solution is designed to enable consumers to pay billing companies in real-time via any payment method. The company's offering includes offers a cloud-resident, tier 1 PCI-compliant solution, as well as solutions designed for for revenue management, customer self-service, communication management, and electronic bill presentment.

62

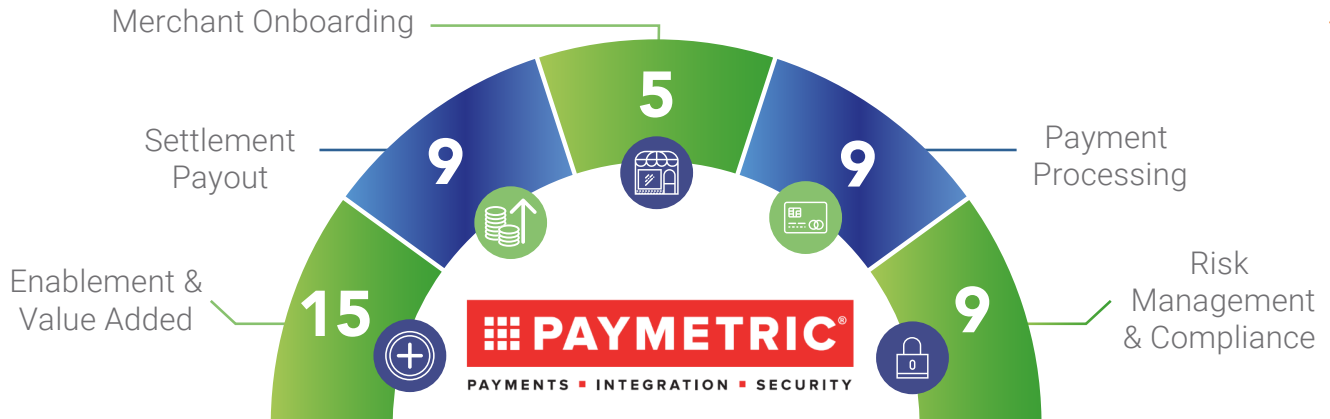


Company: Paymentwall **Founded:** 2005 **Headquarters:** USA

Paymentwall is an eCommerce and digital distribution solution providing a single API-supported platform to manage commerce online. Paymentwall serves B2B and B2C clients and customers ranging from individuals to publicly-traded companies.

47

New!



Company: Paymetric **Founded:** 1998 **Headquarters:** USA

Paymetric, Inc. offers solutions to secure and integrate payments. Its payment acceptance offerings work to expedite and secure the order-to-cash process, improve ePayment acceptance rates and reduce the scope and financial burden of Payment Card Industry (PCI) compliance.

50



Company: PAYMILL **Founded:** 2012 **Headquarters:** Germany

PAYMILL is a payment solution platform enabling online businesses to accept PayPal, credit card and debit card payments on their websites.

34



Company: Payoneer Founded: 2005 Headquarters: USA

Payoneer seeks to empower global commerce by connecting businesses, professionals, countries and currencies with its innovative cross-border payments platform.

65



Company: PayPal Founded: 1998 Headquarters: USA

PayPal provides a crowdfunding platform for multiple operations. The company's scope varies from individual customer to financial institutions. By using the PayPal platform, multiple users can interact among each other, sending money from their personal merchant account to different types of institutions, banks or B2B marketplaces.

67



Company: PayPoint

Founded: 1996

Headquarters: Estonia

PayPoint is a retail payments collection and services platform. Offering an all-in-one payment platform with PayPoint services, EPOS and card payments, the platform is primarily used for the cash payment of bills and services or prepayments.

78



Company: Paysafe

Founded: 1997

Headquarters: Isle of Man

Paysafe delivers a suite of payments solutions. The company offers card issuing and acquiring, fraud, risk and compliance services, along with payment gateways to merchant accounts.

57



Company: PaySimple Founded: 2006 Headquarters: USA

PaySimple provides an online software as a service (SaaS) payment solution for small businesses. The solution's features include recurring billing, electronic invoicing, hosted online payments, telephone payments, ACH debits, credit card processing and eCheck processing.

58



Company: PayStand Founded: 2013 Headquarters: USA

PayStand provides an eCommerce checkout system that enables any organization to receive money via their website, social network or web application without transaction costs. The company also offers a multipay- ment gateway that accept credit cards as well as eChecks and eCash.

42



Company: Paytrail **Founded:** 2007 **Headquarters:** Finland

Paytrail is a credit card payments application for smartphones. It offers businesses a payment gateway for accepting consumer payments made via major debit and credit cards, invoice, installment, Paytrail accounts, MobilePay or ePayments to any Finnish bank.

56



Company: PayUmoney **Founded:** 2002 **Headquarters:** India

PayU Payments Private Limited provides online consumer payment processing services. It processes various payment options that include credit cards, debit cards, cash cards and mobile wallets, along with IVR payments and email invoicing.

47



Company: PayVector

Founded: 2007

Headquarters: UK

PayVector offers payment solutions and platforms. The company's products include payment gateways, virtual terminals, eInvoicing services, merchant account services and white label offerings.

54



Company: PayWay

Founded: 2009

Headquarters: Uganda

PayWay is a brand of African Vending Systems Ltd. that develops payment software, apps and devices. It is focused on growing instant payment systems' capabilities in African countries.

