

HOW CHOICE CAN SET PLATFORM PROVIDERS APART FROM THE COMPETITION

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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

As internet connectivity and mobile usage improve, eCommerce is experiencing 14 percent year-over-year growth.

That growth has been especially impressive in developing markets such as Africa, Asia and Latin America, where eCommerce is growing by [18 percent](#), 28 percent and 25 percent, respectively. As eCommerce revenues continue to grow in these and other markets, merchants are competing in both the domestic and international space.

Merchants working to capitalize on these shifts must accept their customers' preferred payment methods — which could include anything from contactless solutions to mobile wallets. For instance, that means being prepared to accept WeChat Pay, favored by Chinese consumers, as well as bank transfers Europeans crave, according to Steve Villegas, VP of partner management and head of U.S. at PPRO Group.

Now, a growing group of payments players are fostering partnerships to accept new payment methods and improve their offerings.



A look around the payments powering platforms world

Shopify, for one, is turning to a popular peer-to-peer (P2P) platform to [address](#) a recent sales slow-down.

The company recently announced it would allow merchants using PayPal Checkout to add Venmo as a checkout option. In a blog post, Shopify said the move aims to help the company reach more consumers, offer additional popular checkout options, reduce shopping cart abandonment and increase sales.

In a similar move, PayPal-owned eCommerce payment platform provider Braintree recently [announced](#) a new offering for merchants in the U.S.

In a statement, Braintree said it was adding support for Samsung Pay to focus on features that would drive the future of commerce and prepare merchants for shifts in customer behavior. Braintree also said the addition would help merchants improve their checkout experience and give customers more value and choice.

European merchants are also working to accept more emerging payment options. As the number of mobile internet users in Europe grows, eCommerce platform provider PayU recently [partnered](#) with Google Pay. The move allows PayU's merchants to accept Google Pay for

transactions and builds on an earlier effort in which Google made PayU its main partner when first implementing the solution, then known as Android Pay, in 2016.

For more on these stories and other headlines from around the space, check out the Tracker's News and Trends section (p. 10)

Giving consumers control over eCommerce payments

Offering new payment methods in multiple currencies is challenging even for large companies, according to Jimmy Duvall, chief product officer at eCommerce payment platform provider [BigCommerce](#).

In this month's Payments Powering Platforms Tracker feature story (p. 6), Duvall explains why it's crucial to give customers a wider range of eCommerce payment options and what it takes to accomplish that task.

November Tracker updates

This month's Tracker includes a directory featuring profiles of more than 100 players in the payments platform space, including four additions: Amazon Pay, CCAvenue, Flutterwave and Pystack.



FIVE FAST FACTS

**148.5
BILLION**

Number of online payments
completed in the U.S. in 2016,
the most recent data available

**74.5
BILLION**

Volume of online payments
completed in the Eurozone in 2016,
the most recent data available

**\$2.4
TRILLION**

Expected size of the digital
payments industry by 2027

77%

Share of mobile debit payments
that are made via Apple Pay

79%

Share of U.S. adults who make
purchases online

The background of the slide is a dark, textured surface. Scattered across it are several three-dimensional wooden cutouts of various currency symbols, including the dollar sign (\$), euro (€), yen (¥), and pound sterling (£). The lighting creates soft shadows, giving the symbols a sense of depth.

HOW CHOICE CAN SET PLATFORM PROVIDERS APART FROM THE COMPETITION

FEATURE STORY



From retail apps to eCommerce sites, consumers have myriad options when it comes to buying online.

While these options are imperative for offering convenience and choice to consumers, they also put merchants in direct competition with not only other businesses in their area, but with online sellers around the world.

This competition is set to intensify as eCommerce spending rises — growing by [14 percent](#) globally last year and by nearly 20 percent or more in places like Africa, Latin America and Asia.

To compete in this environment, it's becoming increasingly crucial for eTailers to accept a range of payment methods and offer a variety of features that cater to global markets.

If a merchant won't allow consumers to use the currencies or payment methods they're familiar with, customers are likely to find sellers who will, said Jimmy Duvall, chief product officer at eCommerce payment platform provider [BigCommerce](#) in a recent interview.

"The consumer buying behavior has not only moved into mobile, but there's [also] been this proliferation of the various methods of payments

that exist online," he said. "It's really about making sure that shoppers have the ability to pay for goods and services in a way that meets their needs."

“
CONSUMERS WANT TO
BUY IN THE CURRENCY
OF THEIR CHOICE, BUT
THERE'S A LOT OF
COMPLEXITY THERE
FOR MERCHANTS.
”

Serving a global customer base

The first step in catering to global consumers online, Duvall said, is allowing them to pay in their native currencies. According to recent research, [one-quarter](#) of consumers say they will abandon an online purchase if their preferred local currency is not accommodated.

This can be hard for merchants to accomplish amid the more than [180 currencies](#) worldwide and ever-changing exchange rates.

"Currency is a huge thing," he said. "Consumers want to buy in the currency of their choice, but there's a lot of complexity there for merchants."

Duvall and his team at BigCommerce have a pair of strategies to deal with those challenges. First, the company worked with partners like Webinterpret, which offers international eCommerce services and solutions that include translation and payment acceptance. But operating through external partners can be expensive and create other challenges if the provider were to, for instance, experience a service interruption, security breach or other issue.

To prevent these issues, BigCommerce is developing its own multicurrency-acceptance capabilities. This would also allow more merchants to take payments from customers outside their home countries, Duvall said, and let sellers set their own conversion rates.

But serving a global customer base also means offering a multitude of payment methods, and that's something BigCommerce seeks to enable by accepting payment options that are popular in various regions. For example, in Asia, mobile wallets like WeChat Pay or Alipay are popular, while bank transfers are more popular among Europeans.

"We've got a lot of local payment methods," Duvall said. "It's really about choice, and making sure our platform is not restricting what our merchants can do, so we're very open in that regard. We try to support tons of different gateways and payment options for that exact reason."

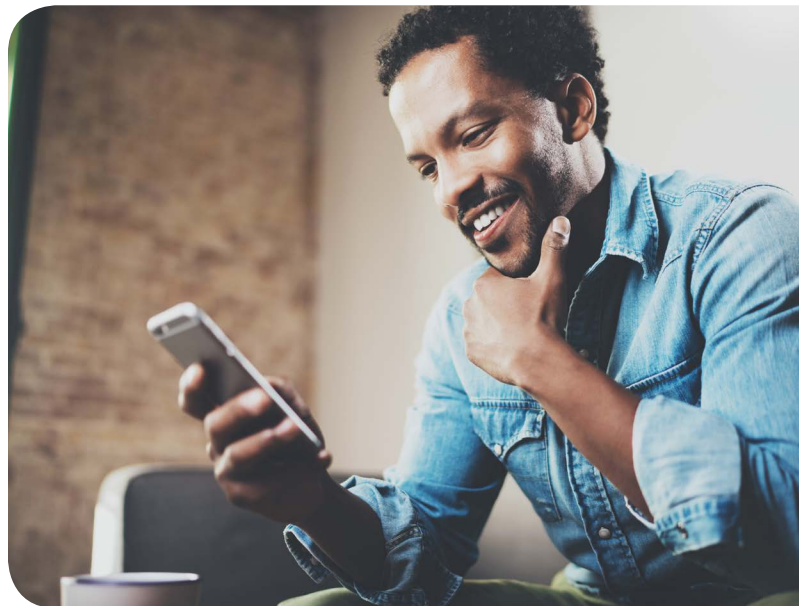
Keeping things simple

Catering to different payment methods and currencies is only half the battle — the experience must also be enjoyable, or at least simple.

Ensuring that all parts of the purchasing process work together — such as seamless integration of shipping and handling into a company's payment platform — is a major part of simplifying the experience for customers, Duvall said.

But even more important, Duvall said, is tailoring the payments experience to consumers' devices. BigCommerce's platform determines which device a customer is using to make a purchase, and offers a simple and intuitive payment method popular on that device.

"The device piece of it is huge," he said, noting that mobile device users are typically prompted to pay via peer-to-peer (P2P) platforms like Venmo or mobile wallets like Apple Pay. "It's about making sure that the appropriate payment methods are presented effectively and efficiently for the device."



As more consumers conduct their business online through various connected devices, Duvall said, merchants will find it increasingly crucial to offer a wide range of currencies and payment options that make purchases more convenient.

With global competition, the last thing merchants want is for consumers to take their business elsewhere.



News AND Trends

International endeavors

Platforms emerge to meet cross-border payment demand

A [growing group](#) of players is working to unveil platforms to send money across borders. Singtel, Singapore's largest telecommunications carrier, recently launched a cross-border payment platform in partnership with Thai digital bank Kasikornbank and the Ping An Insurance Group's Ping An eWallet in China. The service will expand to firms such as Airtel in India and Globe in the Philippines, among others.

In the U.S., Federal Reserve Gov. Lael Brainard recently announced that the Fed wants public input on a platform that would "support the vision of RTGS (real-time gross settlement system) of faster payments." Brainard said Fed banks could develop an RTGS platform with 24/7 availability, for example. The Fed is also looking for comment on developing what Brainard called "a liquidity management tool that would operate 24/7" to underpin services for real-time interbank settlement of faster payments.

Singtel and the Fed aren't alone, however. Ripple also has plans for a blockchain-based cross-border platform to meet growing demand for digital currency offerings. According to a recent survey, 75 percent were "very interested" in using digital assets as a base currency for



settlements. That sentiment pairs with news that Ripple's crypto for cross-border payments platforms will soon debut. That effort involves participation from three financial firms — Mercury FX, Cuallix and Catalyst Corporate Federal Credit Union.

Capitalizing on global eCommerce with local payment methods

While the U.S. may be a leader in eCommerce, a new report from PPRO Group revealed plenty of opportunity for overseas sellers. Global eCommerce is growing by 14 percent overall, the

report said, and even more quickly in Africa (18 percent), Latin America (25 percent) and Asia (28 percent).

Steve Villegas, VP of partner management and head of U.S. for PPRO, told PYMNTS in a [recent interview](#) that eCommerce merchants must offer local payment options to convince international audiences to buy from American merchants — thus boosting cross-border eCommerce efforts. In the interview, he said it's imperative for merchants to know, for example, that Alipay and WeChat Pay are gaining huge traction in China, while the bank transfer method prevails in Europe, as evidenced by iDEAL in the Netherlands.

"The tools," Villegas said, are there for U.S. firms to tap into a global marketplace made up of individual markets, "and the timing is right."



Securing platform payments

MINDBODY becomes latest breach victim

Unfortunately, eCommerce growth gives fraudsters opportunities to attack payments powered platforms. MINDBODY became the latest victim of such a [data breach](#) when its subsidiary, FitMetrix, confirmed an attack that could affect as many as 113.5 million users.

Hacken director of research Bob Diachenko revealed the attack, which was reportedly the result of several servers left unsecured without a password. The compromised records contained user names, genders, email addresses, phone numbers, profile photos, primary workout locations, emergency contacts and more.

In a statement acknowledging the breach, Jason Loomis, the company's chief information security officer, said the company took "immediate steps to close the vulnerability" and that the information "did not include any login credentials, passwords, credit card information or personal health information." According to Diachenko, however, there was "some" health information in the data, including several records that detailed the height, weight and shoe sizes of users.

Paytm proposes adding biometrics to India's mobile payment platform

While MINDBODY recovers from its security breach, other payment players are working to shore up their platforms.

In India, at least one company is investing in [biometric technology](#) to stop fraudsters and curb cybercrime. According to reports from *The Economic Times*, Paytm is working on a

facial-recognition tool to enable digital payments. The publication reports that Paytm plans to expand the feature so that customers can pay for merchandise in — literally — the blink of an eye, which could boost the app's overall security.

So far, Google's Android platform has tested Paytm's facial recognition technology. Once the feature officially launches via an app update, "users will be able to log into the app by simply looking at their phone," an anonymous Paytm executive told *The Economic Times*.

The news comes as Paytm vies for payment platform dominance in India. Paytm — already India's top digital payments platform — plans to expand into banking, mutual funds and, eventually, insurance spaces.

Visa announces support for EMV SRC

Visa recently [announced](#) it will continue to support EMV Secure Remote Commerce (SRC) specifications. In a press release, the payments company said the draft of the SRC specification provides a digital transactions foundation that gives consumers, merchants and issuers a single digital point of sale, making payments more consistent, convenient and secure. It also encouraged retailers, issuers and others to provide feedback during a 45-day public comment period.

The move is designed to serve shoppers migrating to new connected channels of commerce, including eCommerce, mobile devices and voice-activated offerings. As shoppers repeatedly enter payment details, Visa said, those experiences are becoming less convenient, less secure and more friction-filled. Visa said SRC,



however, standardizes the process to make it easier, faster and more secure.

Going contactless

Visa CEO on shifting payment preferences

In last month's [earnings call](#), Visa CEO Alfred Kelly said contactless payments are growing rapidly and that one in four domestic transactions made via a Visa card is now contactless. He also said 70 of the top 100 merchants by transaction size now accept contactless payments — up by 20 in the past year — and that more than half of all face-to-face transactions now occur at merchants that offer contactless payment, up from one-third a year ago.

Kelly said the company's B2B platform, which has seen a recent boost, remains a top priority. Visa's B2B payments volume was \$950 billion, he said, representing 11 percent of payments volume in the fiscal year (FY), with growth soaring into the mid-teens across the past two quarters.

Contactless payments surpass chip and PIN

Additional indicators also point to a rapid increase in the use of contactless payment platforms. According to a recent Worldpay [report](#), contactless payments recently surpassed chip and PIN transactions for the first time. According to report, the change was first seen in June, when contactless payments accounted for 51 percent of in-store card transactions. That rose to 52 percent in July, while in-store

contactless payment usage jumped by roughly 30 percent from July 2017 to July 2018.

The report states the increase was driven mainly by a boost in spending limits and quick expansion of contactless payments at retailers. Fashion retailers in particular have seen a big shift toward contactless, while department stores and even casinos are also seeing a substantial increase in its use.

Partnering providers

PayU, Google Pay partner in Europe

Amid the shifting payment platform landscape, many players aim to expand their accepted payment methods and offerings through partnerships. That includes Eastern European eCommerce platform provider PayU, which recently [partnered](#) with Google Pay. The move allows PayU merchants to accept Google Pay for transactions, building on an earlier effort in which Google tapped PayU as its main partner when first implementing the solution, then known as Android Pay, in 2016.

In a statement announcing the agreement, Florence Diss — head of Europe, Middle East and Africa (EMEA) commerce partnerships for Google — said the deal would allow “thousands” of merchants in Europe to accept payments via Google Pay. Joanna Pieńkowska-Olczak, PayU country manager for Poland, said the move would serve a growing group of European online shoppers. “Mobile devices already account for more than half of online traffic,” she said, predicting that many European merchants would



soon “treat sales in this channel, finally, as a standard.”

Samsung Pay now supported by Braintree

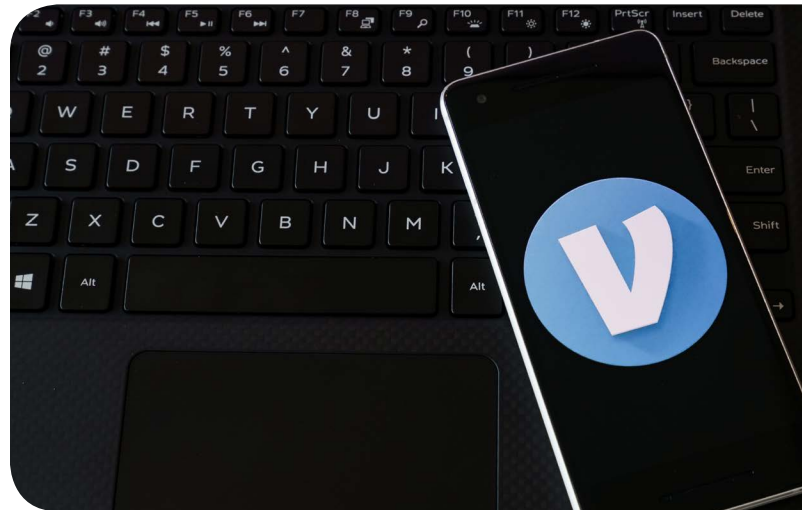
Samsung Pay is also accepted by a host of new online merchants. Braintree [announced](#) that American merchants can now accept Samsung Pay for in-app payments. In a statement, the company said adding support for Samsung Pay marked its focus on features that would drive the future of commerce and prepare merchants for shifts in customer behavior. In a press release, Braintree said the move would help the company “break down barriers at checkout for our merchants.”

Just two months earlier, Samsung announced that Samsung Pay had completed more than 1.3 billion transactions. The platform is now available on six continents and in 24 markets, with South Africa being its most recent addition.

Shopify adds Venmo acceptance

[Shopify announced](#) that merchants using PayPal Checkout can now add Venmo as a checkout option. A Shopify blog post announcing the partnership said it will help the company expand its business and reach more consumers by offering more popular checkout options. The blog post also said the addition of Venmo support “can lessen abandoned eCommerce carts and increase sales.”

The move is also intended to address slowing sales. Shopify scared some investors in August when it reported 56 percent in gross merchandise volume (GMV) in Q2, compared to 64 percent in Q1. Investors worried that the



slower growth indicated that Adobe’s acquisition of eCommerce platform Magento had cut into the company’s business.

Citi Ventures invests in Ondot

Mobile payment platform provider Ondot also recently [added](#) a new partner — and new funding. According to a joint announcement, the company “secured a strategic funding investment” from Citi Ventures to help Ondot with international expansion and product development. According to the announcement, the move will give consumers more control over their payments and greater transparency into their transactions, which could promote loyalty and improve ticket sizes.

Ondot — which offers a mobile platform and application program interface (API) that allows banks to “give consumers increased control over and visibility into their personal payment transactions” — did not reveal the amount of the investment.



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:



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	 wepay	SCORE 92	06	 sage pay	SCORE 77
02	 YAPSTONE <small>POWERING PAYMENTS</small>	SCORE 91	07	 Elavon	SCORE 73
03	 Payza	SCORE 83	08	vantiv	SCORE 71 TIE
04	 Square	SCORE 81	08	fiserv.	SCORE 71 TIE
05	 Paysafe	SCORE 78	10	 Ameryllis <small>Payment Solutions</small>	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.

