

Payments Powering Platforms

TRACKER™

OCTOBER 2018



PYMNTS.com
what's next in payments and commerce

HOW PLATFORM PAYMENTS HELP THE GAMES GO ON

Using platform payments to power recreational athletics leagues

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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

From Asia to Africa, and even in the United States, there's growing interest — and investment — in mobile and digital payment platforms.

India's digital payment platform market is on track to grow by [500 percent](#) over the next five years, as demonetization in the country continues, forecasted more than \$1 trillion in value by 2023. Despite that market value, experts in the field, including Alibaba's founder and chairman, Jack Ma, [predict](#) that Africa will become the "next great tech frontier." Companies like Visa and Stripe, among others, are investing in digital payment services on the continent, finding a market in countries such as Nigeria and Kenya.

In the U.S., American consumers — especially those who spend a large amount of time on the road — are also increasing their use of mobile payment platforms. PYMNTS recently released research in its [Paying At The Pump Report](#) which found that 43 percent of high-income millennials are more likely to visit a gas station if its app offers them convenience, loyalty rewards and savings. Of all consumers surveyed, 65 percent report using mobile apps to make gas purchases.

As more consumers turn to digital platforms for payments, a growing group of providers are rolling out new and redesigned services to win them over.

A look around the payments powering platforms world

Uber, for one, is [reinventing](#) its payments experience with Uber Cash, a new product that provides a closed-



loop payment network. Consumers can add funds to the stored value in the app's account and pay for products and services inside Uber's growing ecosystem, including JUMP Bikes, Uber Eats and its flagship ridesharing service. Uber Cash will also process payments made via Uber's gift cards, loyalty and card rewards, redemptions and other payment offerings.

eBay, meanwhile, is making good on a platform payment-related promise. Earlier this year, the company [announced](#) it would begin managing and mediating payments on its platform. This will allow eBay shoppers to complete purchases without ever leaving eBay's website and provide localized payment options to buyers and sellers.

Square is also adding new payment-related features to its platform. At Recode's annual Code Commerce conference in New York, Square Chief Financial Officer Sarah Friar [said](#) the company is considering adding savings and stock trading products to its existing payment platform, Cash App. The company has been looking to boost its presence in recent months, even with the Cash App growing faster than rival platform Venmo, and announced it would enter the B2B lending space with Square Capital.

How platform payments help the game go on

Platform payments are also being used to help boost the experience for participants and organizers in youth and adult recreational athletic leagues.

These platforms are designed to help sports leagues organize their athletes and teams, communicate with players, schedule practices and games, and even process league dues, according to Greg Ludke, general manager of sports organizations at TeamSnap, a recreational athletics payments and management platform.

In a recent interview with PYMNTS, Ludke explained why recreational sports leagues often turn to platforms

like [TeamSnap](#), and how the company works to help with everything from enabling online registration to creating schedules, communicating with players and even collecting payments simply and easily.

October Tracker updates

This month's Tracker includes a directory featuring profiles of more than 100 players in the payments platform space, including four additions: PayTabs, Rocketr, Telr and Tidal Commerce.



5 FIVE FAST FACTS

**\$36.6
BILLION**

Projected size of the online vacation rental platform market by the end of 2018



94%

Share of mobile payments in China processed by WeChat and Alipay



85.2%

Portion of payments made via mobile payment platforms in China this year



16.4%

Projected CAGR of the ridesharing platform space through 2024



96%

Share of social media platform merchants who attribute their success to digital payments





HOW PLATFORM PAYMENTS HELP THE GAMES GO ON



FEATURE STORY

"The mission of our company is to help everyone spend less time organizing, and more time playing."

GREG LUDKE,
general manager of sports
organizations at TeamSnap

Each year, nearly [three-quarters](#) of American children sign up for a youth recreational sport. Most of them won't play professionally, but a growing group of those young players continue their athletic careers into adulthood.

Roughly one-quarter of American adults play sports, finding teammates and games with recreational sports leagues hosted by local companies or organizations. In a 2017 [report](#), the U.S. Bureau of Labor Statistics found that both men and women were more likely to play sports in 2015 than they were in any other year after 2003. It's a growing industry, and one seemingly set to continue its expansion. [Research](#) indicates that millennials are twice as likely as other adults to participate in team sports.