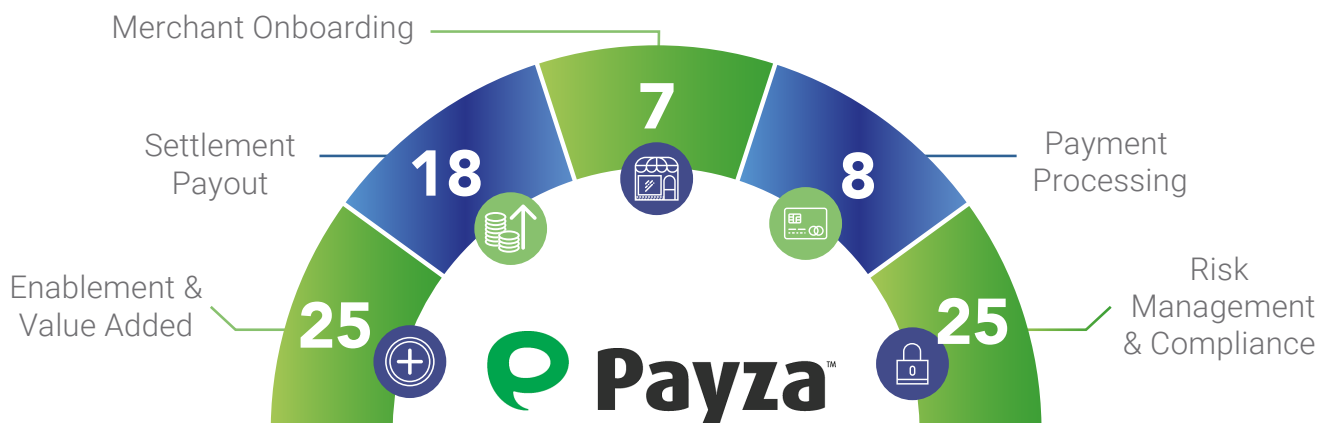
59



Company: Payworks **Founded:** 2012 **Headquarters:** Germany

Payworks provides a point of sale (POS) payment gateway solution, known as Pulse, to acquirers and payment providers in North America, Europe and Africa. The gateway technology can be used to integrate card payment functionality and EMV, mobile wallet and contactless processing to merchant POS solutions.

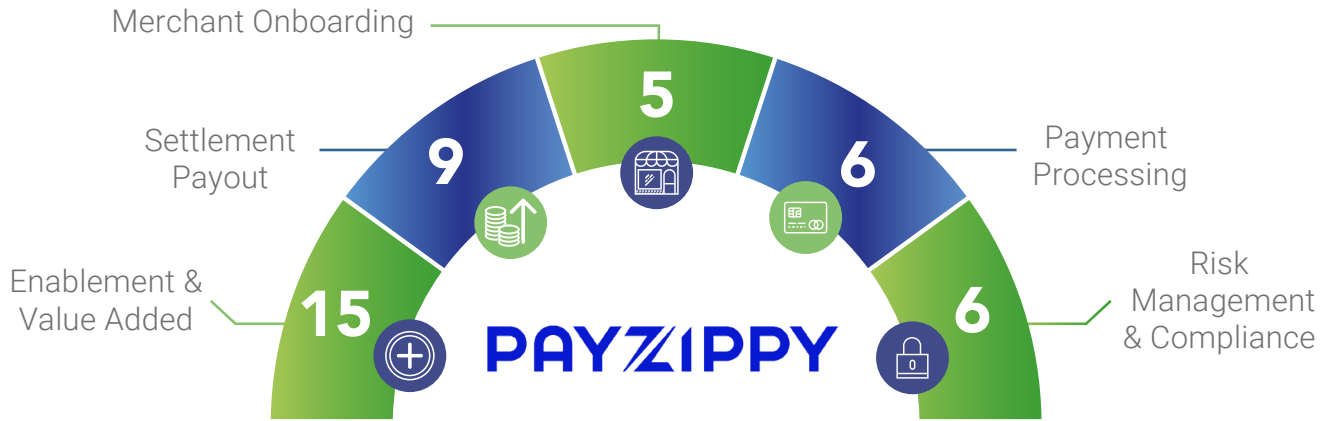
83



Company: Payza **Founded:** 2012 **Headquarters:** UK

Payza is an eCommerce payment platform that facilitates transfer of funds and acceptance of payments and online payment transactions without the need for traditional banking services. Payza's e-wallet software provides a platform for payments, remittances, eCommerce, prepaid debit cards, currency and exchange services. The company also offers a range of tools for bookkeeping, money management and payments.

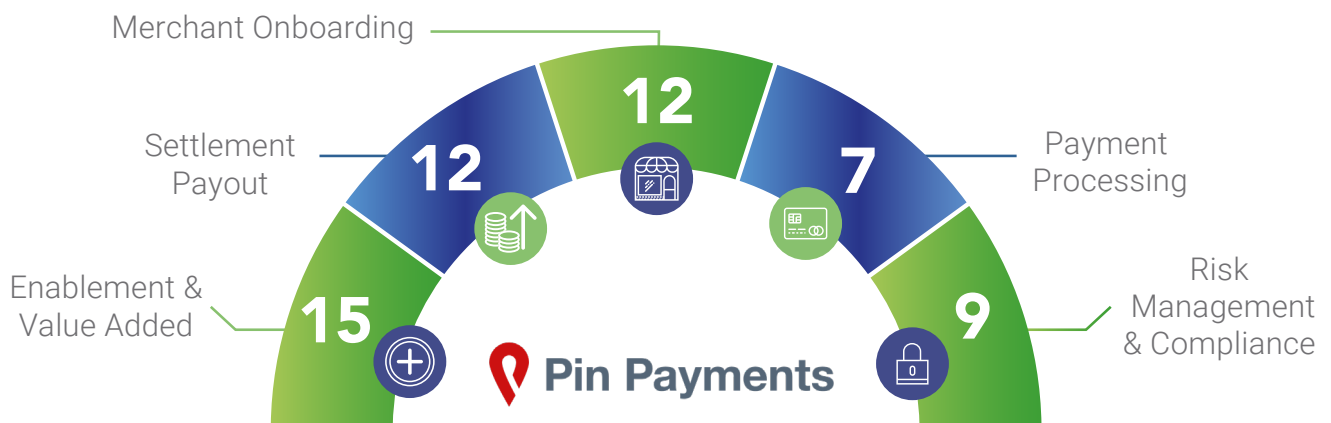
41



Company: PayZippy Founded: 2013 Headquarters: India

PayZippy is a payment product enabling consumers and merchants to make mobile and online payments. Users save their card details such as card number, expiration date and name to transact quickly with PayZippy.