52



Company: 2C2P

Founded: 2003

Headquarters: USA

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

49



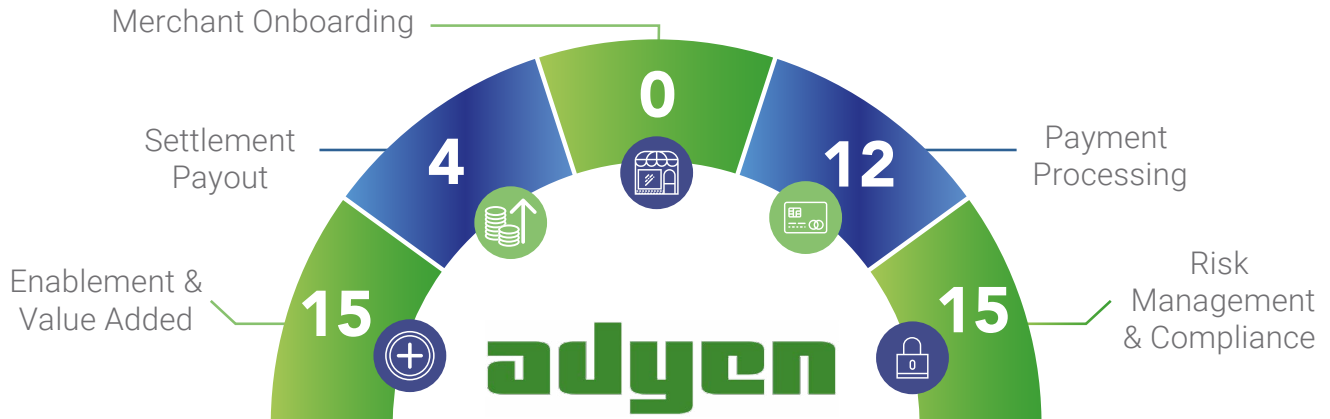
Company: 2Checkout

Founded: 1999

Headquarters: USA

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



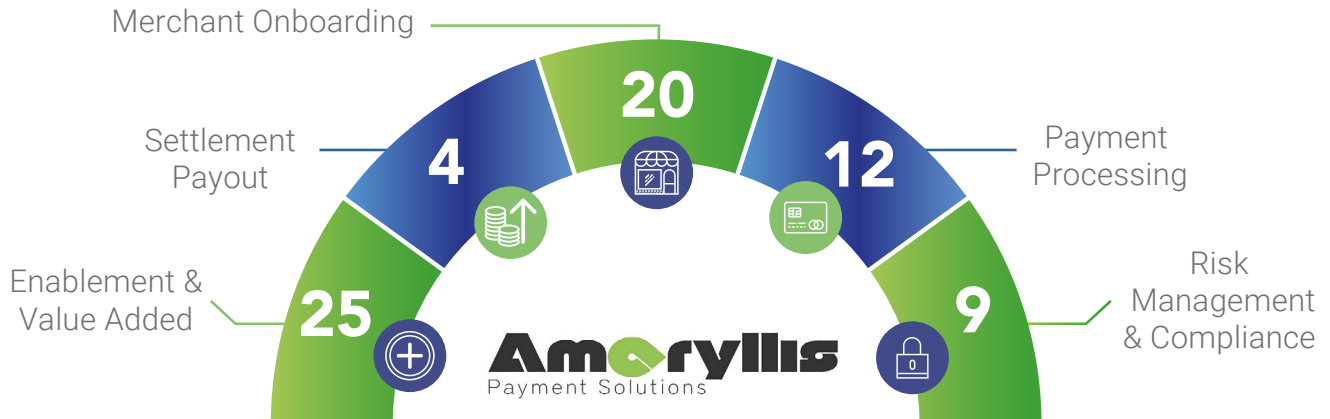
Company: Airpay

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.

50

New!



Company: AmazonPay **Founded:** 2005 **Headquarters:** Seattle, Washington, United States

Amazon Pay offers an omnichannel payment platform. The company's offering is designed to allow customers to pay for purchases on a range of eCommerce sites using information already stored in their Amazon account.

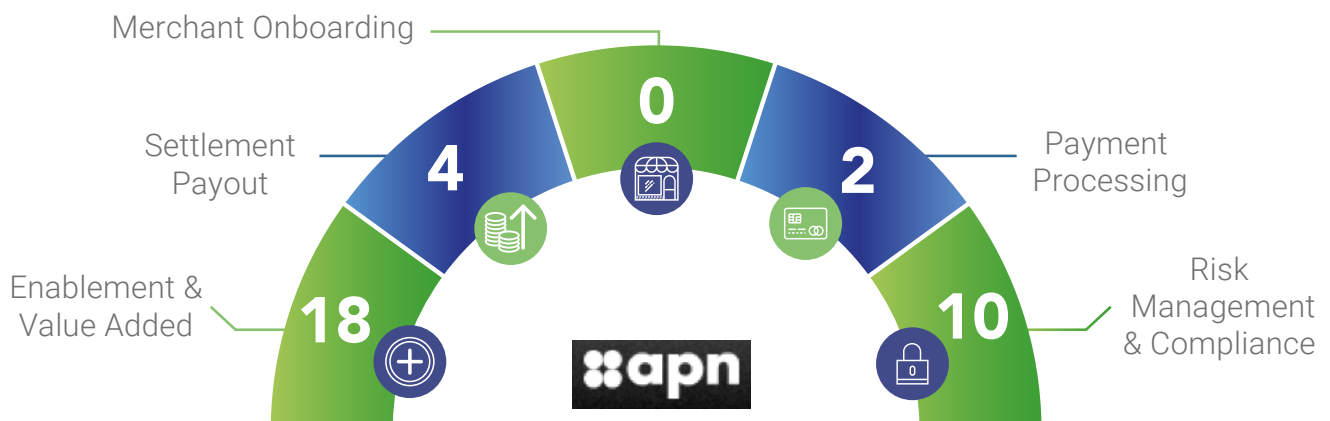
51



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.

34



Company: Auction Payment Network **Founded:** 2010 **Headquarters:** USA

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.

44



Company: AsiaPay

Founded: 2000

Headquarters: Hong Kong

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

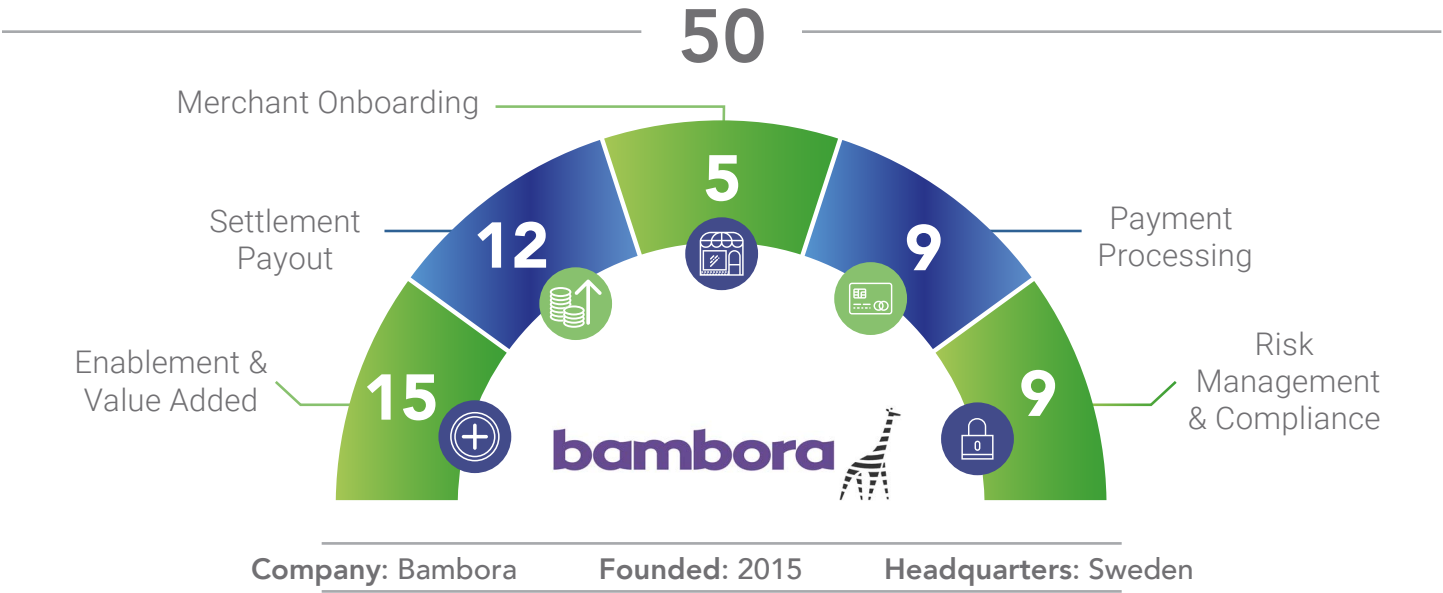


Company: Authorize.Net

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.

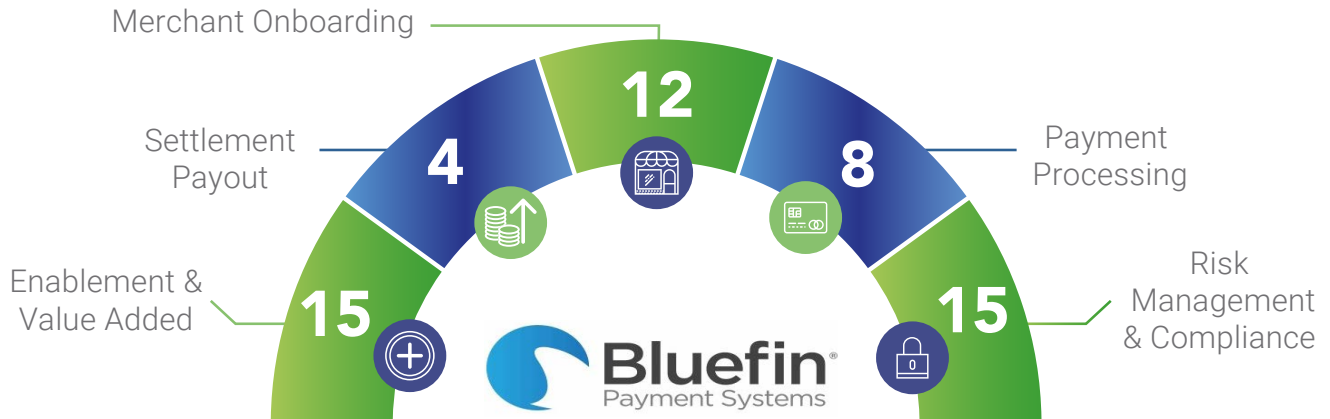


Bambora offers payment solutions for small and medium-sized businesses (SMBs). The company’s simple-to-launch platforms integrate with existing operations to help small businesses accept new payment types.



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



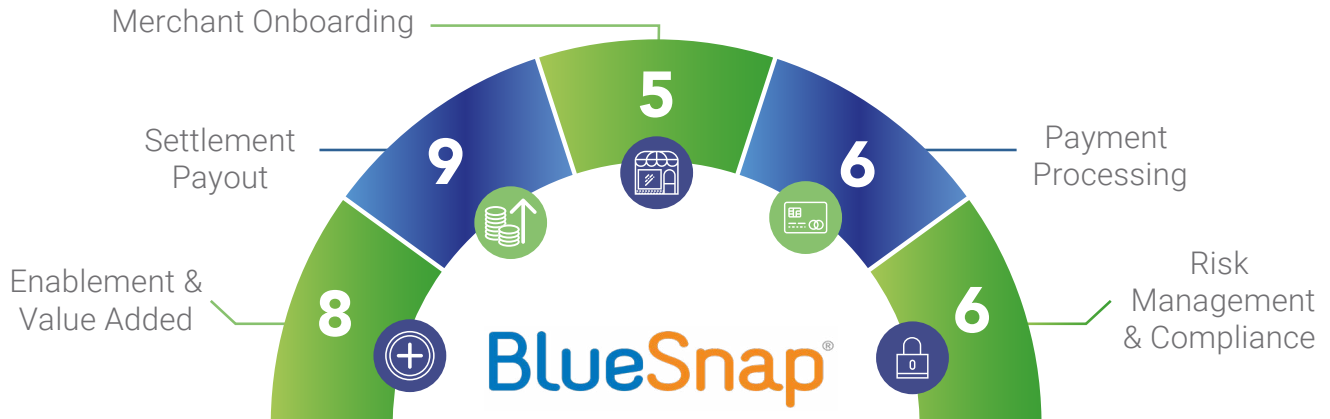
Company: BluePay

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: Braintree

Founded: 2007

Headquarters: USA

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

49



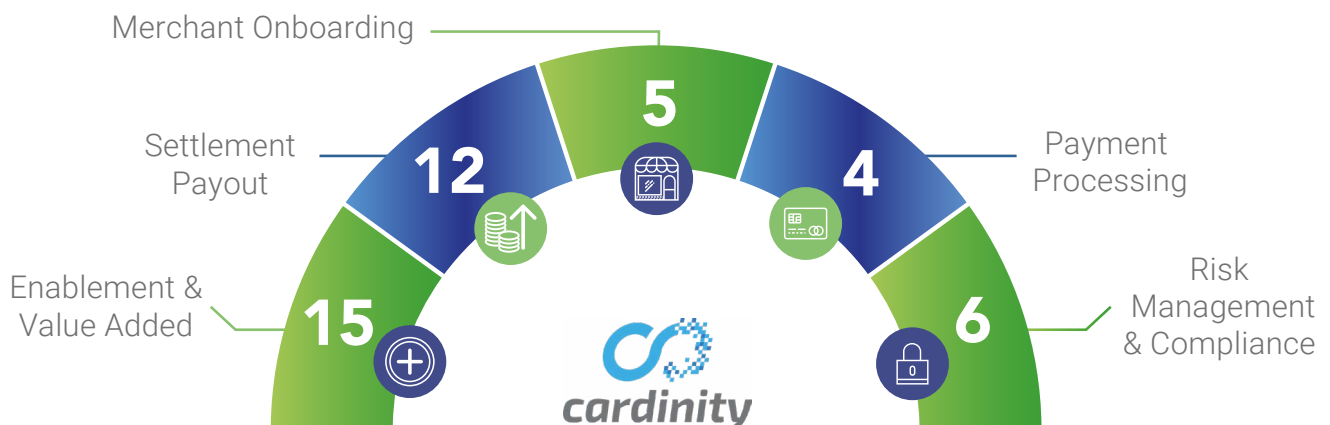
Company: CardConnect

Founded: 2006

Headquarters: USA

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

42



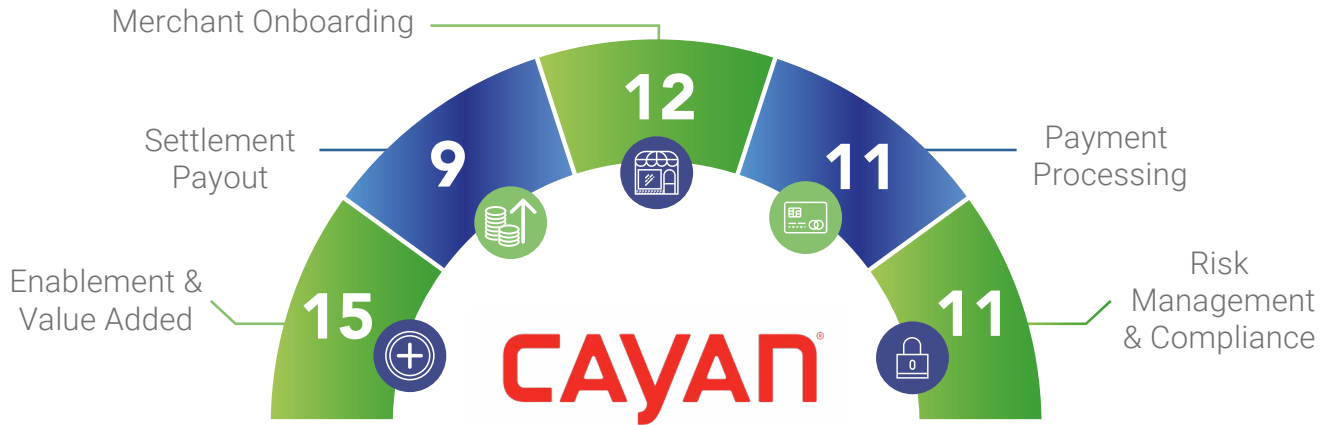
Company: Cardinity

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.

57

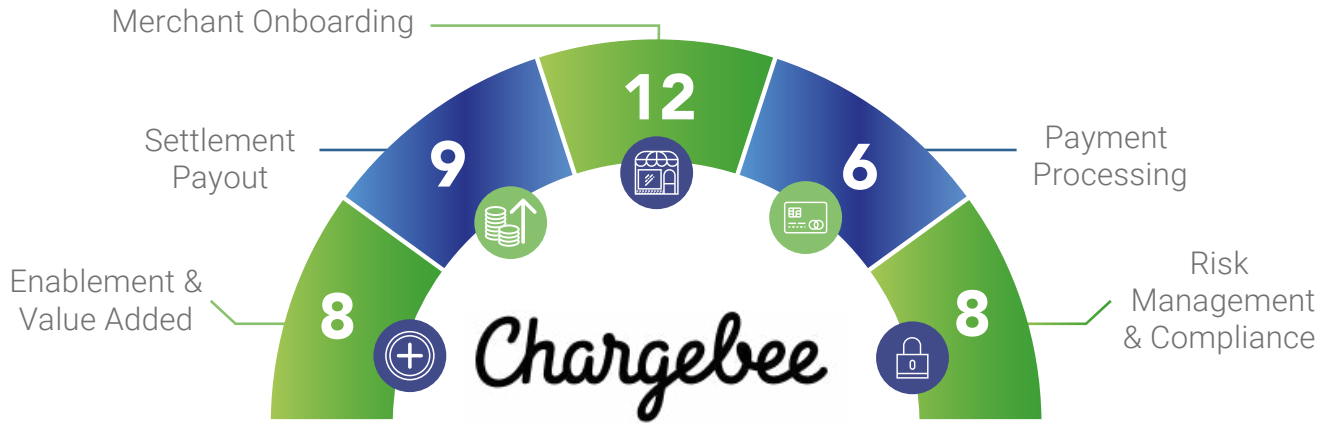
New!



Company: CCAvenue Founded: 2016 Headquarters: India

CCAvenue offers a payments platform for eCommerce businesses in India. The platform is PCI DSS 3.2 compliant and designed to help merchants accept online payments through a spectrum of new-age payment options.