As recreational sports have become more popular, managing teams and planning schedules and games, all while collecting league dues has become a complicated full-time job for organizers. That's where online and

mobile platforms come in, according to Greg Ludke, general manager of sports organizations at [TeamSnap](#), a sports management and payments platform.

In a recent interview with PYMNTS, Ludke explained how recreational sports leagues are typically run by enthusiasts. Consequently, recreational sports leagues can turn to platforms like TeamSnap for assistance in enabling online registration, creating schedules, communicating with players and even collecting payments.

"The mission of our company is to help everyone spend less time organizing, and more time playing," he said. "People who are in the sports world are not in it because they love managing teams or organizations or being administrators. They're in it because they love sports. So the question for us becomes, how can we help them spend more time on the thing they love and less time with the administrative overhead that comes along with it."

Getting organized

TeamSnap, and many other platforms like it, look to offer recreational sports clubs and leagues a range of features that can help with every step of administration and management, from getting leagues off the ground to making sure everything runs smoothly on game day for the coaches and participants.

The platform includes tools like a website builder, an online registration portal and invoicing and payment acceptance features. It also features integrations that allow leagues to distribute and collect waivers from players and register their rosters and participation information with national, state or local governing bodies like U.S. Lacrosse or Hockey Canada.

These tools prevent organizers and administrators from wasting time dealing with the hassle of legacy registration methods. Most leagues hold in-person registration dates, where organizers would sign up dozens, if not hundreds, of athletes in one afternoon, but with TeamSnap, registration can be completed online, saving time for participants and organizers alike, he said.

"The amount of headaches, overhead, time and investment that is required to run registration is huge,

“

THE AMOUNT OF HEADACHES, OVERHEAD, TIME AND INVESTMENT THAT IS REQUIRED TO RUN REGISTRATION IS HUGE, AND THERE ARE STILL PEOPLE OUT THERE WHO ARE DOING IT ON PAPER.

”

Under the Hood

GREG LUDKE OF TEAMSnap ON THE COMPANY'S LONG-TERM GOALS

"We ultimately want to become the unifying platform that brings together all the features and fulfills all of the jobs of these sports organizations. They have so many things that they're trying to do: They're trying to get people signed up for the season, then they're trying to get those people assigned to teams and they're trying to get all the locations provisioned. Once they get locations, they need to build out a schedule in such a way that they can make sure there's enough space and time for everyone to get practices in and games in, and throughout all of it, they need to collect and manage payments. So it's a pretty involved, heavy workload throughout that whole process...

"We want people to spend more time doing what they love. Sports are fueled by passion, and we want to enable people to be passionate. I believe that parents now are even more hectic than when I was a kid. So, TeamSnap is really a utility application to help simplify daily life for those involved in it."

Feature Story

and there are still people out there who are doing it on paper,” he said. “We help simplify that.”

The company’s platform is also designed to ensure that league organizers don’t need to hound participants for payment. The company initially had a disjointed payment experience for payers and payees, Ludke said, but eventually decided to partner with payment service and integration provider WePay in an effort to give clubs and leagues and their players access to a wide range of payment methods, including bank account transfers and major credit and debit cards, among others.

Organizations can automatically send invoices to players in order to remind them to pay their dues, and can accept payments directly via TeamSnap. Ludke said the move was aimed at making payments easier, and offering users a better experience on the platform.

“We’ve had a payment experience within the product for a long time, because it’s really a core component of what we offer,” he said. “We wanted payments to be easy and a pure value-add to the product.”

Playing ball

Planning and executing games or tournaments without a hitch can also be a massive undertaking. Leagues need to make sure teams are scheduled for the proper number of games against the correct opponents, that enough space is available for all the teams playing and that each game is staffed with the necessary officials.

“The biggest challenge customers come to us for is organizing the people on a team or within an organization, to make sure they show up at the right place and at the right time while wearing the right



uniform,” he said. “That’s the primary goal they’re looking to solve.”