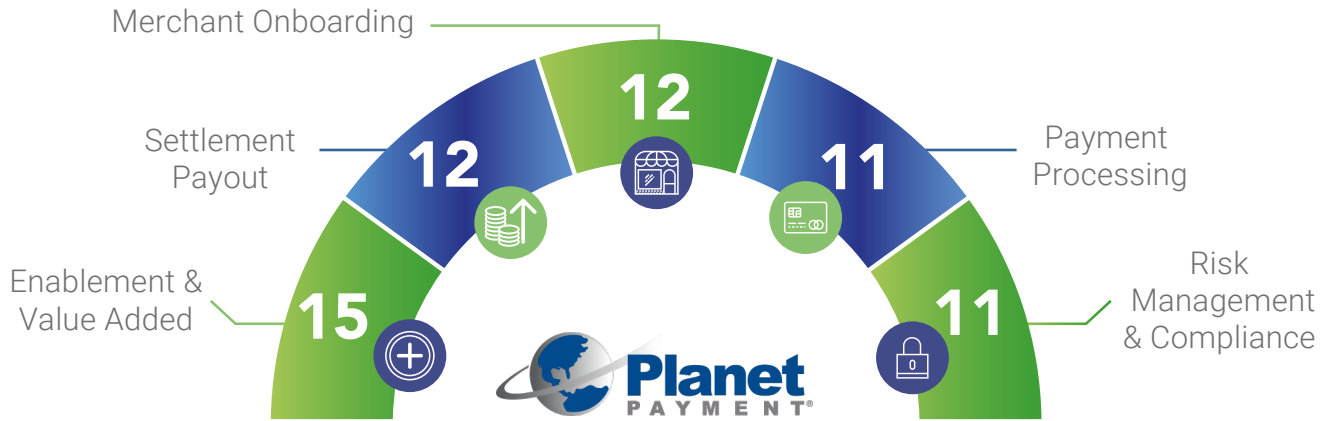
55



Company: Pin Payments Founded: 2011 Headquarters: Australia

Pin Payments offers an online payment system designed to bring banks' traditional merchant services up-to-date. It also supports reusing cards.

61



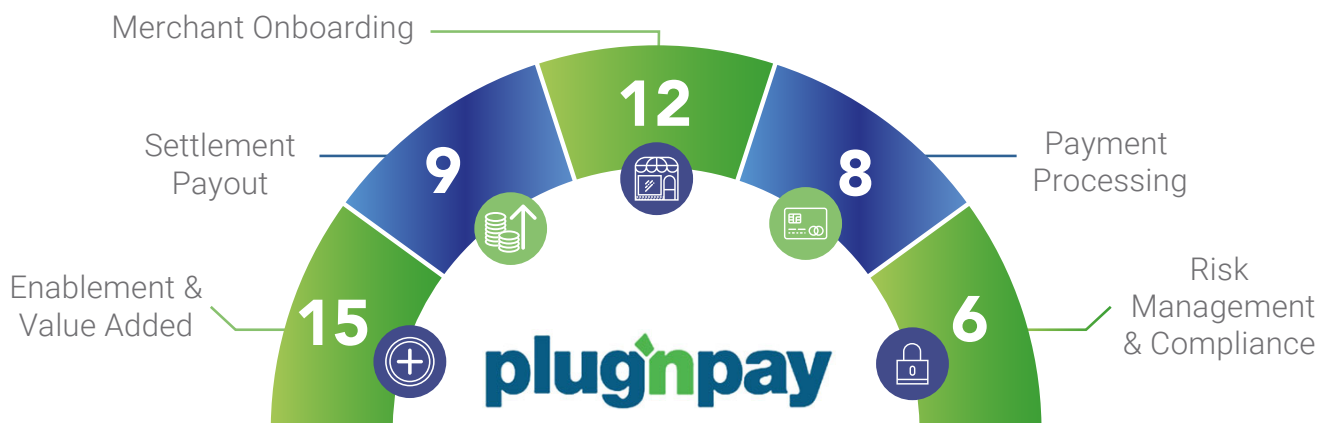
Company: Planet Payment

Founded: 1996

Headquarters: USA

Planet Payment offers payment processing solutions and services for merchants, financial institutions and financial service providers.

50



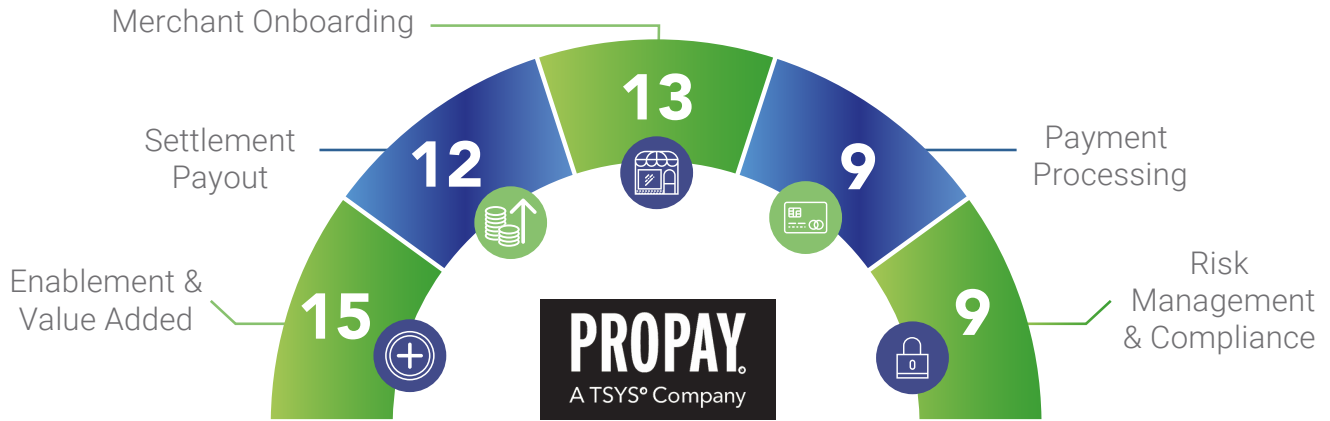
Company: PlugnPay Technologies

Founded: 1996

Headquarters: USA

PlugnPay Technologies offers eCommerce solutions. The company's transaction platforms are designed for merchants, developers and resellers, among others.