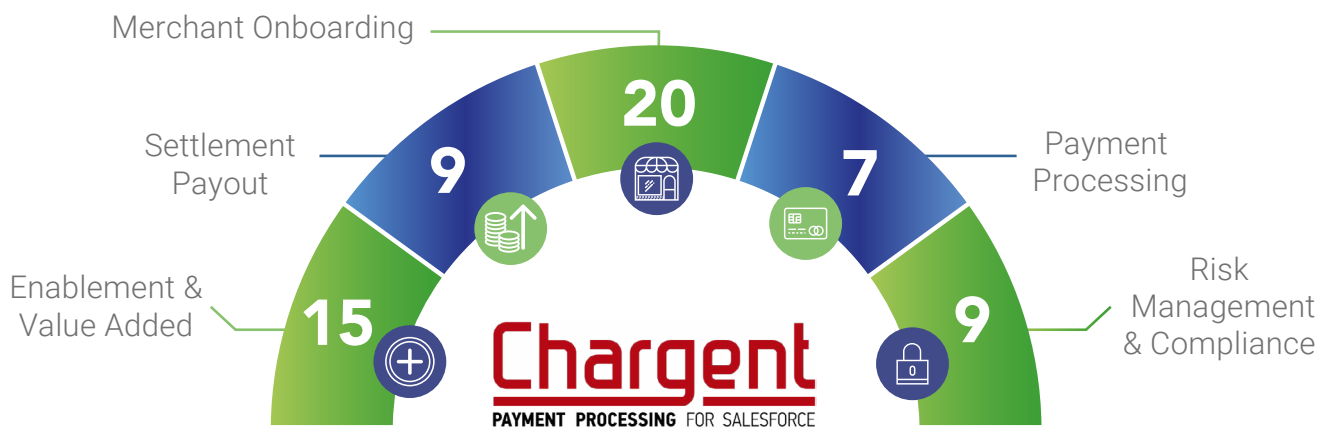
43



Company: Chargebee Founded: 2011 Headquarters: USA

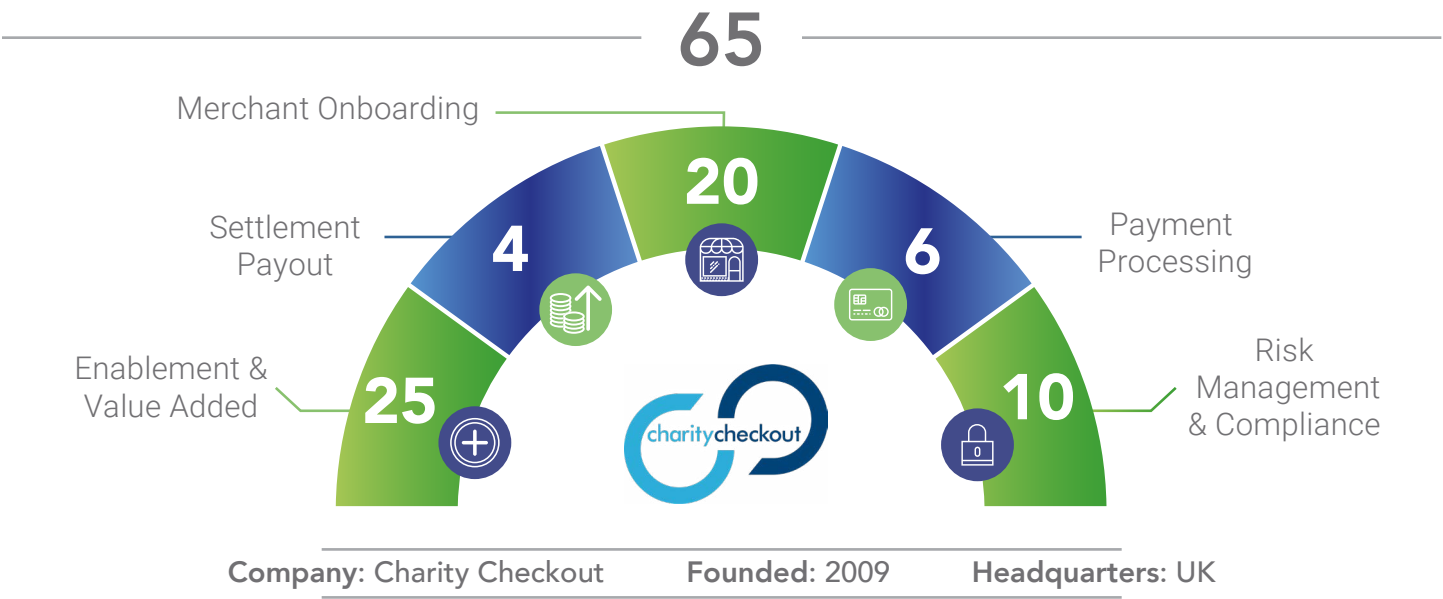
Chargebee is a subscription management and recurring billing platform. The company's solution enables users to send invoices as well as manage and analyze their eCommerce businesses.

60

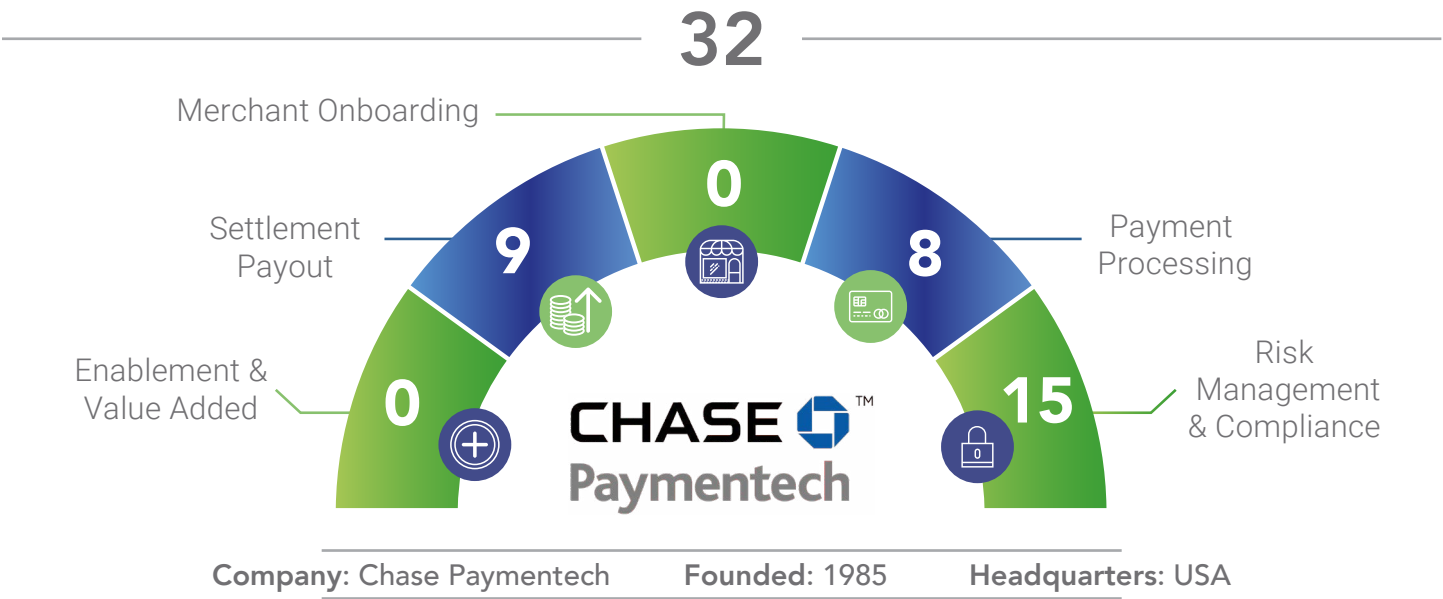


Company: Chargent Founded: 2012 Headquarters: USA

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.



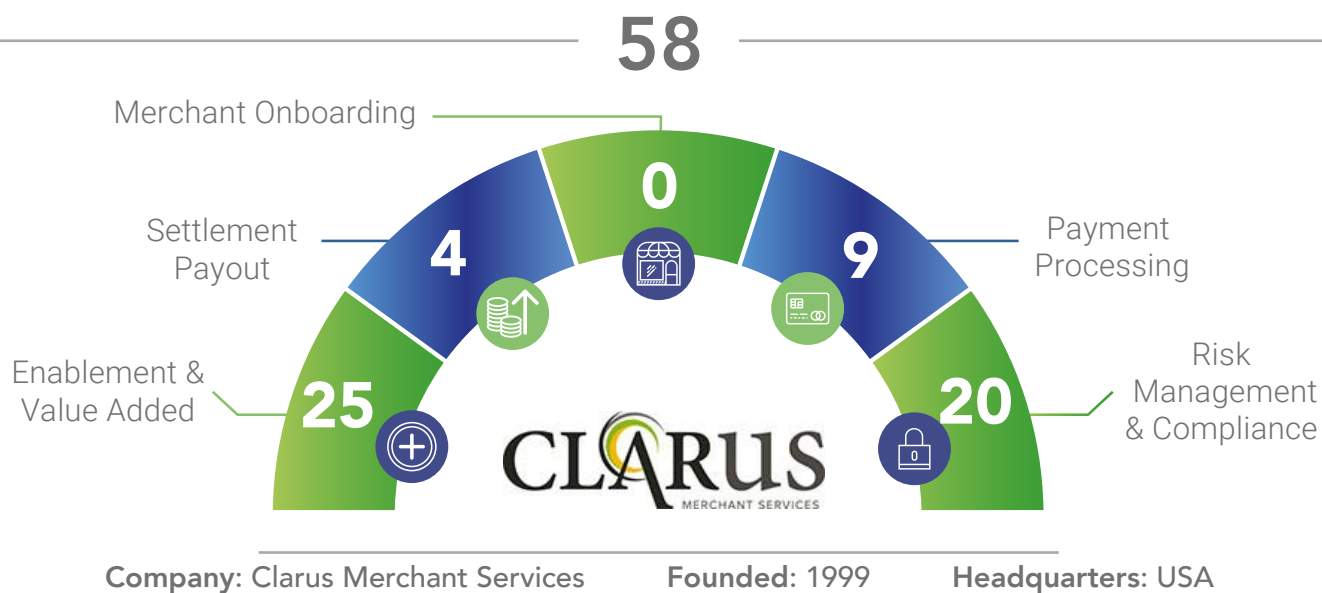
Charity Checkout is a social enterprise that offers customized payment processing systems, websites and fundraising platforms for its clients across the U.K. The company has helped charities raise over £9 million in online donations.



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

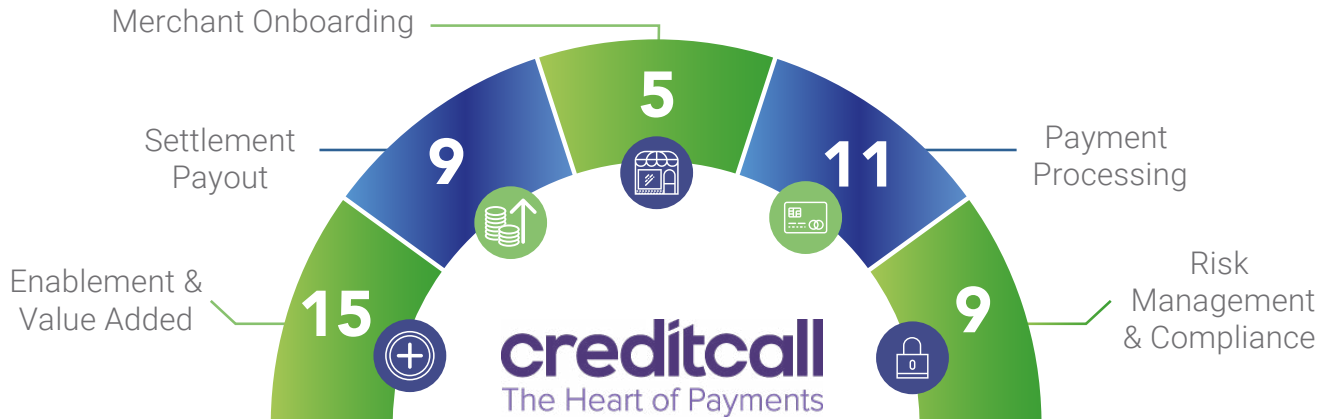


ChronoPay is an internet payment service provider enabling eCommerce companies to accept bank cards and electronic cash online payments for their goods and services. Its solutions are designed for airlines, tourism, retail trade, entertainment industry, publishing and education industries.