As a result, platform providers in the space provide features to make sure that game day goes smoothly. In TeamSnap’s case, that includes automated scheduling, along with features designed to help leagues communicate with, manage and pay officials.

As more generations who spent hours on the junior gridiron or mini baseball diamond grow up, adult recreational sports leagues are likely to continue their rise in popularity. If those tasked with making sure these organizations run smoothly can succeed, online platforms with payments inside may become industry all-stars.



NEWS AND TRENDS

B2B bulletins

Microsoft, Mastercard partner for B2B payments

A pair of corporate giants are banding together to boost B2B payments. Mastercard and Microsoft recently [announced](#) a digitized B2B platform geared toward global trade conducted by small and mid-sized businesses (SMBs). The platform, Mastercard Track, is powered by Microsoft Azure and connects buyers and suppliers with banks and networks.

Mastercard said that administrative activities, costs and transactions are still inefficient, despite the digitization efforts made in the B2B space. Administrative costs are \$500 billion and rising, according to the announcement, with \$58 trillion worth of transactions — half of all transactions — still done on paper. The new platform will automate and streamline procure-to-pay, with an eye toward managing business identities and compliance efforts. For example, it might reduce the number of steps it takes to identify a potential business partner.

US Bank unveils SMB platform

Microsoft and Mastercard aren't the only companies making B2B payment progress. U.S. Bank recently [debuted](#) an online lending platform that provides business owners access to loans of up to \$250,000. Businesses can apply for a loan via mobile device or desktop. The solution, which was designed entirely in-house, was created as a response to SMB customer feedback and demand and provides enhanced data security.



The financial institution (FI) cited research published in its 2018 "Small Business Survey," which found that nearly two-thirds of small business owners agreed they could improve their time management. Most SMB owners also said they would prefer to use multiple channels to interact with their banks. The online banking portal satisfies both of these needs by providing an omnichannel loan experience for small firms while saving time for business owners.

Amazon trumpets B2B platform sales

Amazon's B2B platform, Amazon Business, is celebrating a payments milestone. According to new [statistics](#) released by the company, the platform is now home to "millions" of companies and "hundreds of thousands" of B2B sellers. Amazon Business reached \$1 billion in B2B sales in its first year of existence, and could reach

\$10 billion in sales by the end of 2018. It took Amazon's consumer retail unit seven years to reach \$10 billion in sales, and it took Amazon Web Services, its B2B cloud service unit, 10 years to reach that milestone.

The platform is growing faster than both Amazon Web Services and retail, and some analysts believe that it could eventually surpass retail operations in size.

Turning to platforms to cut down on supply chain disruption

Citizens Reserve, a B2B startup that uses blockchain, machine learning, cloud infrastructure and other emerging technologies to offer Supply-Chain-as-a-Service via its [SUKU platform](#), hopes that payments platforms can reduce supply chain disruptions. CEO Eric Piscini

explained in a recent interview with PYMNTS that Citizens Reserve cannot create solutions for every single issue.

But, the SUKU platform is rolling out a marketplace that can be used by buyers and suppliers to procure and trade goods, and its track-and-trace solution provides stakeholders with supply chain visibility, allowing them to track goods anywhere, at any time. The tools address several points of friction, including eInvoice adoption, procurement, electronic payments and supply chain transparency.

International endeavors

UnionPay unveils new platform for Hong Kong, Macau

China UnionPay also unveiled a new platform-based offering, [launching](#) a cross-border mobile payment platform in Hong Kong and Macau. The platform will help the company compete with rivals like Alipay and WeChat Pay. According to the South China Morning Post, this is the first such offering in Greater China, as most other providers have not yet launched cross-border services.

UnionPay is working with six total partners on the project, including five banks — the Bank of China units in Hong Kong, Bank of Communications, China Guangfa Bank and Banco Nacional Ultramarino — and K&R International, a FinTech. According to executives, UnionPay plans to expand the service by working with “most banks” in Hong Kong and Macau.