58



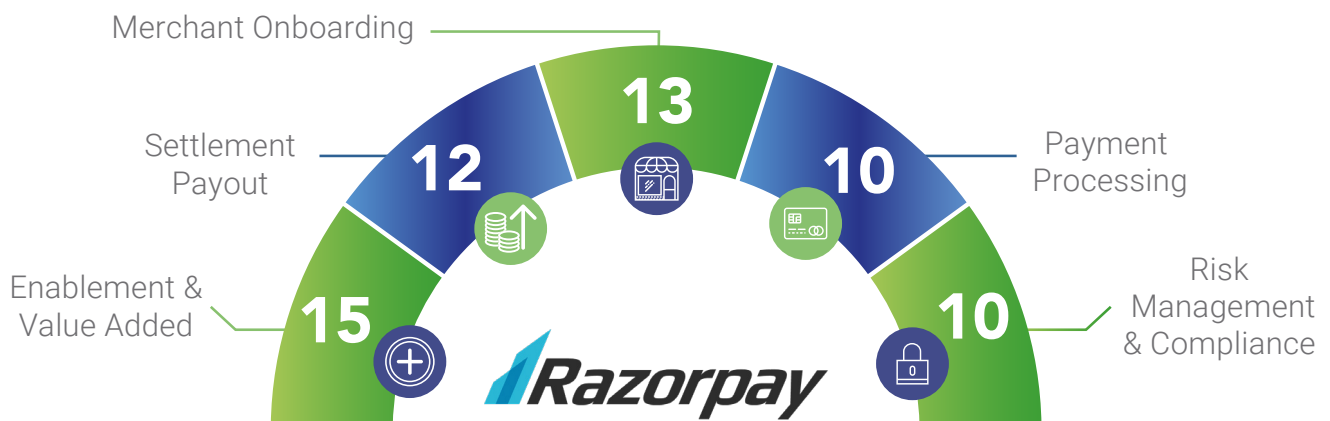
Company: ProPay

Founded: 1997

Headquarters: USA

ProPay provides payment solutions. Its platforms include end-to-end payment security solutions to reduce an organization's risk of compromised sensitive payment data.

60



Company: Razorpay

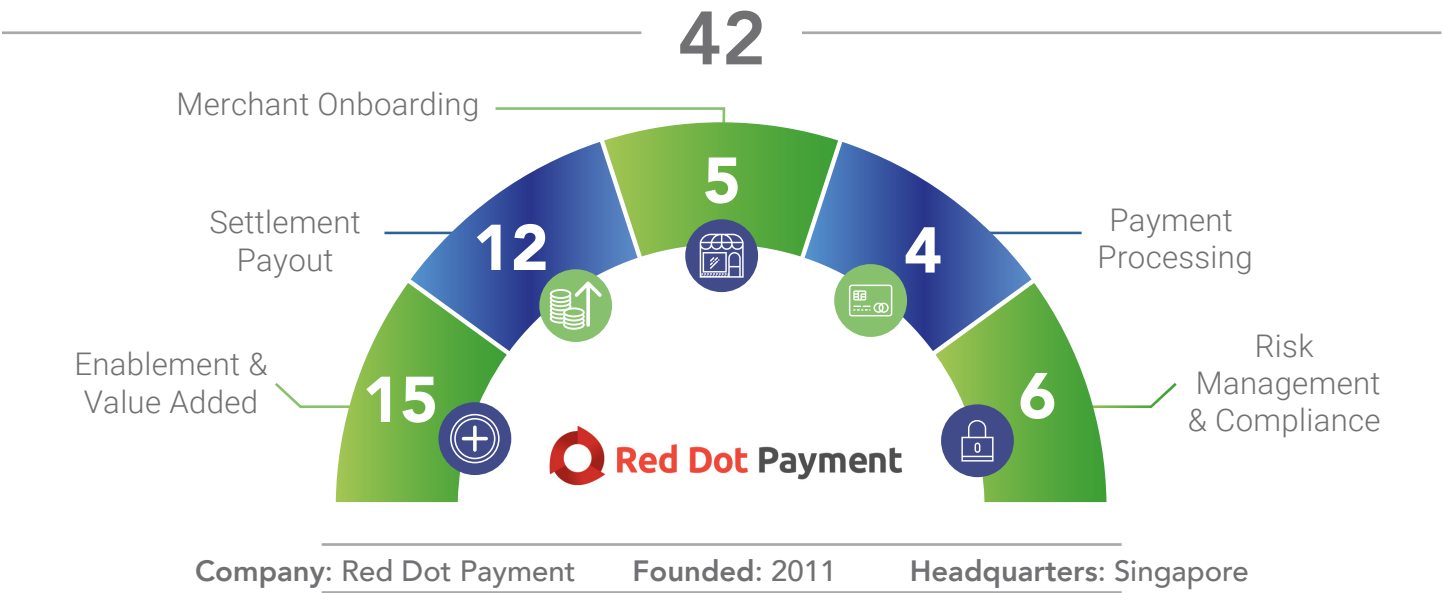
Founded: 2013

Headquarters: India

Razorpay provides payment gateway solutions designed to integrate with existing websites and eCommerce stores for India-based businesses and organizations. The platform also offers pricing and payment tools, among others.



Realex Payments is a payment service platform provider offering a range of online payment services for domestic and international customers.



Red Dot Payment is a payment solutions provider for banks, acquirers and merchants. Its offerings are designed enable financial institutions (FIs) and merchants to provide secure end-to-end payment options for their customers.

77



Company: Sage Pay

Founded: Unknown

Headquarters: Spain

Sage Pay is a payment solutions company. The company offers services such as online payments, face-to-face payments, phone payments and invoice payments.

50



Company: SecurionPay

Founded: 2014

Headquarters: Switzerland

SecurionPay offers mobile and online payment processing platforms designed for use by eCommerce business owners and web developers. The platform offers a cross-device, standalone payment gateway that supports a range of integrations, as well as a selection of payment and security APIs.