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

49



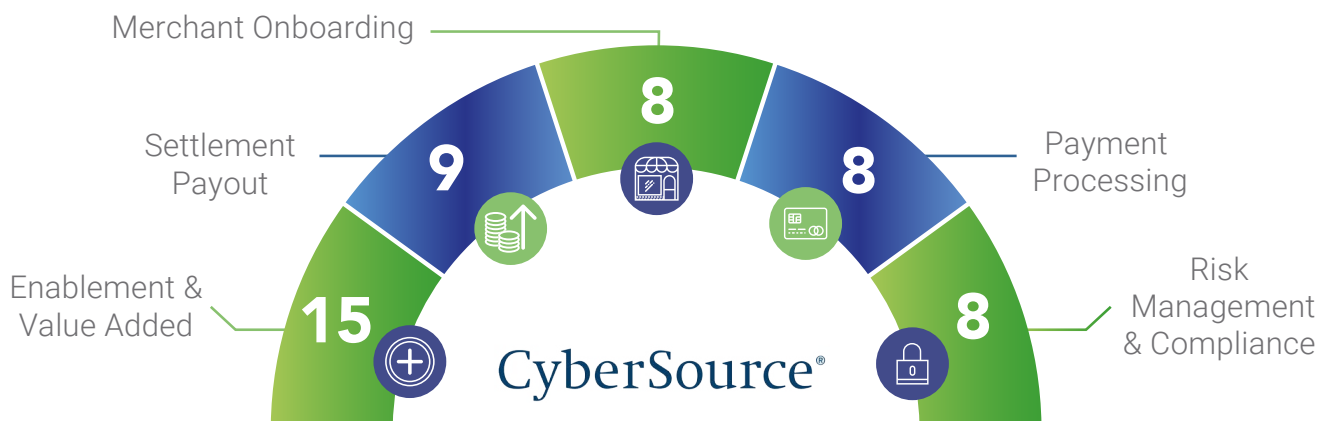
Company: Creditcall

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



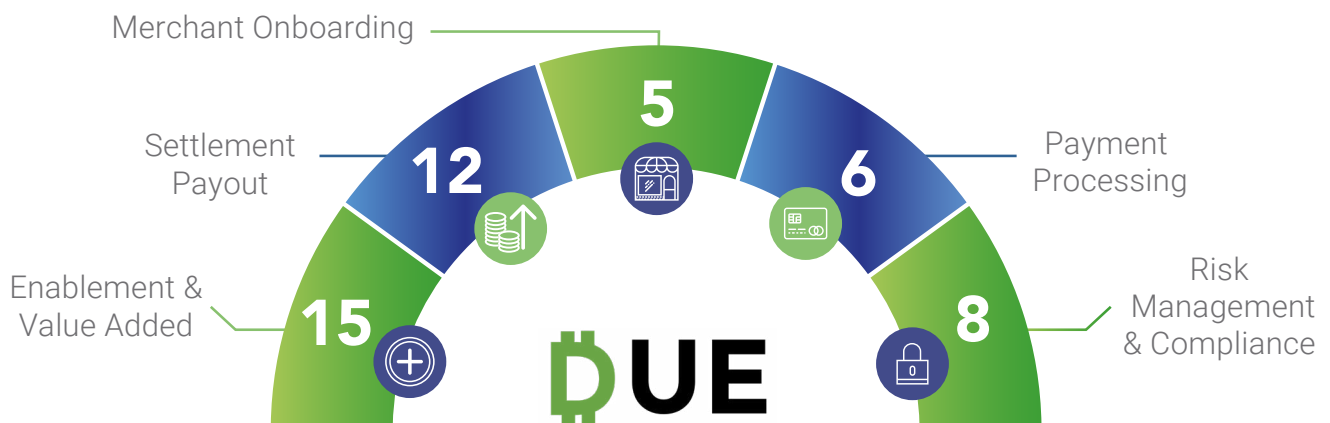
Company: Dream Payments

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



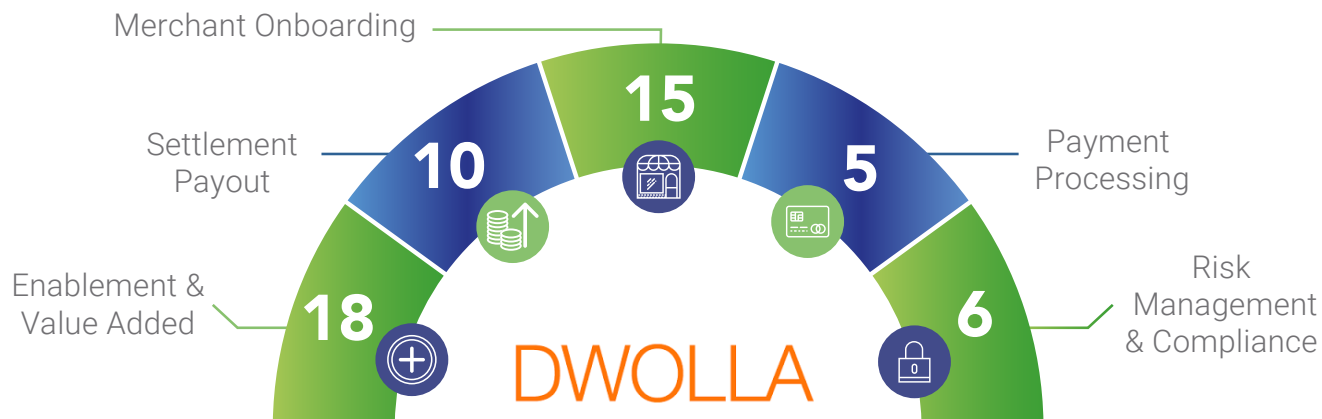
Company: Due

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



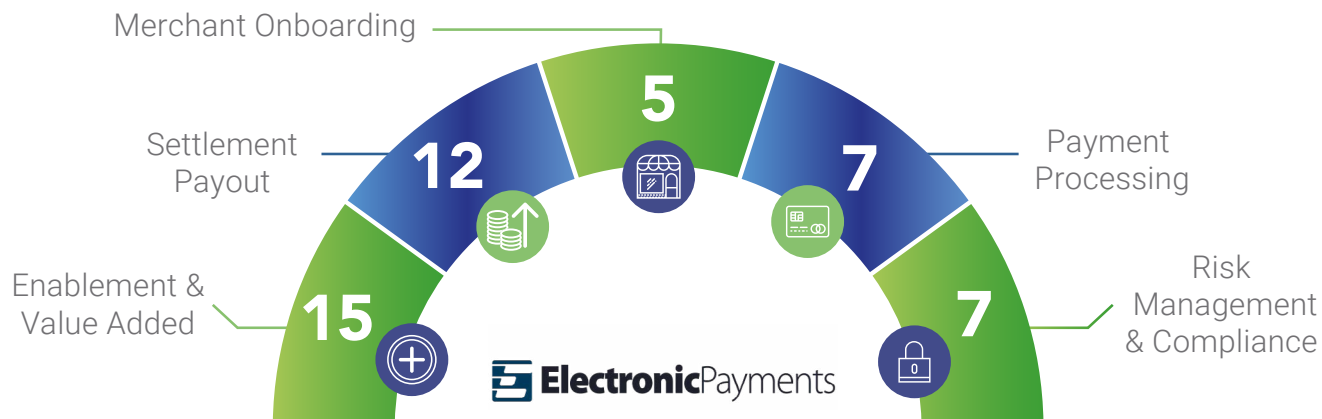
Company: Elavon

Founded: 1991

Headquarters: USA

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

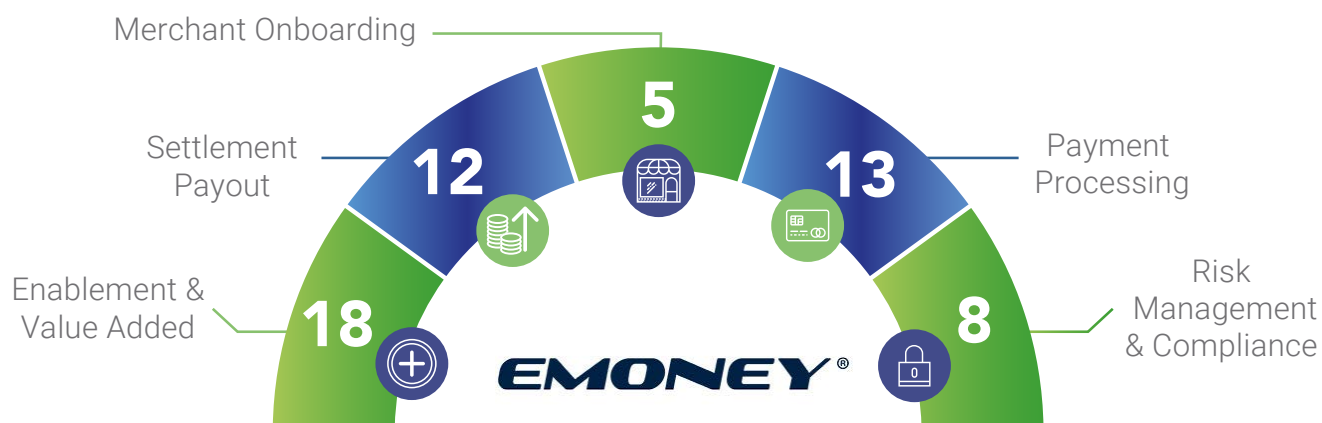
46



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



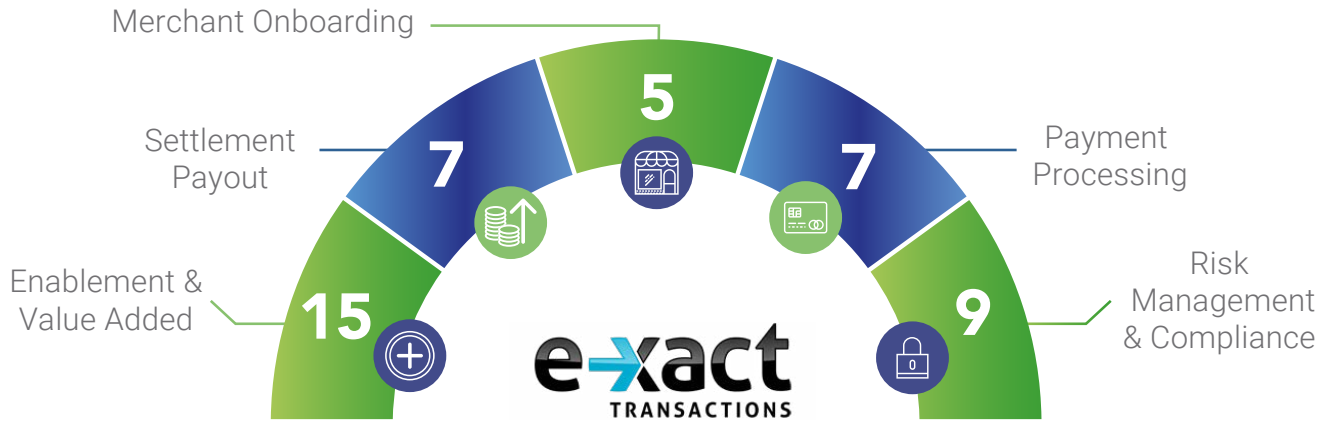
Company: EVO Payments

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



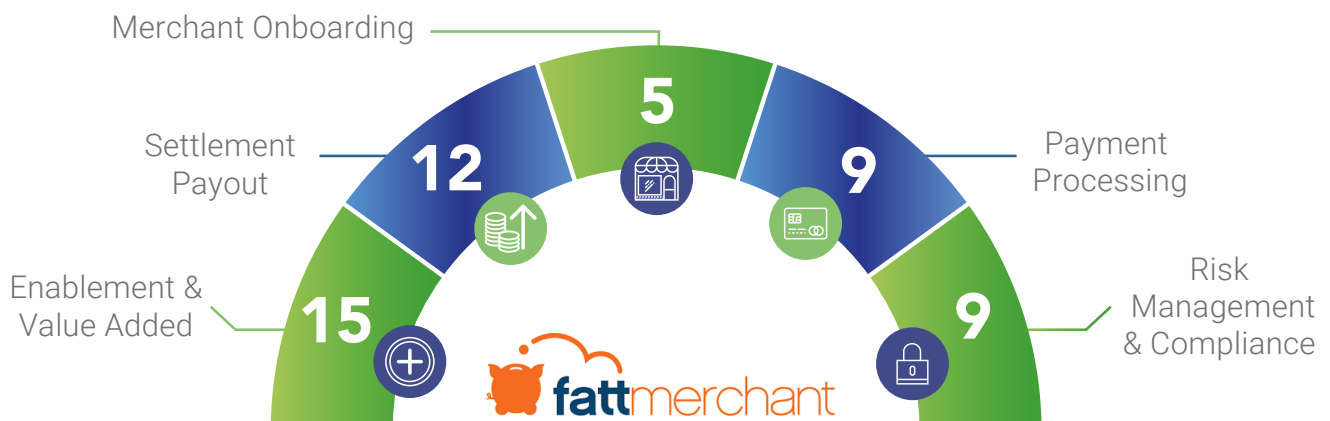
Company: E-xact Transactions

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.

50



Company: Fattmerchant

Founded: 2014

Headquarters: U.S.

Fattmerchant is a payment technology solutions provider for businesses. The company offers integrated, omnichannel technology designed to support retail and restaurant locations with physical terminal and POS integrations, online business with shopping cart capabilities and professional services businesses with online and mobile invoices and billing solutions.

48



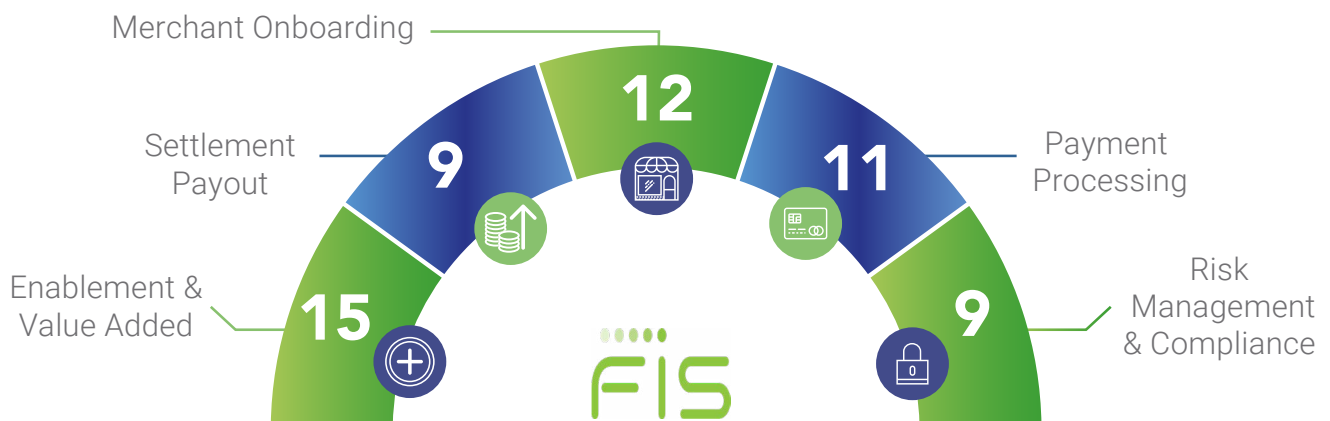
Company: Fidelity Payment Services

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



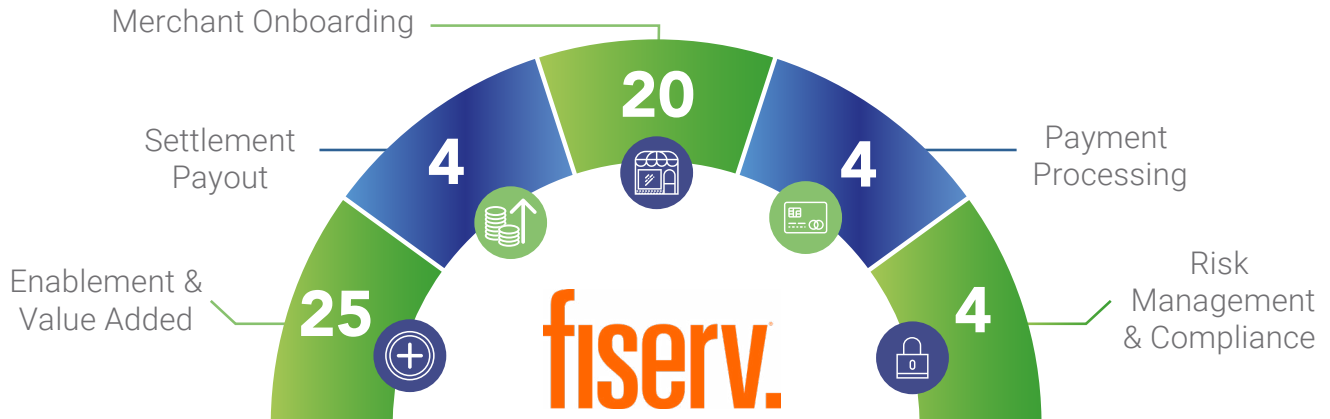
Company: FIS

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.

57



Company: Flagship

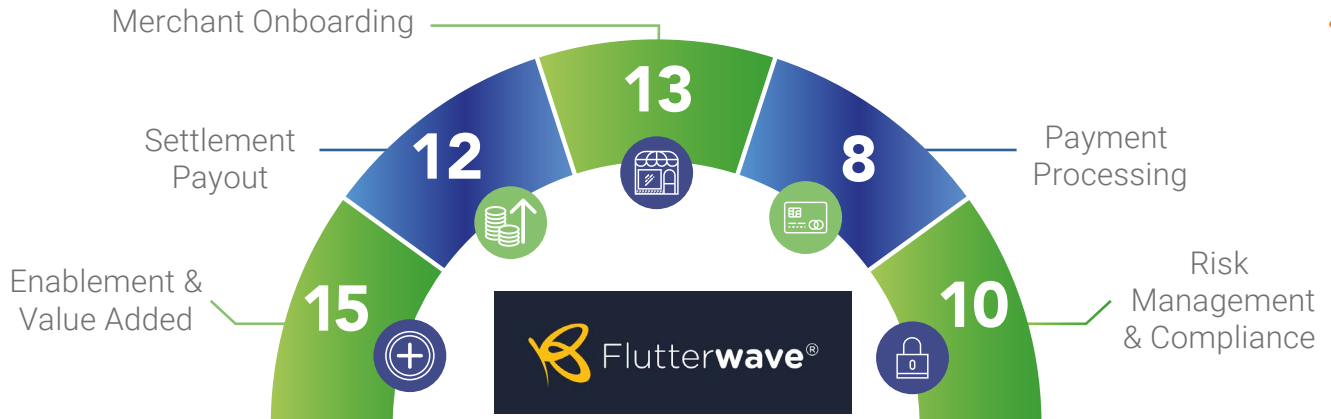
Founded: 2001

Headquarters: USA

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.

58

New!



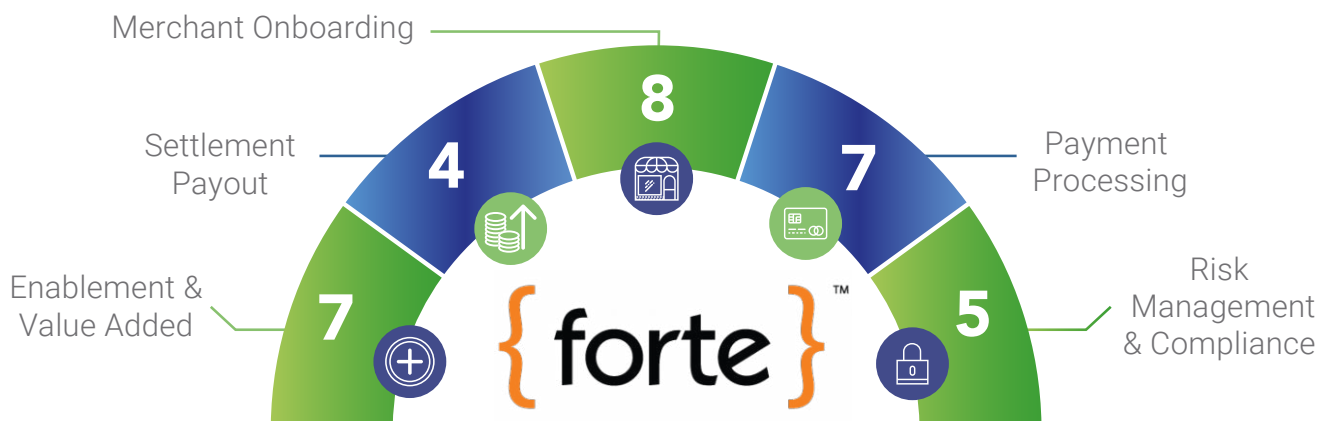
Company: Flutterwave

Founded: 2016

Headquarters: San Francisco, California, United States

Flutterwave provides a payment service platform. The company typically works with merchants, payment service providers and financial institutions.

31



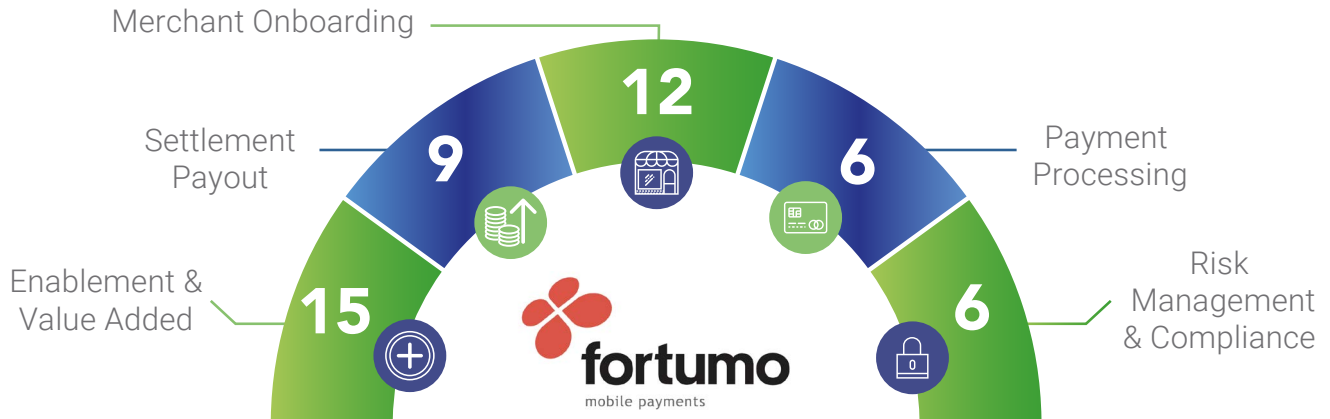
Company: Forte Payment Systems

Founded: 1998

Headquarters: USA

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

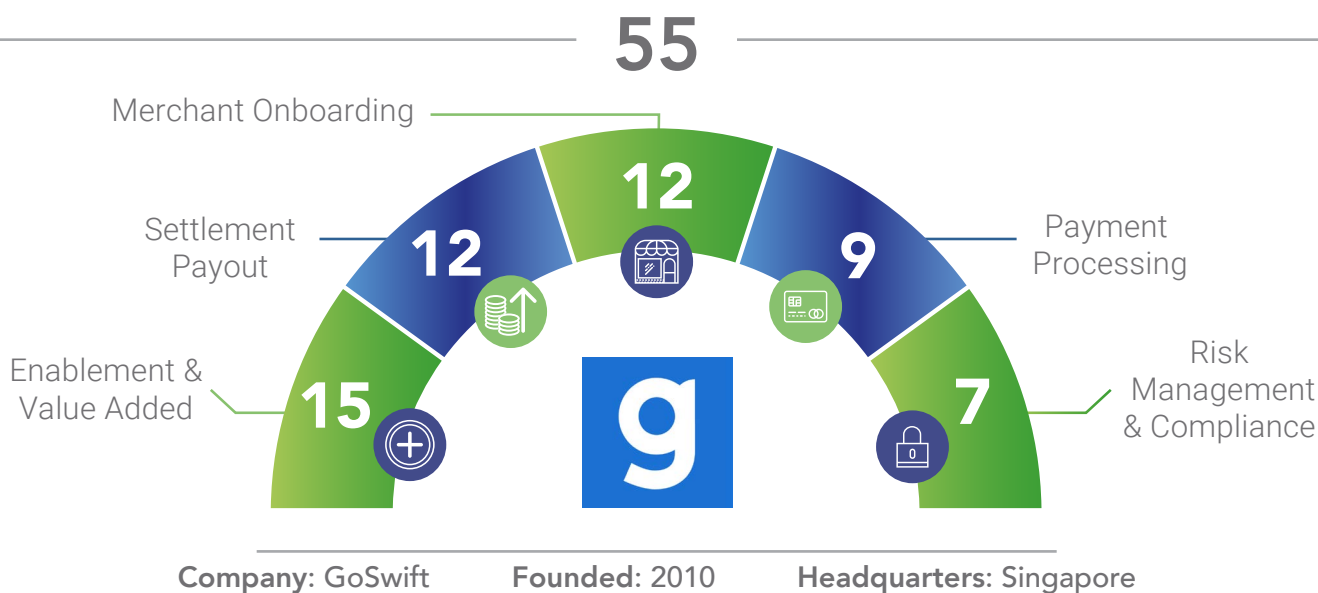


Company: Global Payments

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 to shorten 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.