India's payments power moves

Digital payment platforms are also making waves in India, which is pushing forward on a demonetization policy



that was implemented in 2016. Cash still has plenty of value in the country, but the policy is beginning to have its intended impact. In an effort to decrease the value of cash, India's central bank has removed [99.3 percent](#) of 500 and 1,000 rupee bills from circulation. Over the next five years, projections show that the country's digital payment platform market will grow 500 percent and could be worth more than \$1 trillion.

Unsurprisingly, a host of payment platform providers are making moves in the country. Google, for example, is rebranding its digital payment platform, Tez, and working with Federal Bank, HDFC Bank, ICICI Bank and Kotak Mahindra Bank on an "instant loan" offering. Additionally, Paytm is securing a \$286 million to \$357 million investment from Berkshire Hathaway, and Facebook-owned WhatsApp is seeking approval to launch a digital payment platform of its own.

Africa pushes payments progress

Despite India's progress, a growing group of industry observers, including Alibaba founder Jack Ma, believe that Africa could be the "next great tech frontier." At a recent conference in Johannesburg, South Africa, Ma said that digital payment platforms could represent a space of sizable future growth for the continent.

That [growth](#) already seems to be taking place. In Kenya, for example, banks are pursuing regulatory approval to use distributed ledger technologies to facilitate payments and create credit scoring models. Meanwhile, Microsoft and First Bank are partnering to bring financial services to consumers in Nigeria. What's more, payment firms like Stripe and Visa recently invested \$8 million in Nigeria-based Paystack, which enables developers to create payment tools with its APIs and connects multiple payment processors by handling transactions for merchants and consumers.



Why digital platforms aren't catching on in Turkey

Not all countries are ready to forge ahead in the digital payment platform revolution. Turkey, for example, hopes to transition away from physical currency by 2023, but its consumers still want to use cash. According to a 2016 report by the World Bank, more than [50 percent](#) of all person-to-business payments in Turkey are made in cash. Additionally, those who fall outside of Turkey's digital banking infrastructure exhibit a strong preference for cash.

In a recent interview with PYMNTS, Dr. Soner Canko, CEO of Turkish bank consortium Bankalararasi Kart Merkezi (BKM), noted that Turkish consumers prefer cash particularly when making small payments. He also said that the country has a sizable unbanked population — 31

percent of adults do not have a bank account — which often prefers cash over digital payment platforms.

Going mobile

Uber looks to reinvent payments

As more consumers around the world adopt digital payment platforms, online merchants are looking to change their offerings to better serve customers. That includes ridesharing giant Uber, which is currently [reinventing](#) its payments experience with Uber Cash. The product provides a closed-loop payment network that lets consumers easily add funds to their accounts and pay for Uber products, including JUMP Bikes, Uber Eats and its ridesharing services.

Uber Cash will also become the home of Uber's gift cards, as well as its loyalty and card rewards and

redemptions program. In a recent interview with PYMNTS' Karen Webster, Rob Daniel, financial products lead at Uber, said the move aims to improve the payment-related services the platform already offered.

"We are already rewarding people with stored value and points," Daniel said, "and we also have a gift card program that is going very well. We wanted to formalize a lot of it."

eBay flips the payments mediation switch

eCommerce giant eBay recently added payments management to its U.S.-based platform. The company [announced](#) these plans earlier this year and is now delivering on that promise. eBay noted that, in the current eCommerce landscape, shoppers expect to check out and pay on the same site where they are shopping. With the addition of payments management, shoppers will be able to complete a purchase without leaving the site. eBay will also provide localized payment options to meet buyers' and sellers' unique needs.

The goal, eBay claims, is increased efficiency for global customers. Sellers will benefit from the simplified pricing structure, more predictable access to funds and better visibility into sales and payouts, while buyers will enjoy expanded payment options.

Square considers adding banking services to P2P platform

Payments giant Square is also eyeing upgrades to its payments platform, Cash App. Square Chief Financial Officer Sarah Friar [said](#) during a speech at Recode's annual Code Commerce conference in New York that the company is considering "a lot of ideas," including savings products and allowing customers to trade stocks.