62



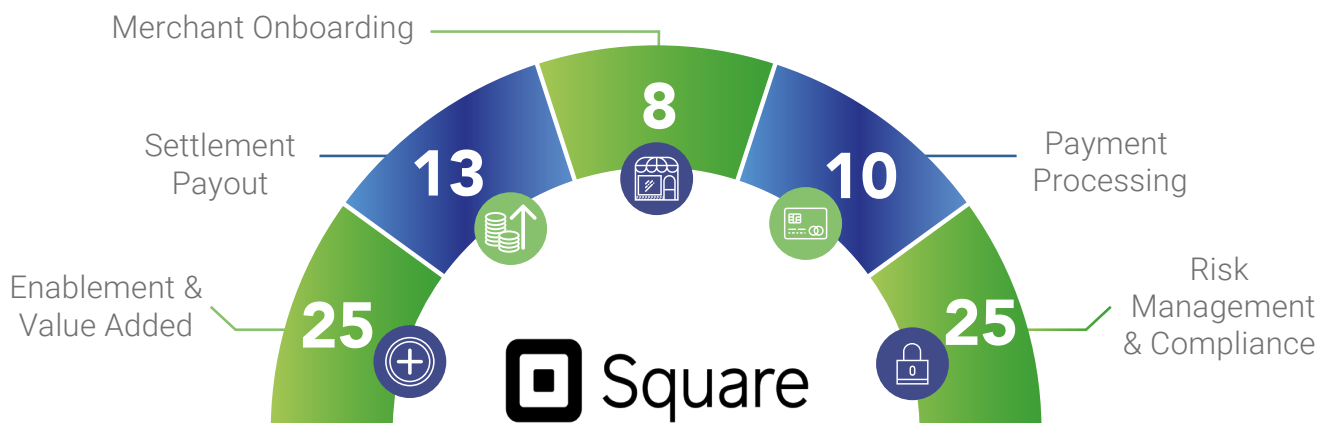
Company: Spire Payment Solutions

Founded: 2004

Headquarters: USA

Spire Payment Solutions provides PCI-compliant mobile payment solutions to nonprofit organizations across the United States for fundraising events. The company also develops electronic payment solutions for financial and retail organizations in Europe and supplies a range of fixed terminals, portable and mobile payment terminals, and unattended terminals for integration with cash register systems and self-service kiosks.

81



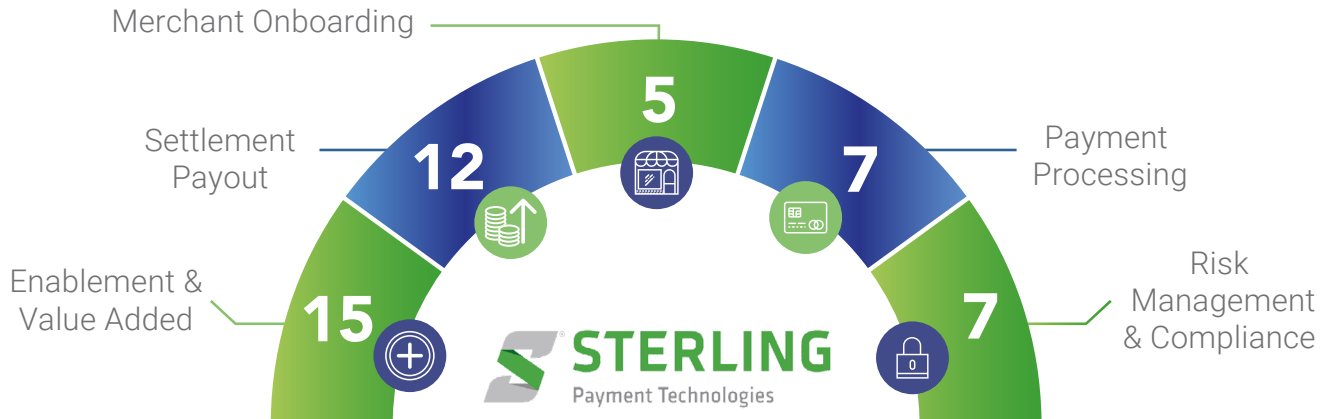
Company: Square

Founded: 2009

Headquarters: USA

Square provides a payment software and inventory tracking to small businesses. It also offers a crowdfunding feature called Square Cash, which facilitates the reception of money from customers and small enterprises. Additionally, the company offers an inventory service.

46



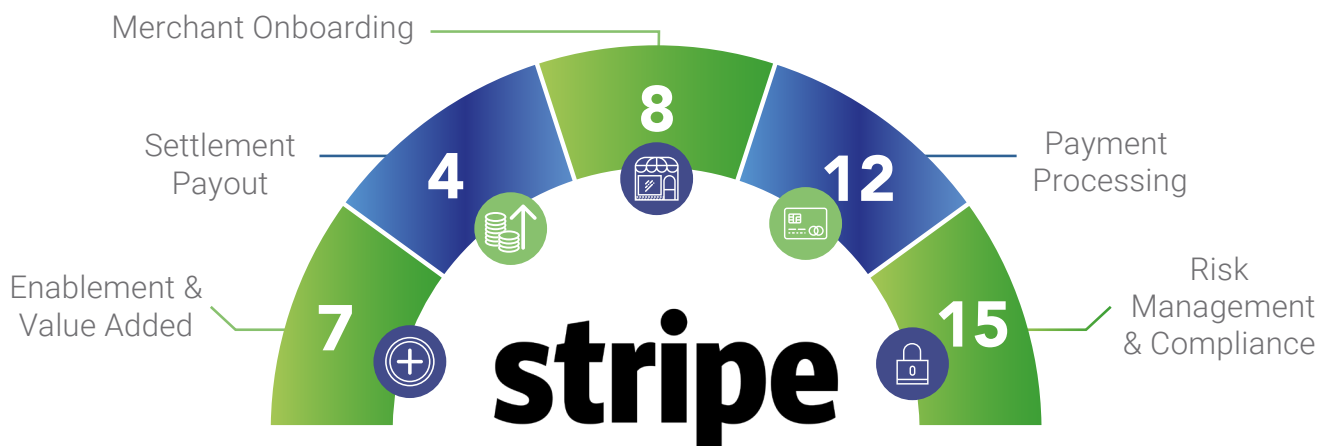
Company: Sterling

Founded: 2001

Headquarters: USA

Sterling Payment Technologies offers payment processing services, including bank and retail point-of-sale (POS) systems.