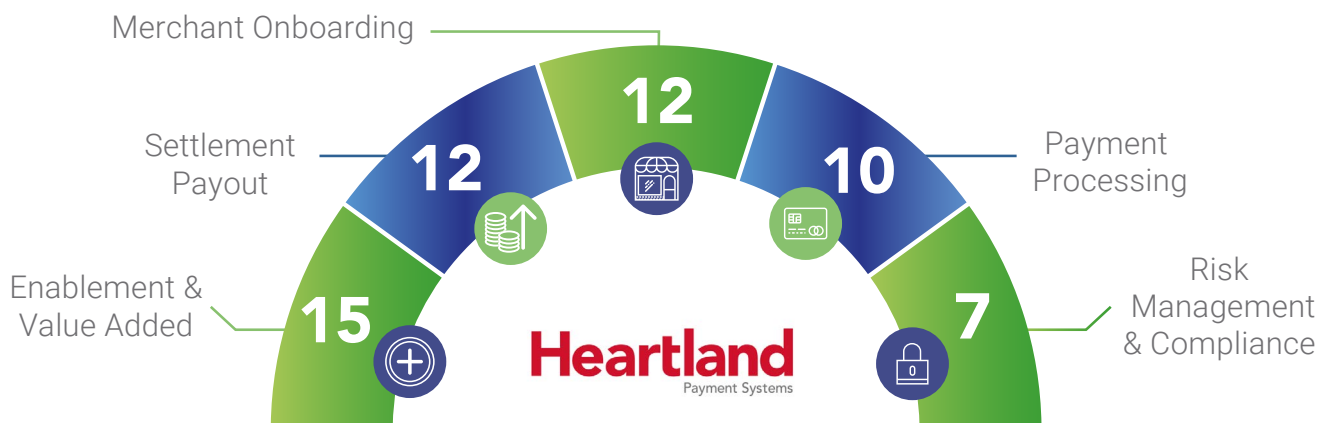
67



Company: Handpoint Founded: 2009 Headquarters: U.K.

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.

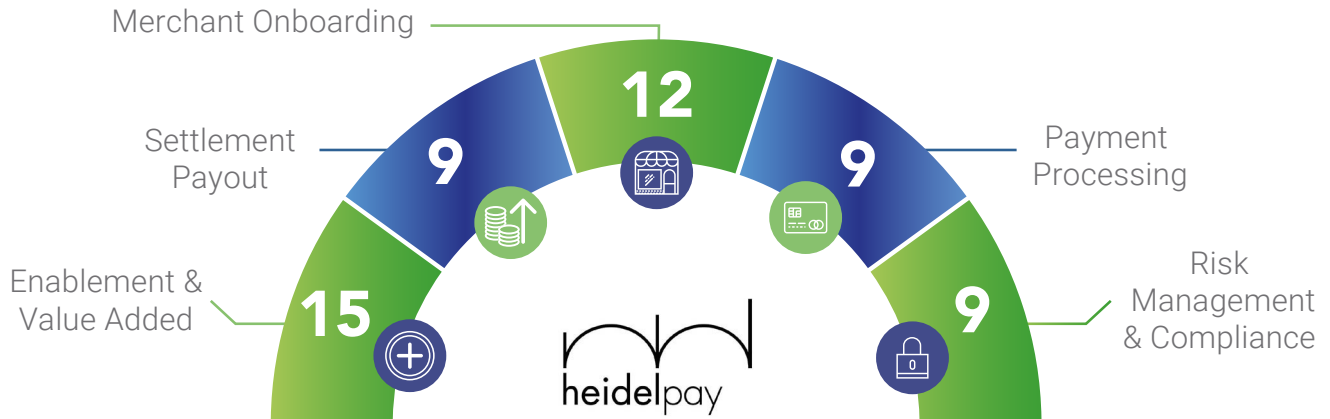
56



Company: Heartland Founded: 1997 Headquarters: USA

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.

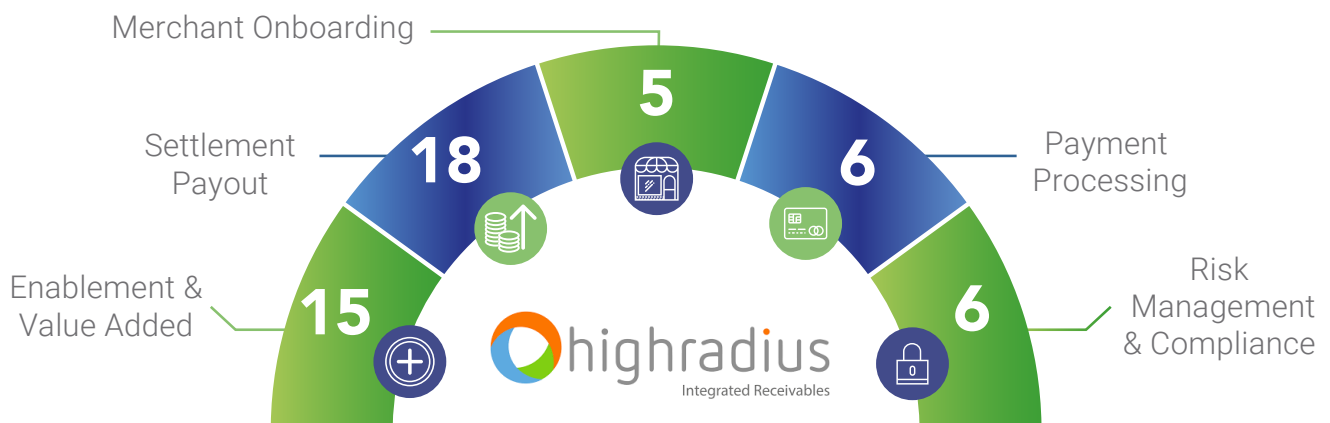
54



Company: Heidelpay **Founded:** 2003 **Headquarters:** Germany

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

50



Company: HighRadius **Founded:** 2006 **Headquarters:** U.S.

HighRadius is a FinTech enterprise Software-as-a-Service (SaaS) company. The HighRadius Integrated Receivables platform is designed to assist cash flow through automation of receivables and payments processes across credit, collections, cash application, deductions, electronic billing and payment processing.

68



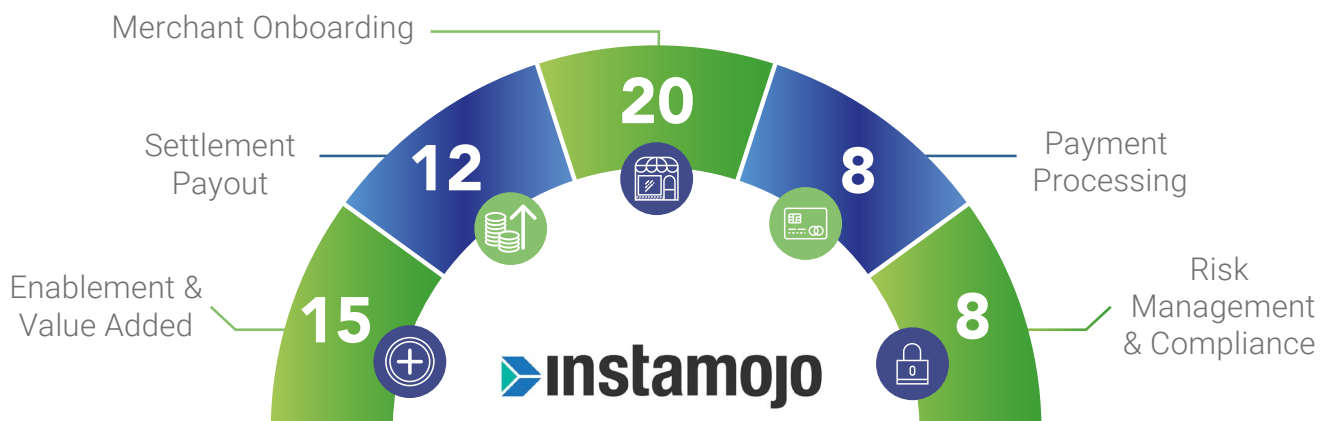
Company: Ingenico

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.

63



Company: Instamojo

Founded: 2012

Headquarters: India

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.

39



Company: iPay88

Founded: 2006

Headquarters: Malaysia

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

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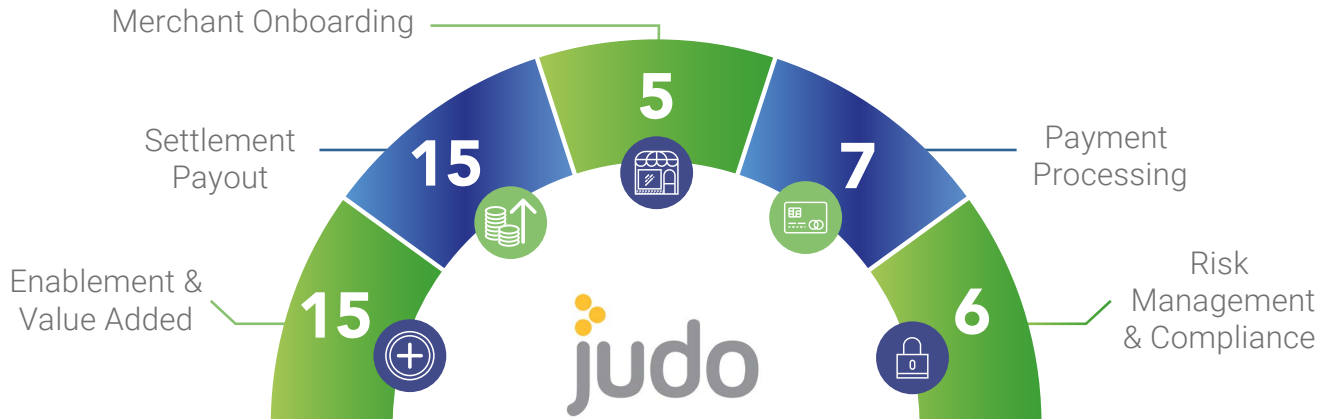
Company: JetPay

Founded: 1999

Headquarters: USA

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

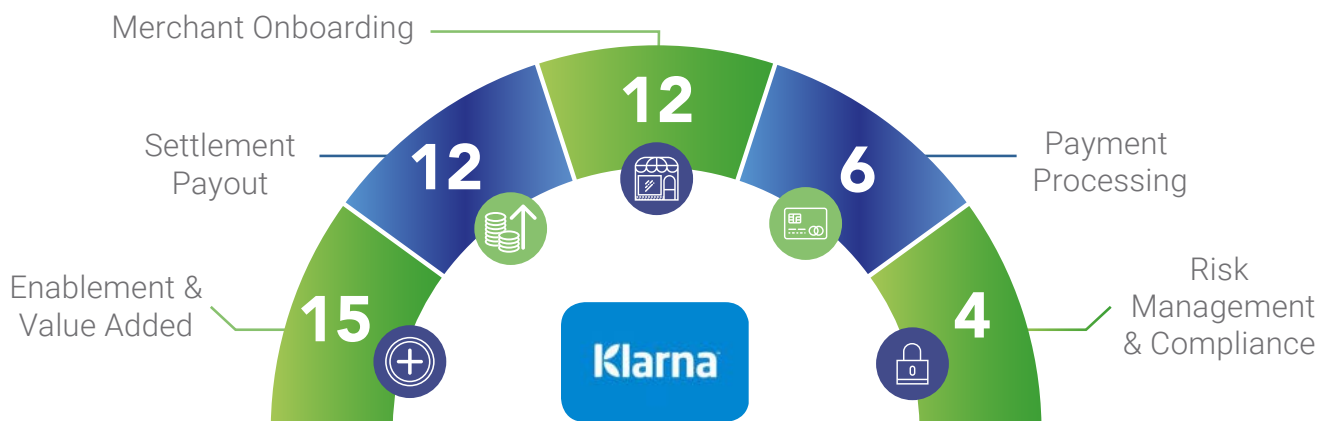
48



Company: Judopay **Founded:** 2012 **Headquarters:** UK

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.

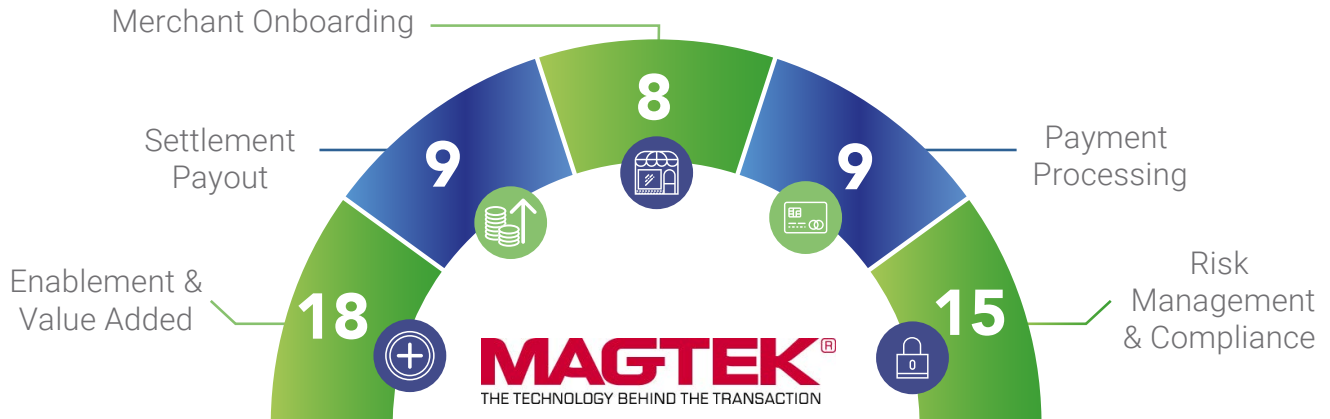
65



Company: MangoPay Founded: 2013 Headquarters: Luxembourg

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

59



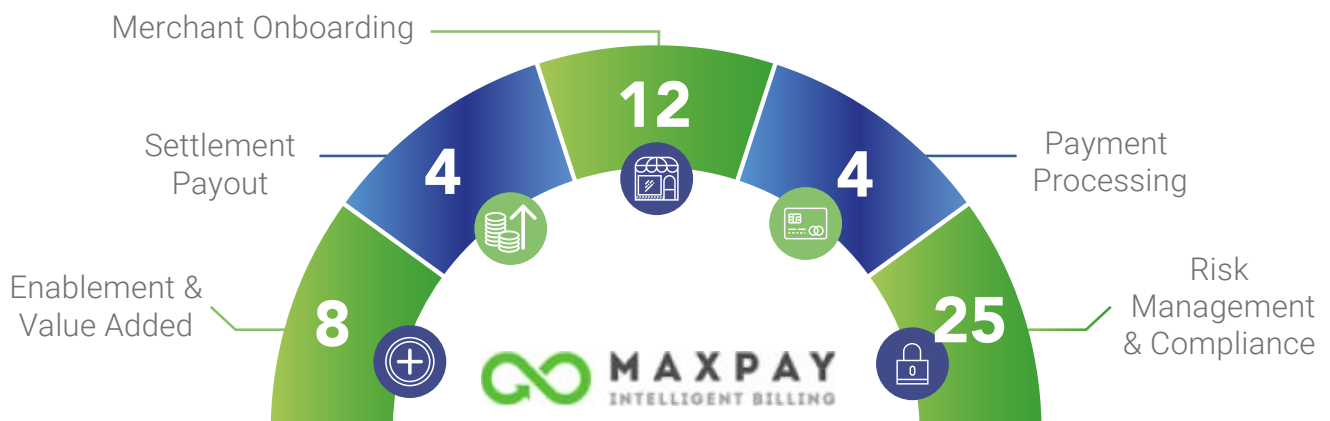
Company: MagTek

Founded: 1972

Headquarters: USA

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



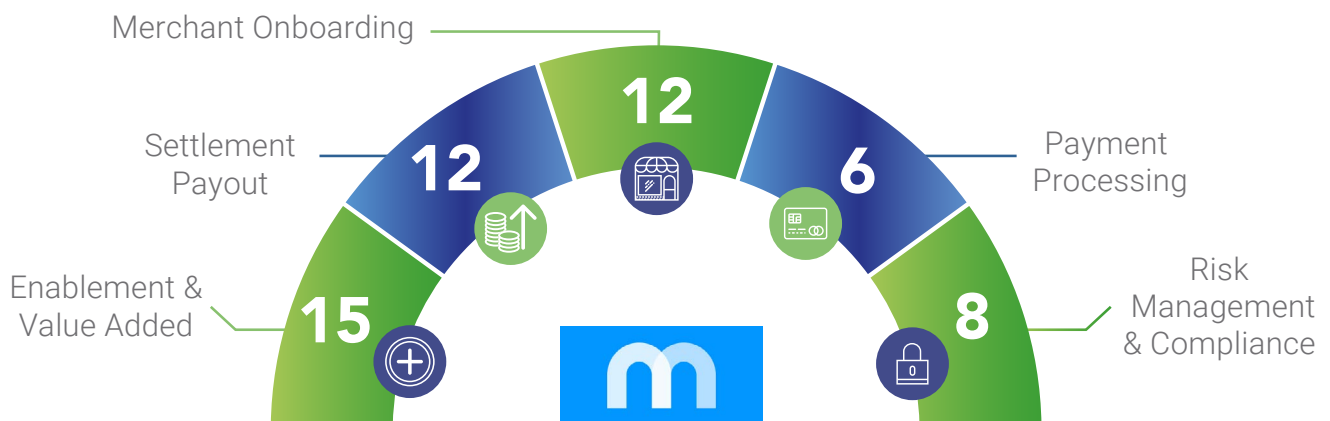
Company: Merchant e-Solutions

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.