46



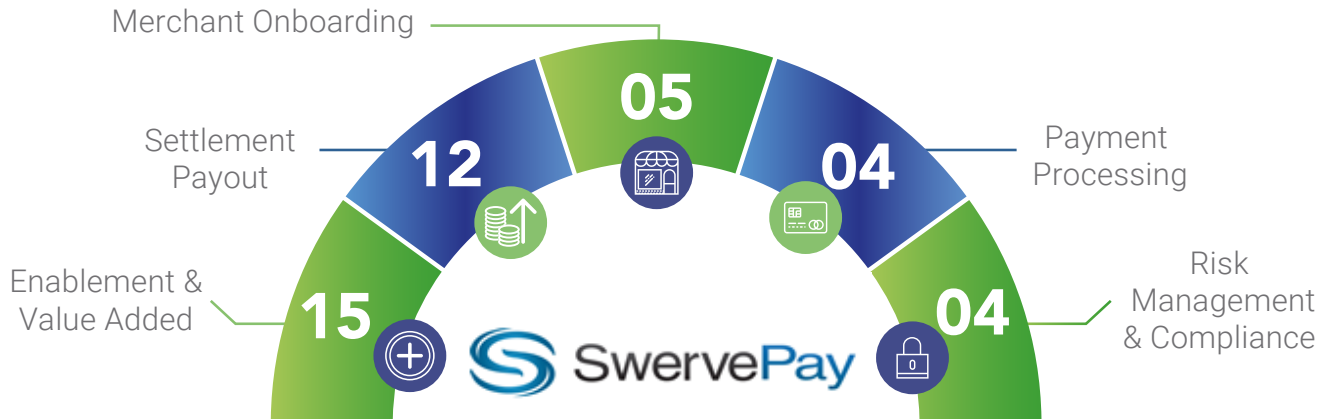
Company: Stripe

Founded: 2010

Headquarters: USA

Stripe allows companies to accept payments in their online stores and mobile apps. Other products offered include Stripe Checkout, which, apart from credit and debit cards, also supports bitcoin and Alipay.

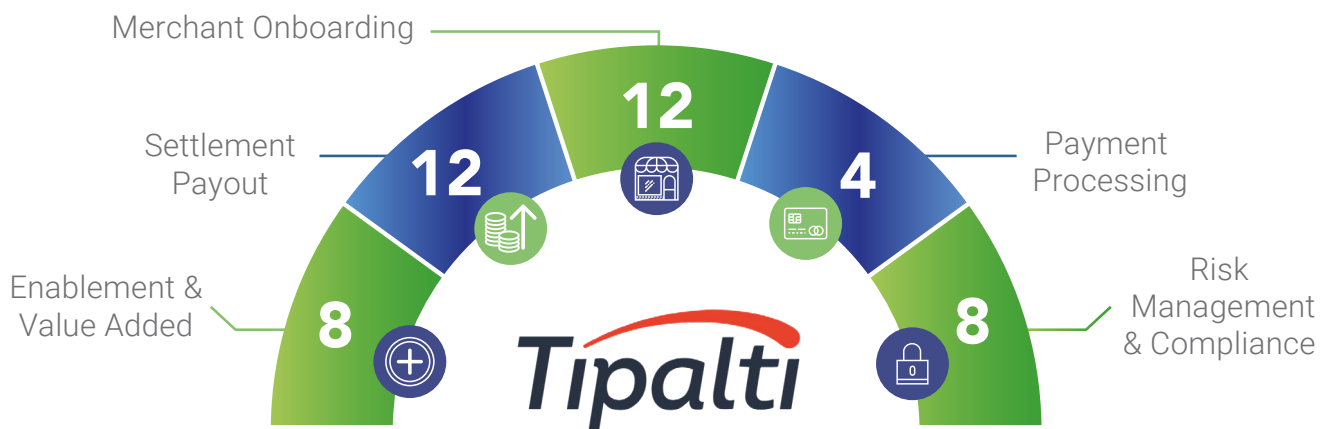
40



Company: SwervePay Founded: 2010 Headquarters: USA

SwervePay is a payment solutions provider serving the healthcare and auto service industries. Its products include customer payment platforms to help streamline payment cycles.

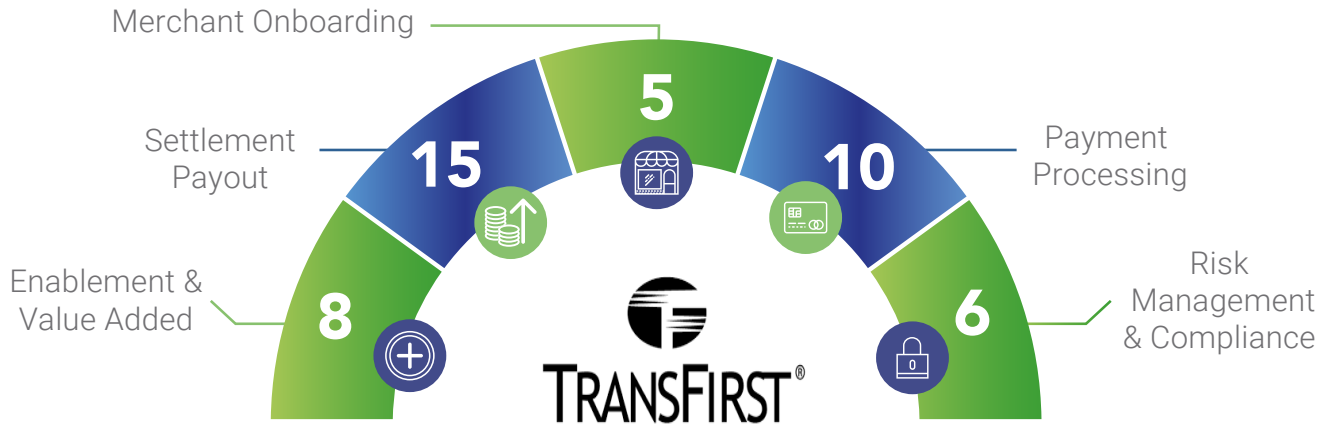
44



Company: Tipalti Founded: 2010 Headquarters: USA

Tipalti streamlines and automates the ways companies make payments to suppliers, partners and publishers, among other recipients. It brings a comprehensive solution that addresses all mass payout phases — from payee onboarding and method selection to funds disbursement — while keeping the payer in full tax and regulatory compliance.

44



Company: TransFirst

Founded: 2014

Headquarters: USA

TransFirst is the largest privately held processor in the U.S. not associated with a bank.

50

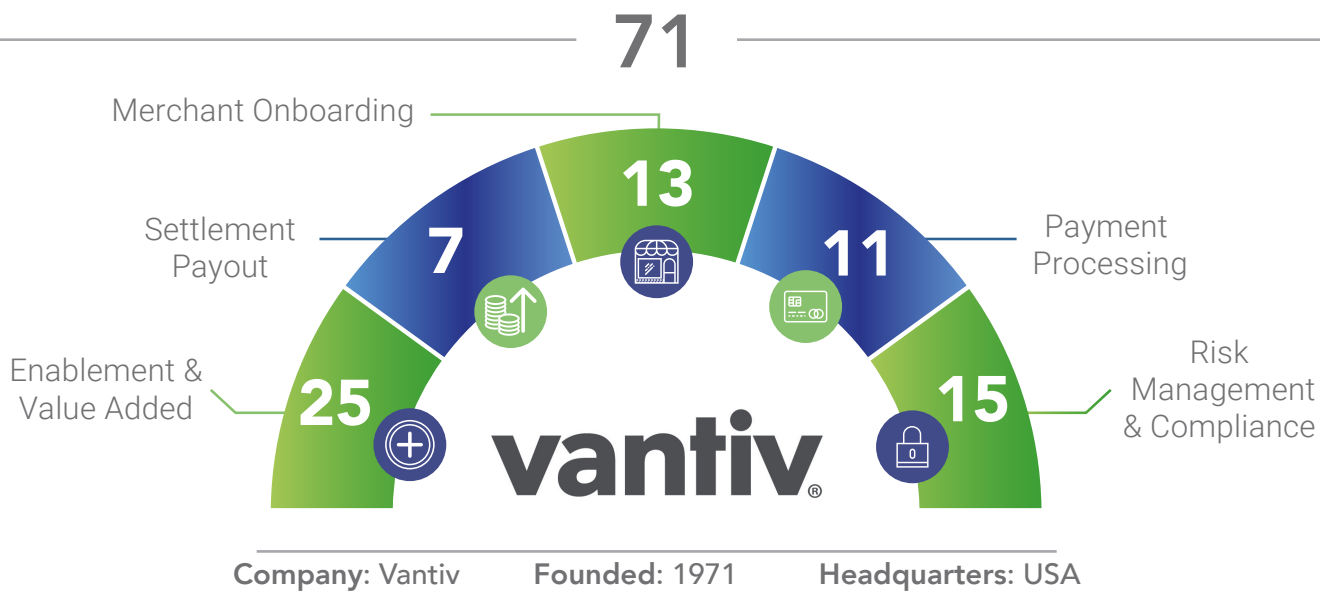


Company: TrustCommerce

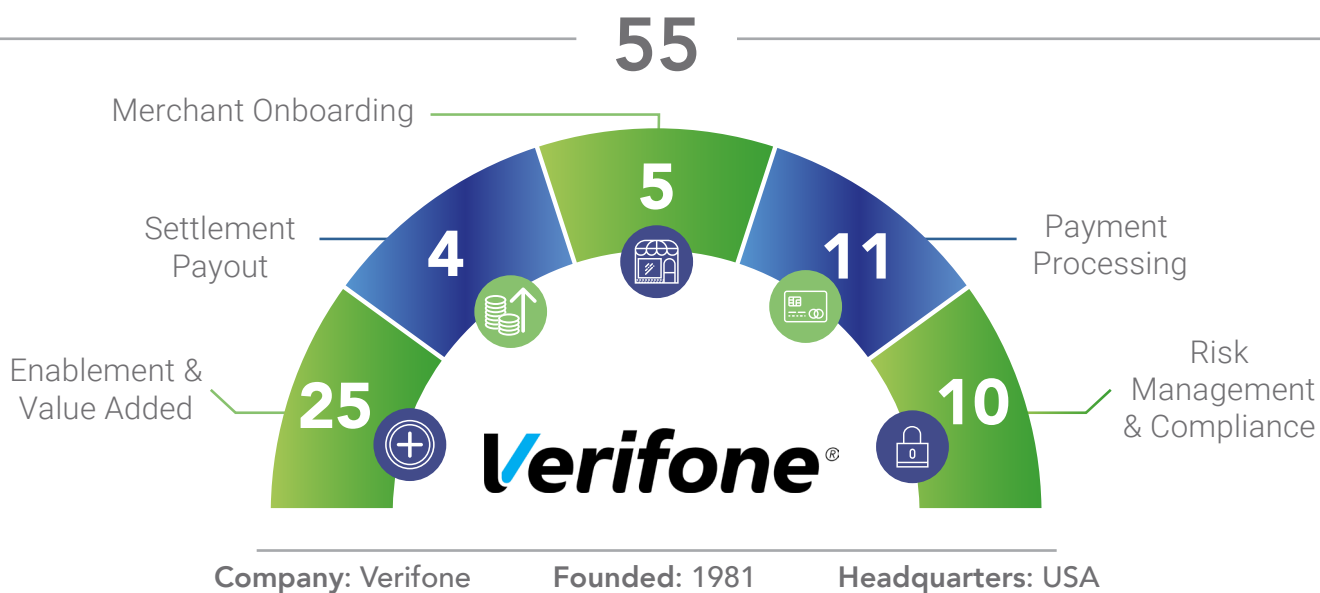
Founded: 1996

Headquarters: USA

TrustCommerce provides a payment processing and risk management platform. The company's platform offers privacy and security features, along with tools to decrease the amount of time spent at checkout.



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. The company specializes in payment acceptance, card issuing and processing, mobile payment technologies, fraud prevention and data security.



Verifone markets and services electronic payment solutions for consumers, merchants and financial institutions. Its product portfolio is comprised of contactless and countertop systems as well as electronic cash register and payment devices, PIN pads, POS systems, indoor and outdoor unattended payment solutions, wireless handheld payment devices, and POS receipt printers.

57

New!