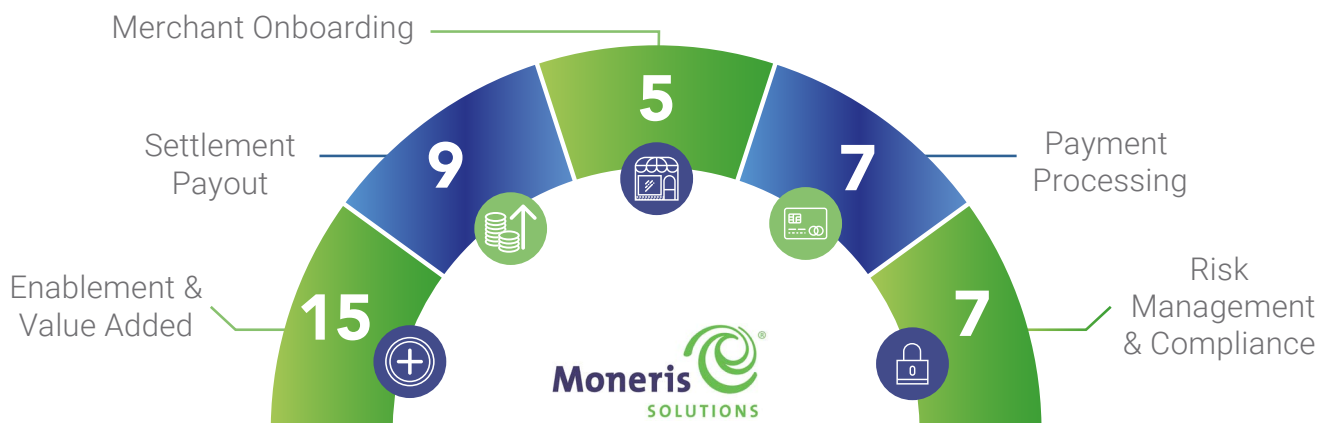
52



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.

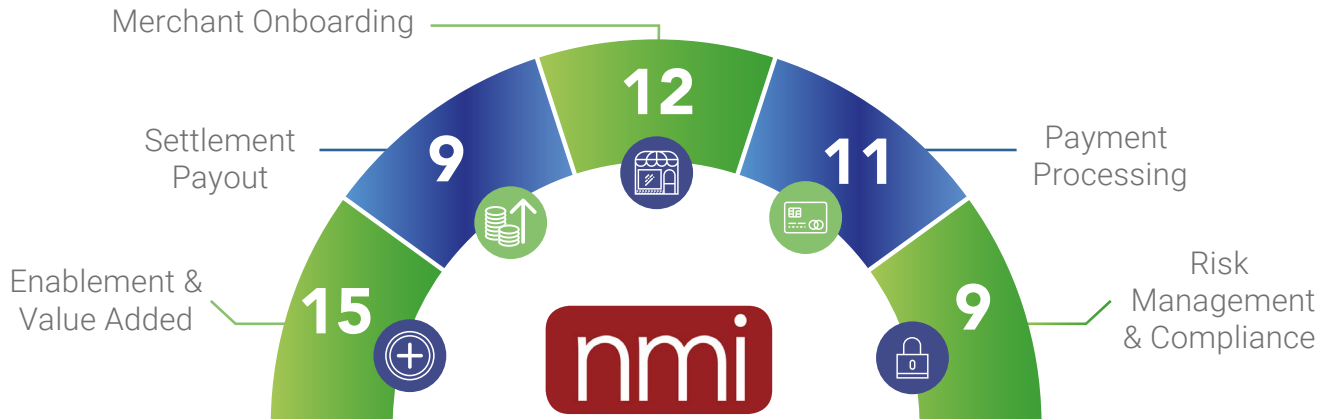
43



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

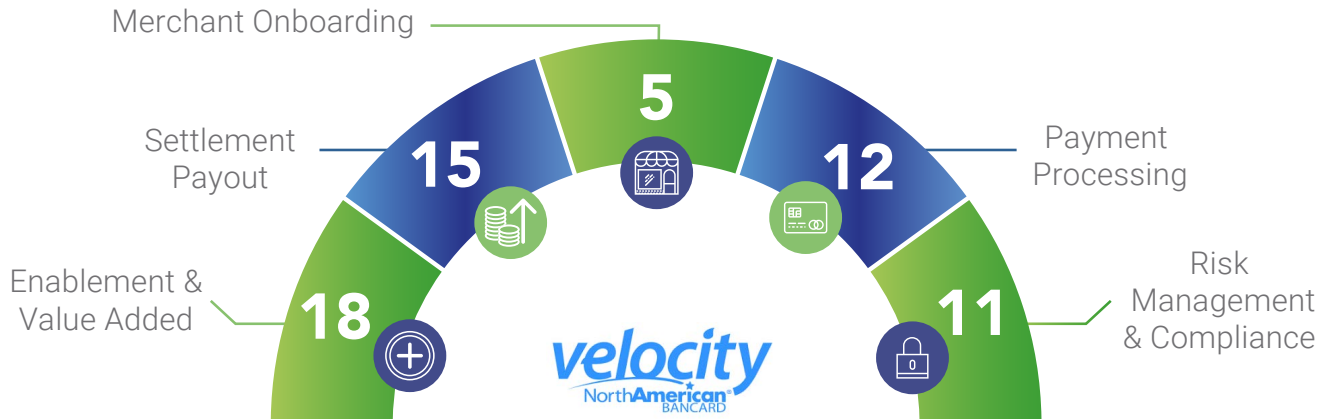
Founded: 1999

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



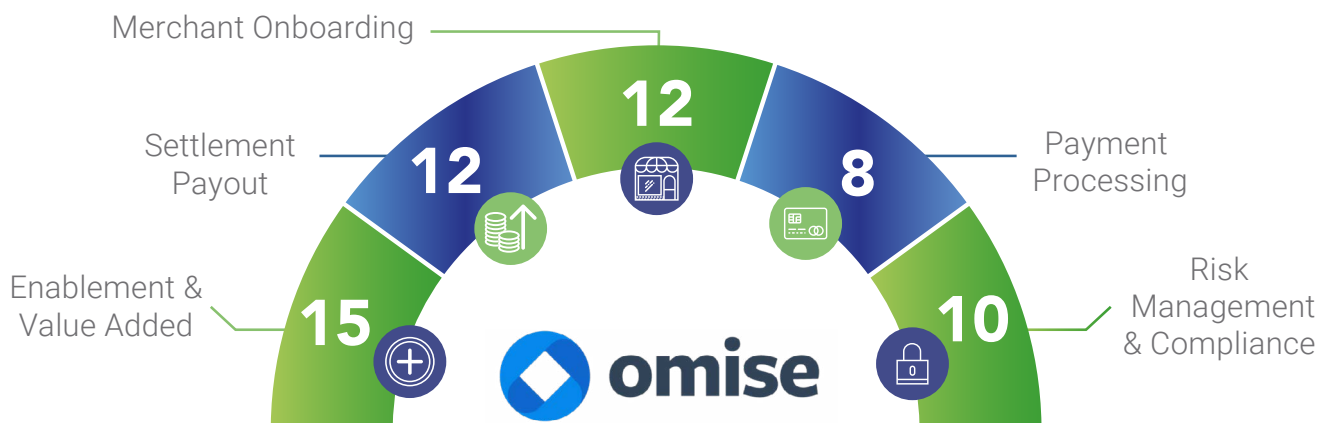
Company: North American Bancard Velocity

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.

57



Company: Omise

Founded: 2013

Headquarters: Thailand

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

28



Company: Orbital Payment Gateway

Founded: Unknown

Headquarters: USA

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

61



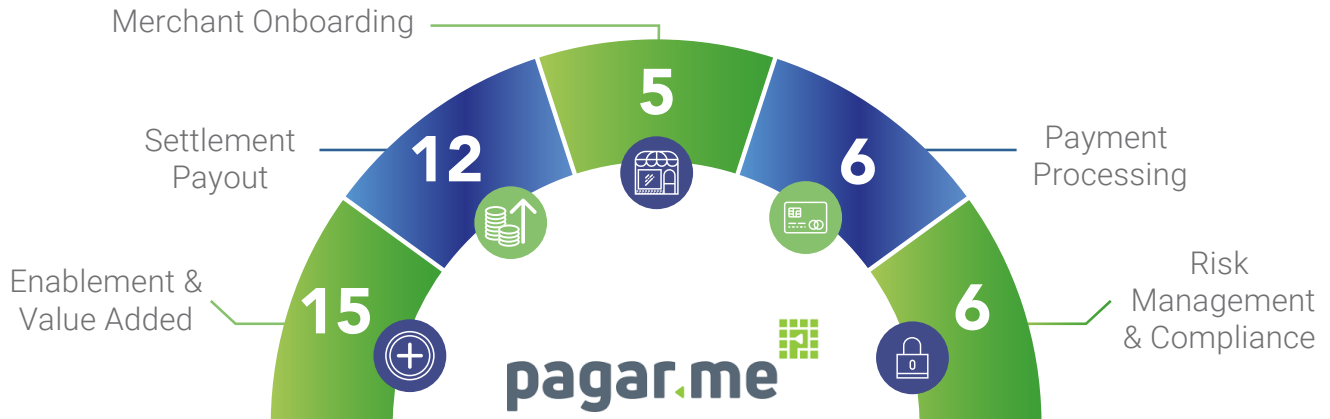
Company: PayTabs

Founded: 2014

Headquarters: Asia

PayTabs is an innovative new economy payment processing company that provides buyers and sellers with advanced technology to pay and get paid.

44



Company: Pagar.me Founded: 2013 Headquarters: Brazil

Pagar.me offers payment processing services for companies across the online payments ecosystem.

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.

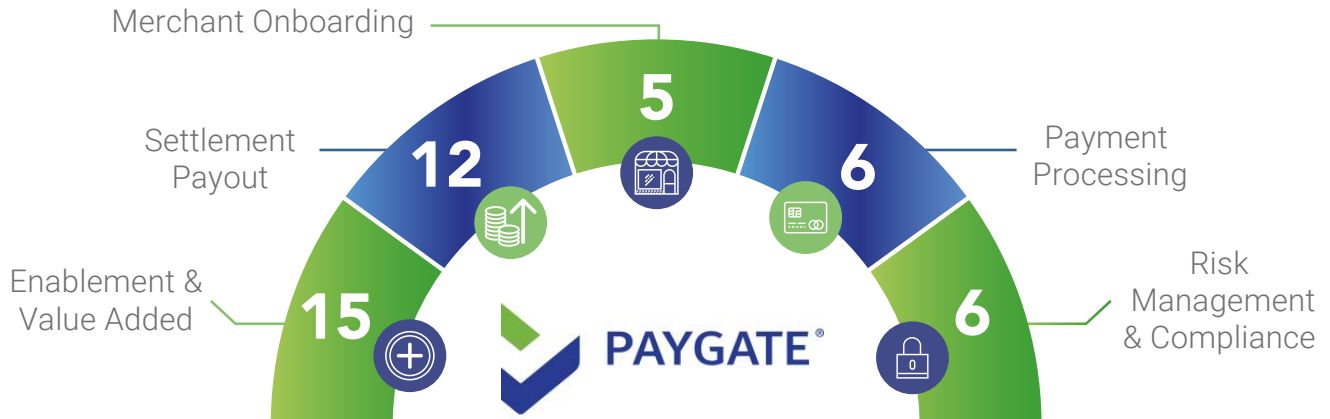
50



Company: PAYFORT **Founded:** 2013 **Headquarters:** Dubai

PAYFORT is a payment processing platform designed to provide credit card and online payment processing capabilities to eCommerce sellers.

44



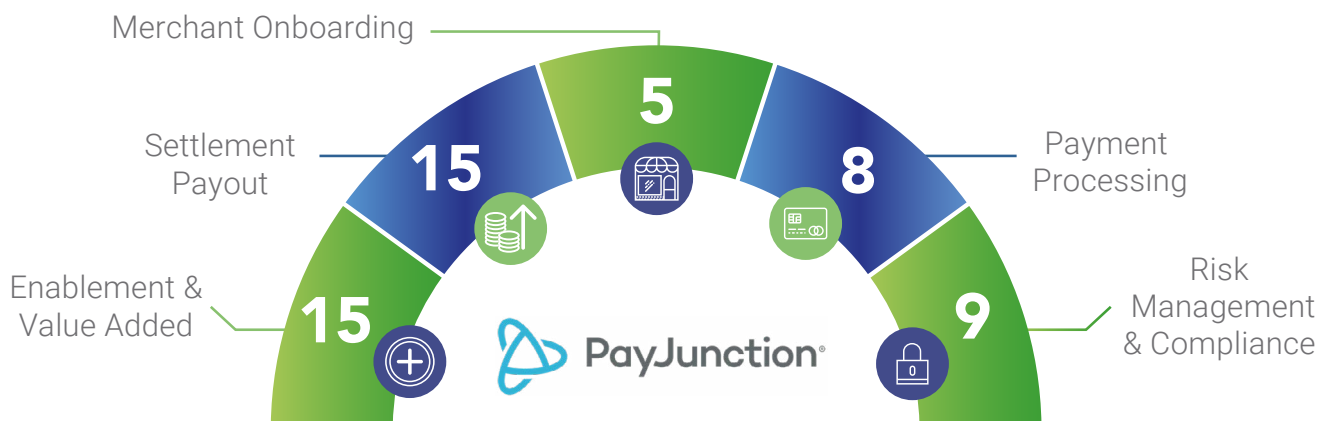
Company: PayGate

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.

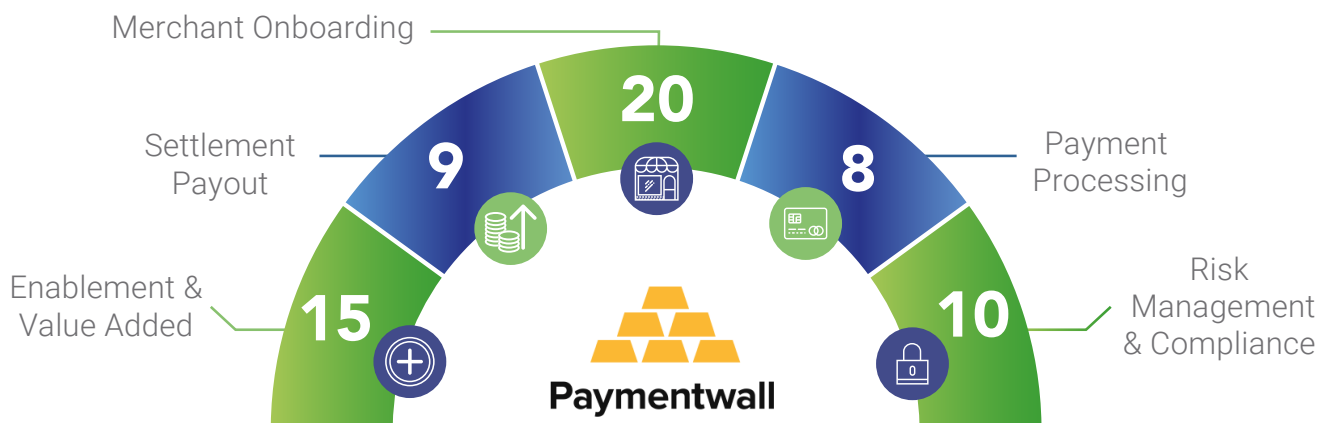
45



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 revenue management, customer self-service, communication management and electronic bill presentment.

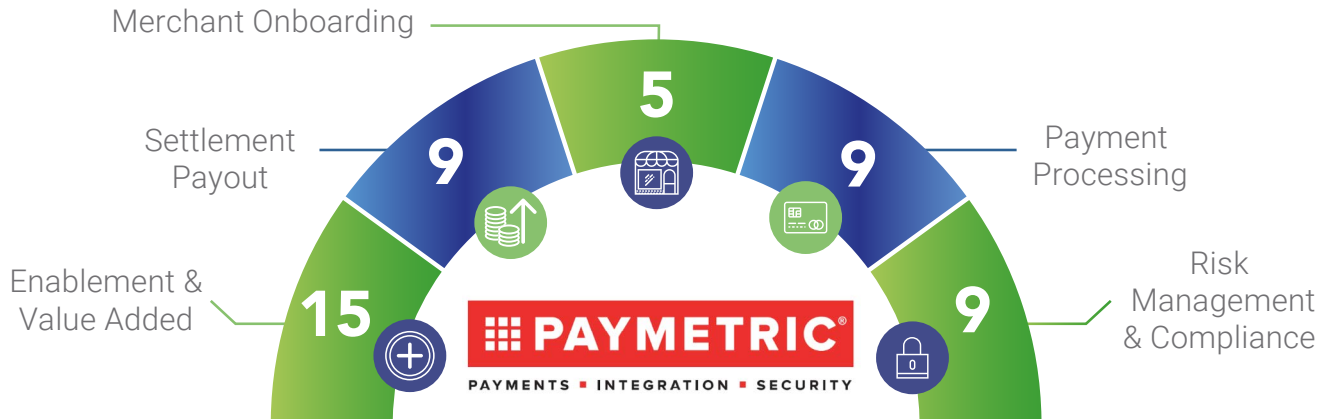
62



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



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.

43

New!



Company: Paystack Founded: 2015 Headquarters: Ikeja, Lagos, Nigeria

Paystack offers a solution designed to allow businesses to accept payments via credit card, debit card, money transfer and mobile money. The company's solution works via both website or mobile app.

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 multipayment 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, elnvoicing 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.