Company: VersaPay

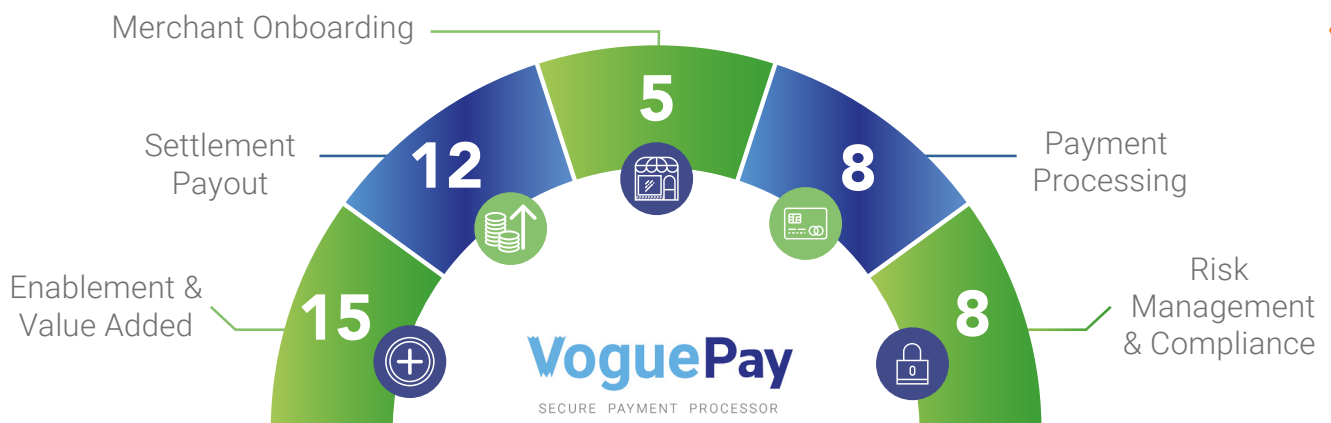
Founded: 2006

Headquarters: USA

VersaPay is a payment solutions provider. Its offerings include cloud-based invoicing, accounts receivable management and payment solutions, among other features.

48

New!



Company: VoguePay

Founded: 2012

Headquarters: UK

VoguePay is an online payment processor offering buyers and sellers a secure and easy-to-use means of transacting business online.

62



Company: Wells Fargo **Founded:** 1852 **Headquarters:** USA

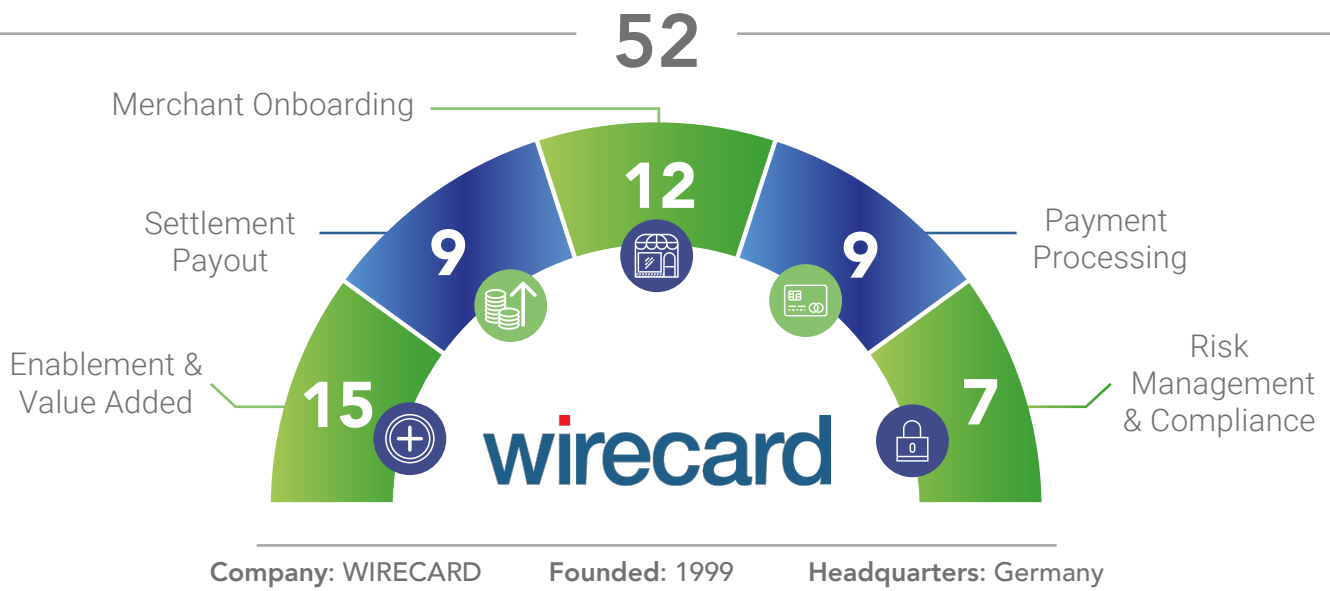
Wells Fargo provides banking, insurance, investments, mortgage and consumer finance services across the United States and internationally. Since its foundation, the company has experienced some mergers and acquisitions, becoming by 2012 a bank with 9,000 retail branches, 12,000 ATMs in 39 states and the District of Columbia.

92



Company: WePay **Founded:** 2008 **Headquarters:** USA

WePay is a payments provider focused solely on meeting the needs of online platforms that need to settle money between their users. In addition, it provides an online marketplace or cloud software that facilitate payments from within their app. This includes not just credit card processing, but also solutions for managing fraud risk, regulatory compliance and customer support.



WIRECARD is a provider of outsourcing and white label solutions for electronic payment transactions. The company offers software and IT technology for outsourcing and white label solutions for payment processing and issuing products.



Worldline is a payments and transactional services provider. The company has experience connecting and securing connection, and creates and operates digital platforms that handle all transactions between a company, its partners and its customers.

47



Company: Worldpay Founded: 1991 Headquarters: UK

Worldpay's payment processing solutions support 120 currencies, enabling merchant customers to accept an array of payments types, across multiple channels, worldwide.

91



Company: YapStone Founded: 1999 Headquarters: USA

YapStone is a global provider of online and mobile payment solutions for global marketplaces and large vertical markets.

About

PYMNTS.com

[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.



a CHASE  company

[WePay](#) helps online platforms embed more revenue with integrated payments processing under their own name. The company has uniquely enabled Constant Contact, GoFundMe, Meetup, and more than 1,000 other platforms to incorporate payments without compromising on their user experience or taking on risk and regulatory exposure. WePay earned recognition on the 2015 and 2016 Inc. 500 lists as one of the fastest growing private US companies. It is backed by investors including August Capital, Highland Capital Partners, and Japanese e-commerce leader Rakuten. For more information, visit [wepay.com](#).

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