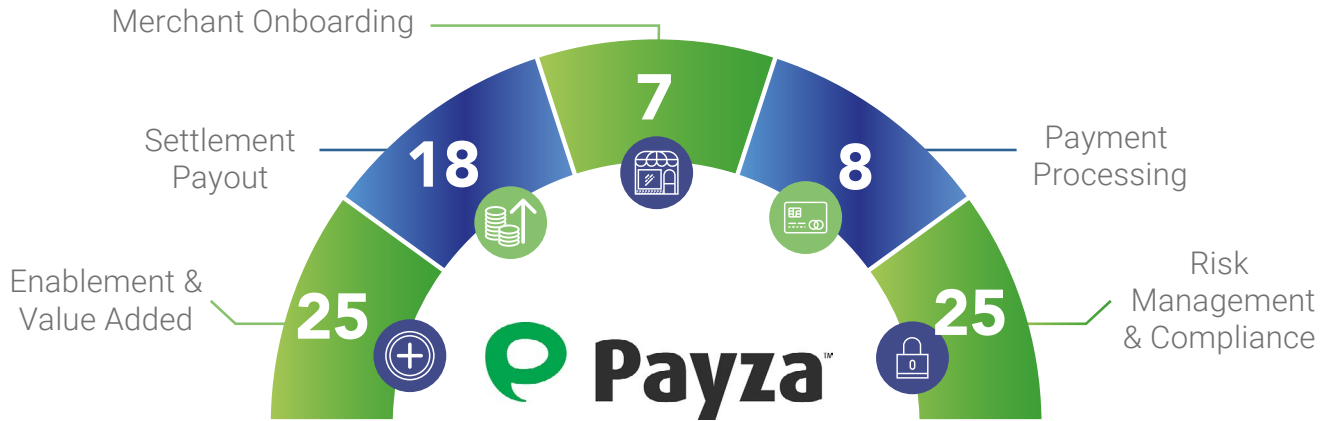
59



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.

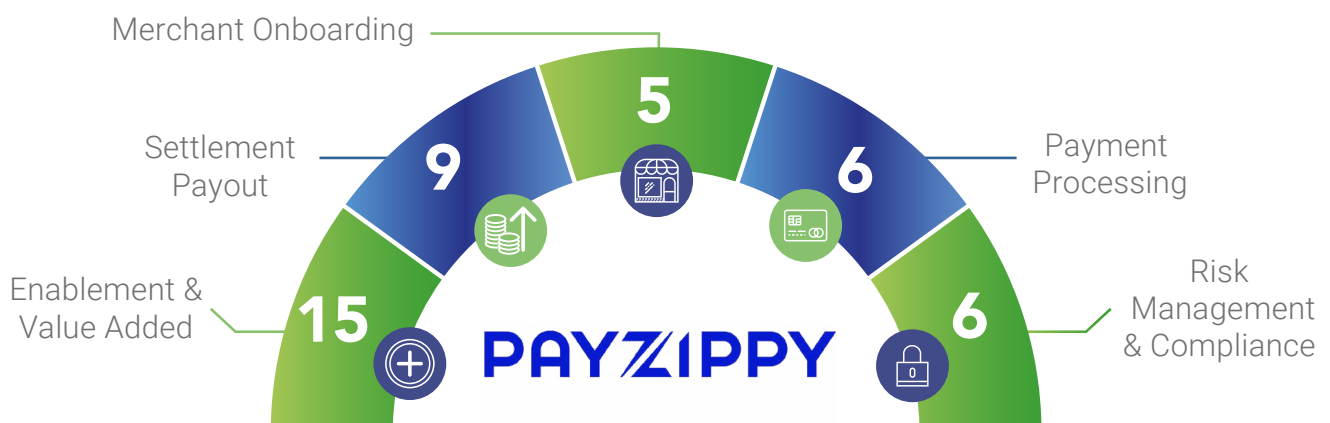
83



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

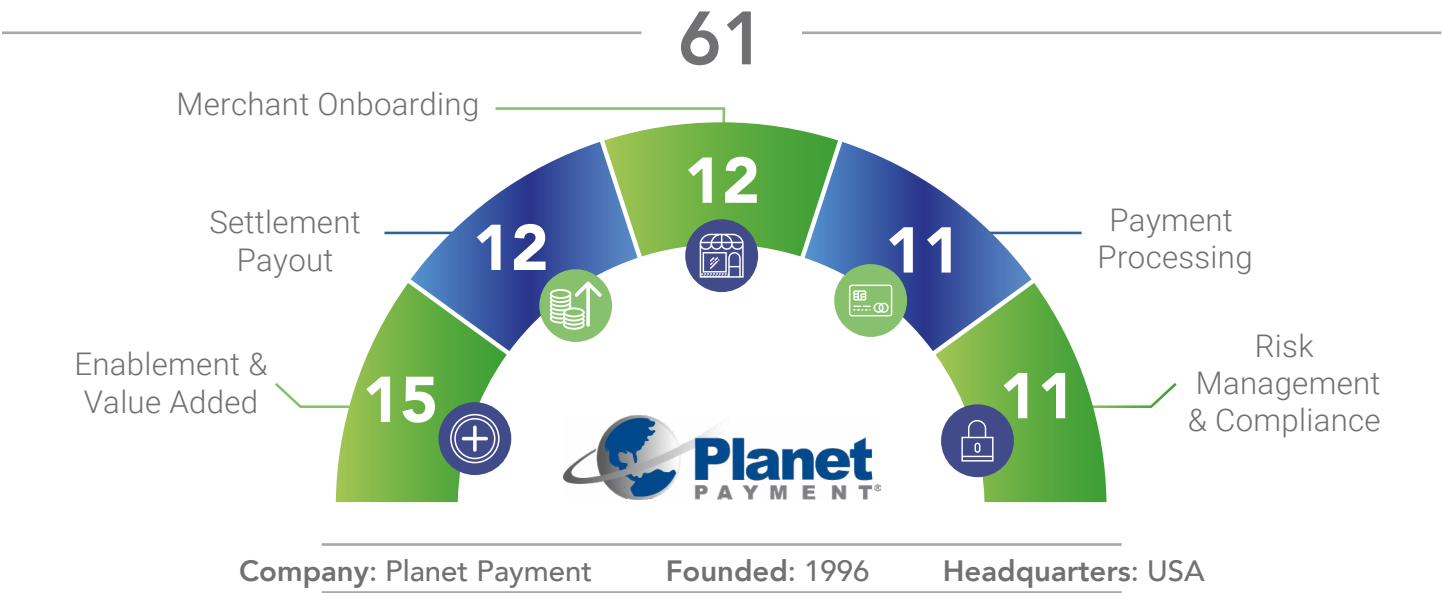


Company: PayZippy Founded: 2013 Headquarters: India

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.

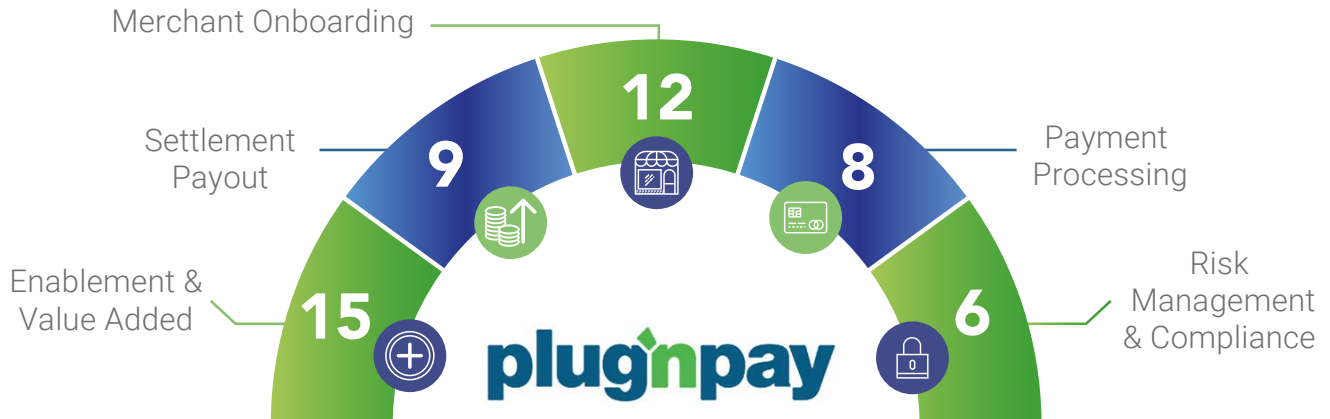


Pin Payments offers an online payment system designed to bring banks’ traditional merchant services up to date. It also supports reusing cards.



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

50



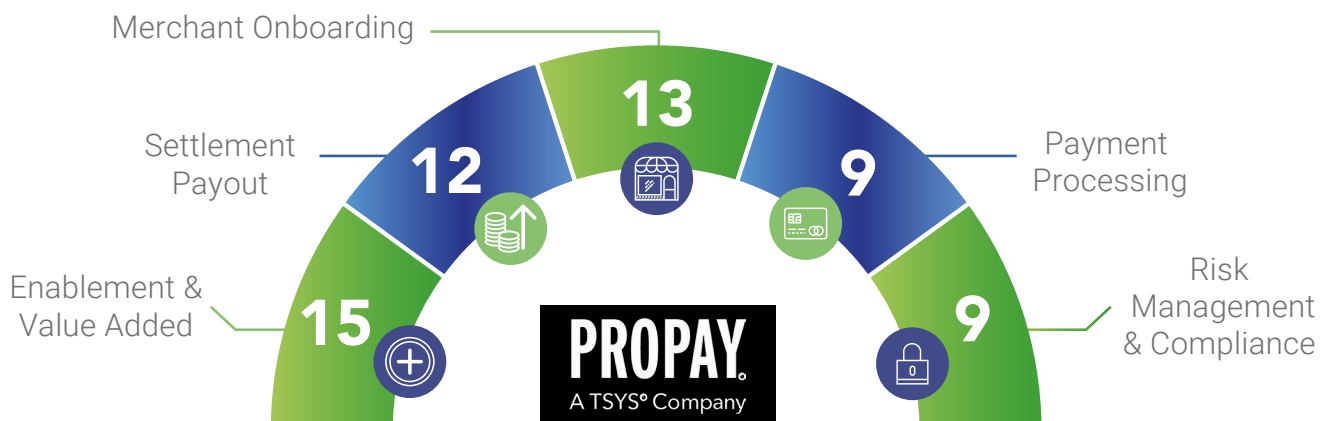
Company: PlugnPay Technologies

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.

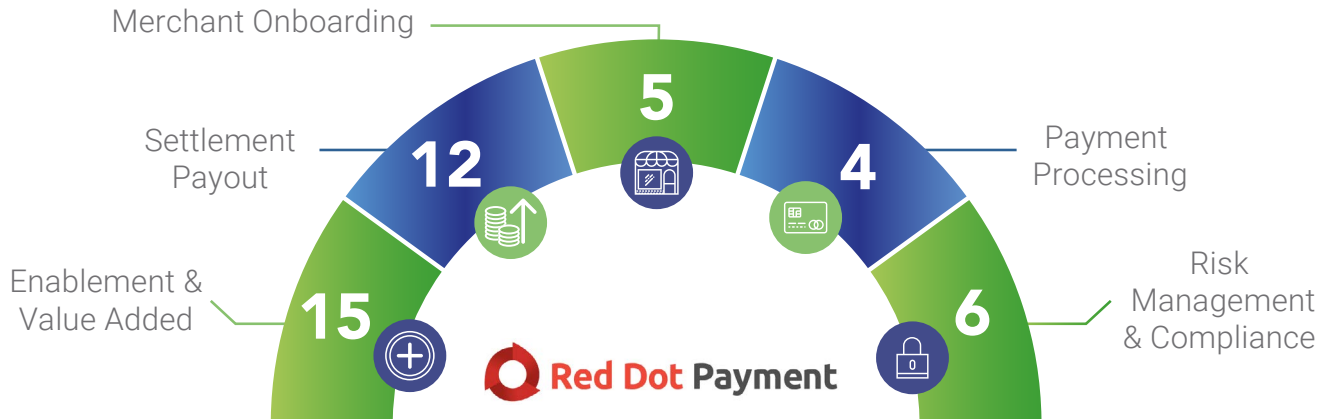


Razorpay provides payment gateway solutions designed to integrate with existing websites and eCommerce stores for India-based businesses and organizations. The platform also offers pricing and payment tools, among others.



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

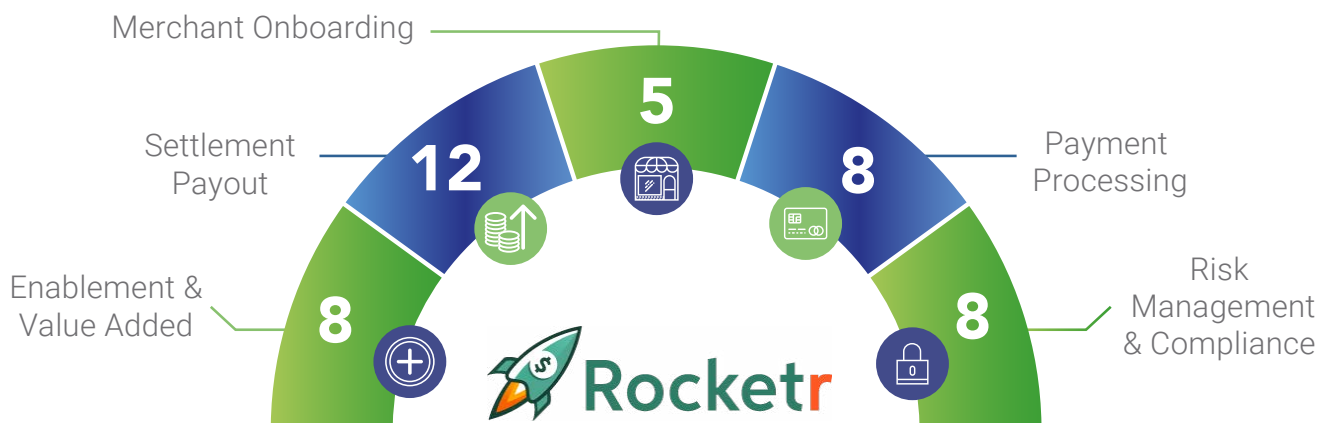
42



Company: Red Dot Payment Founded: 2011 Headquarters: Singapore

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.

41



Company: Rocketr Founded: 2016 Headquarters: USA

Rocketr is a cryptocurrency and fiat payment processor and eCommerce company. The platform allows users to manage a variety of payment options from a single dashboard location.

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



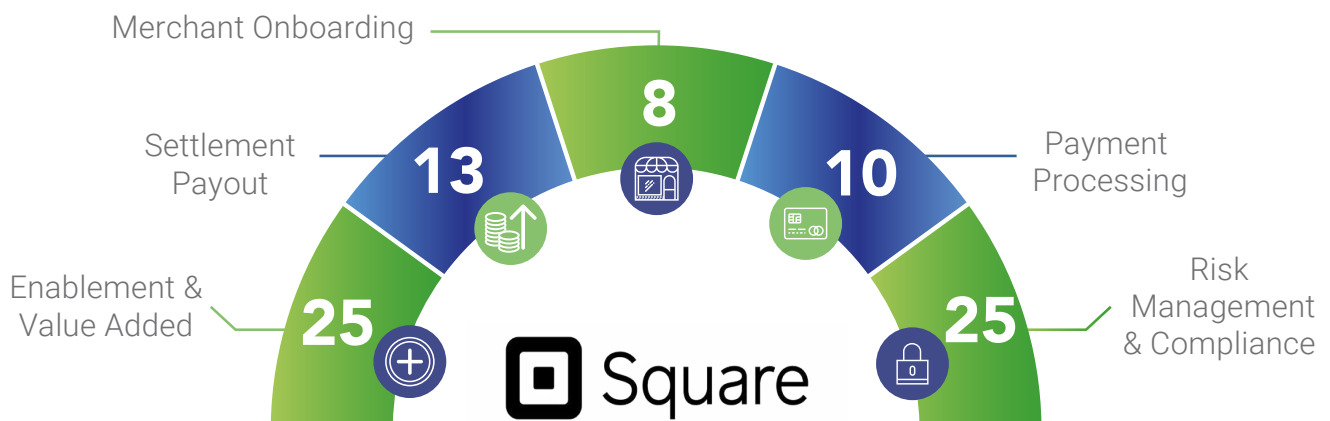
Company: Spire Payment Solutions

Founded: 2004

Headquarters: USA

Spire Payment Solutions provides PCI-compliant mobile payment solutions to nonprofit organizations across the 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



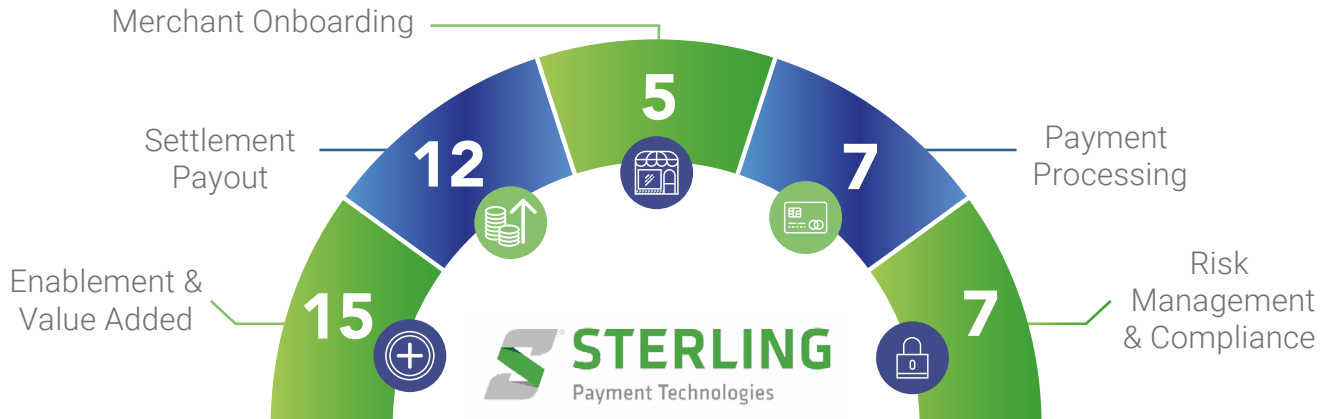
Company: Square

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



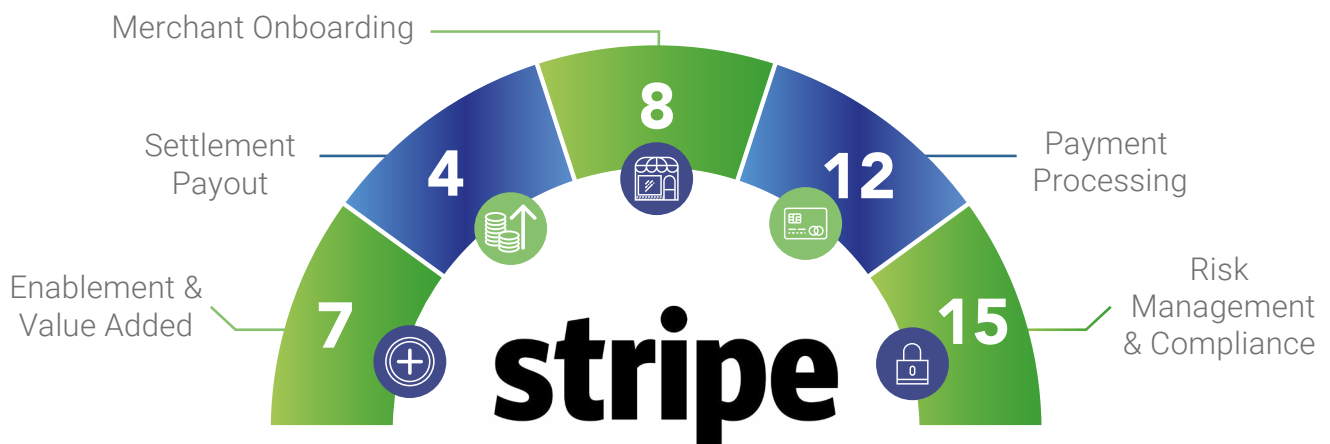
Company: Sterling

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.

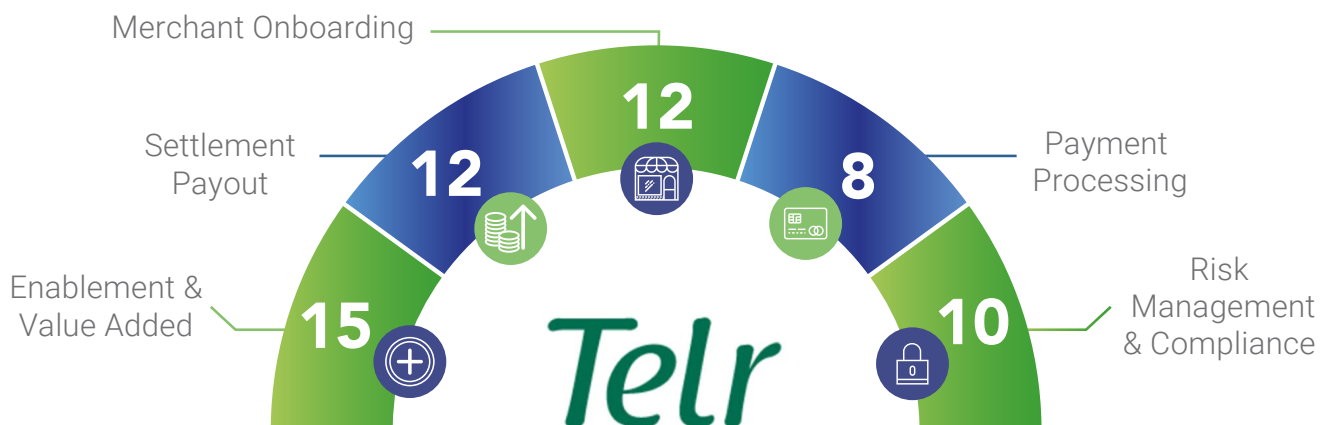
40



Company: SwervePay Founded: 2010 Headquarters: USA

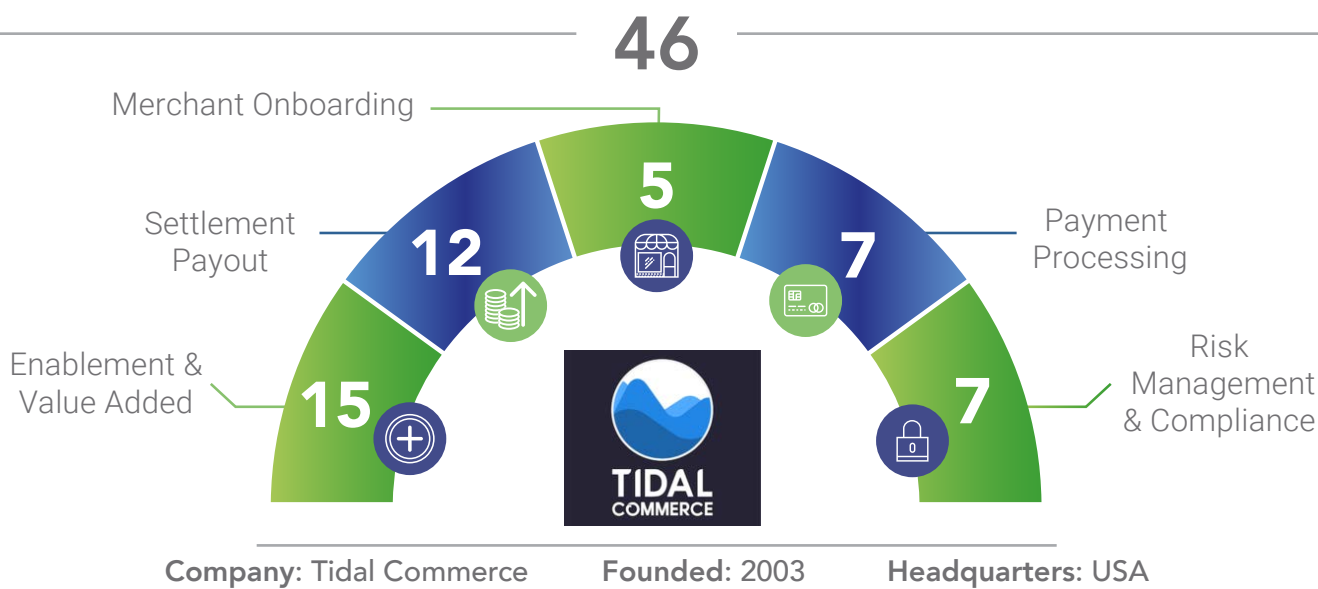
SwervePay is a payment solutions provider serving the healthcare and auto service industries. Its products include customer payment platforms to help streamline payment cycles.

57

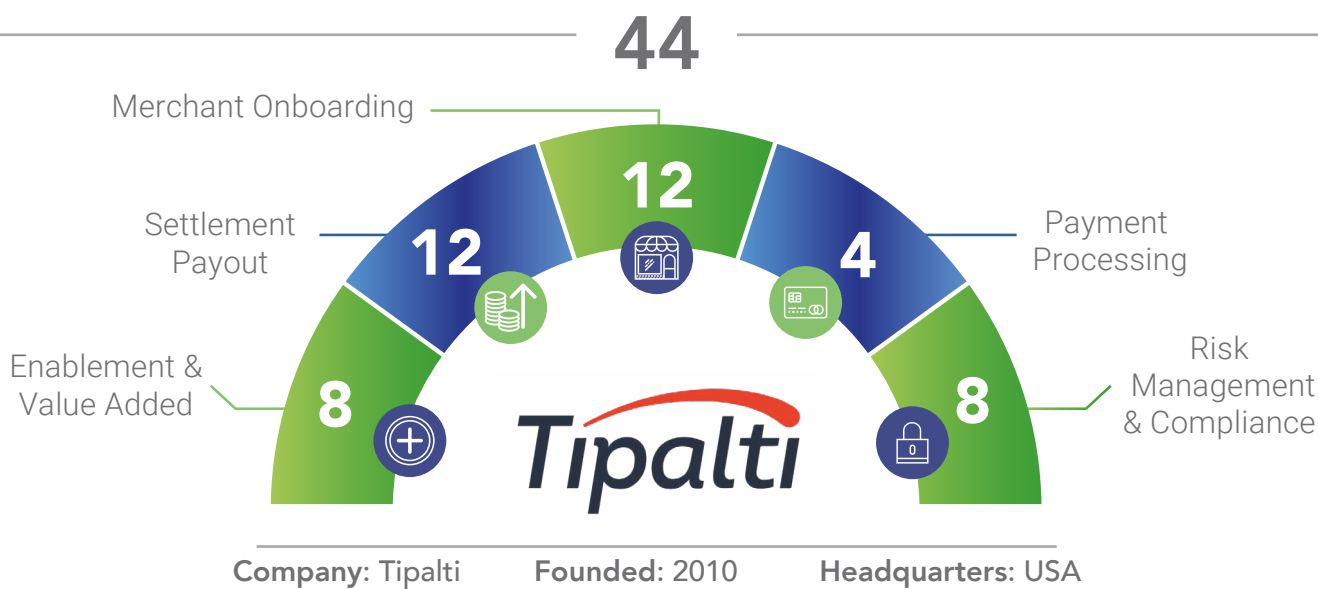


Company: Telr Founded: 2013 Headquarters: Singapore

Telr is an edge payments platform that offers a set of unified APIs and tools that enable businesses to accept and manage online payments via web and mobile. The company aims to revolutionize the payment gateway industry, with a focus on the Middle East and Asia.

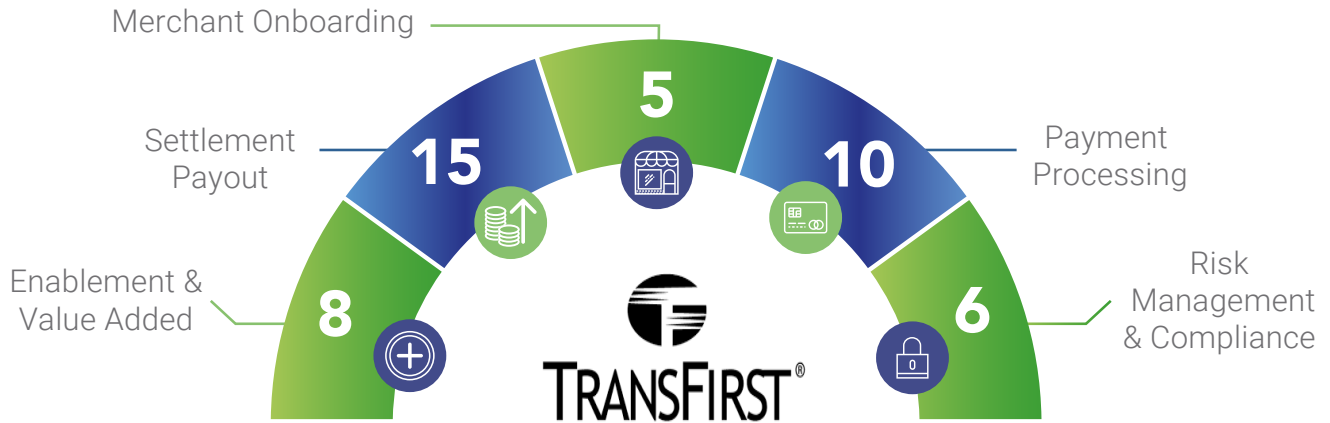


Tidal Commerce is a payment processor that saves merchants money and scales with their growing business. Tidal offers custom payment processing solutions for businesses of all sizes and saves merchants an average of 30 percent on their credit card processing fees.



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

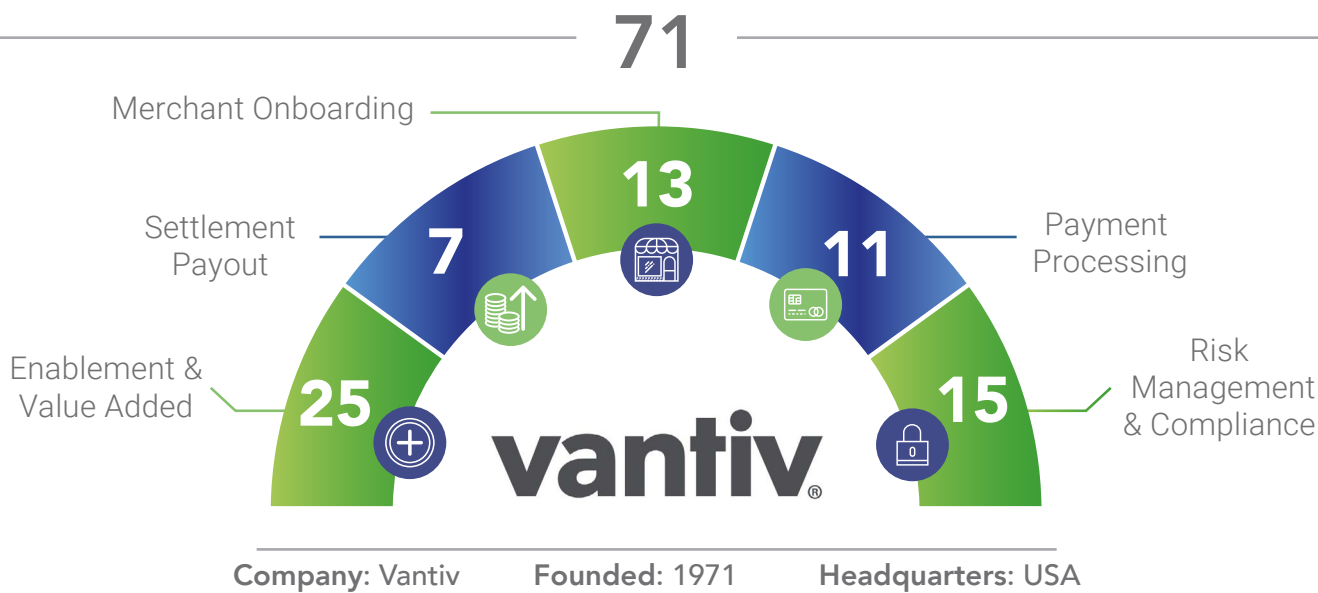


Company: TrustCommerce

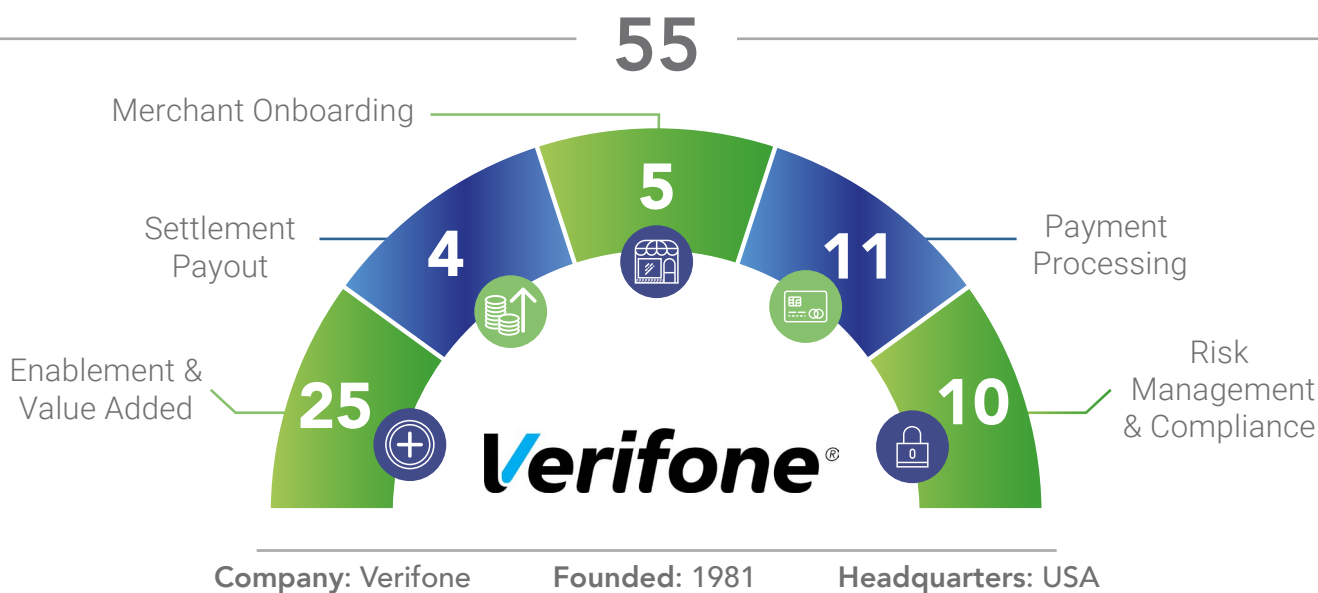
Founded: 1996

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



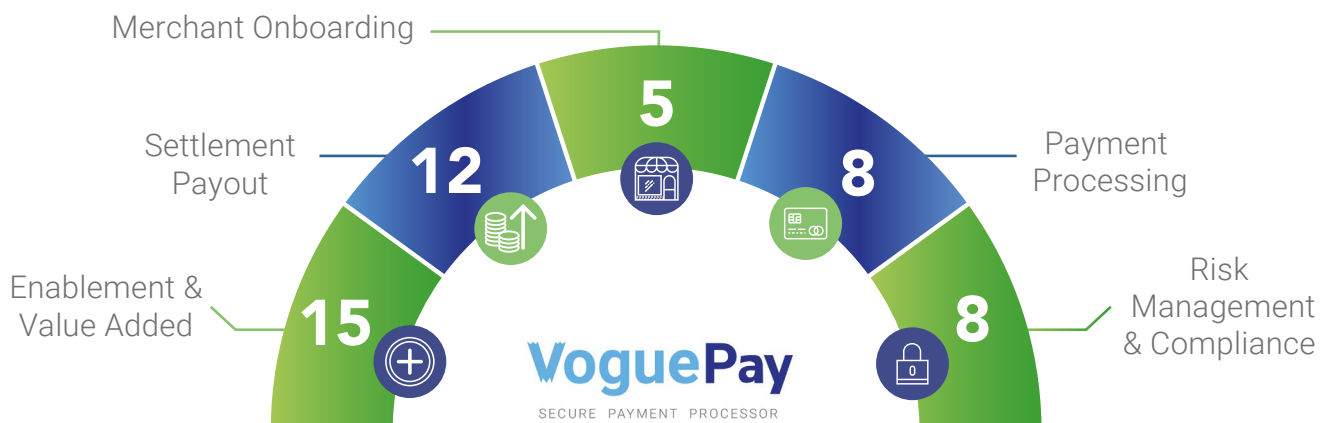
Company: VersaPay

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



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.

52



Company: WIRECARD

Founded: 1999

Headquarters: Germany

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.

55



Company: Worldline

Founded: 1970

Headquarters: France

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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