"You should look to the Cash App to emulate more and more of [what you do with a bank account]," Friar said, adding that the amount of money the average customer stores on the app is what led to the discussions. "It's definitely a big balance. We're starting to think about, are there other things we could do for our customers there? Maybe help them with their savings? How can we help them make their money work for them?" The company has been boosting its presence in recent months, and the Cash App continues to grow faster than rival platform Venmo.

The company also announced it would enter the B2B lending space through Square Capital, and it managed to beat Wall Street estimates on both earnings and revenue when second quarter earnings went live. This was powered largely by higher-than-expected transaction volume and marked growth in its subscription services business.

Mobile platforms tap into gas payments

Gas stations also have their sights set on mobile payment platforms. According to [research](#) released in the PYMNTS Paying At The Pump Report, 43 percent of high-income millennials said they would be more likely to visit a gas station if its app offered them convenience, loyalty rewards and savings.



Nearly 65 percent of all consumers use a mobile app to make gas-related purchases, and there's reason to believe that, if businesses used these platforms to offer discounts, it could bring in even more users. The majority of surveyed consumers cited discounts as a top priority in deciding whether to use an app, and which app to use, when purchasing gas.



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

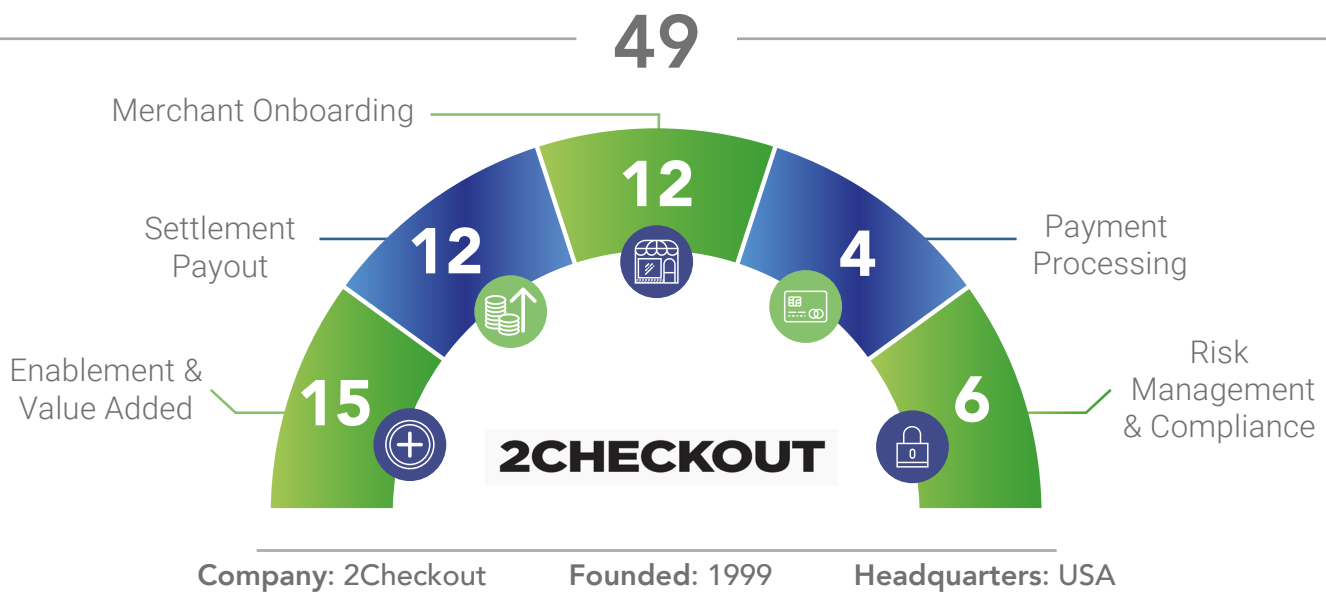
PYMNTS will periodically update scores based on new developments. If you would like your company to be considered for inclusion in the Tracker's Scorecard, or if you wish to have an existing listing reconsidered for an update, please head over to our [profile submission/update page](#).

Scorecard

Note: Companies are listed in alphabetical order.

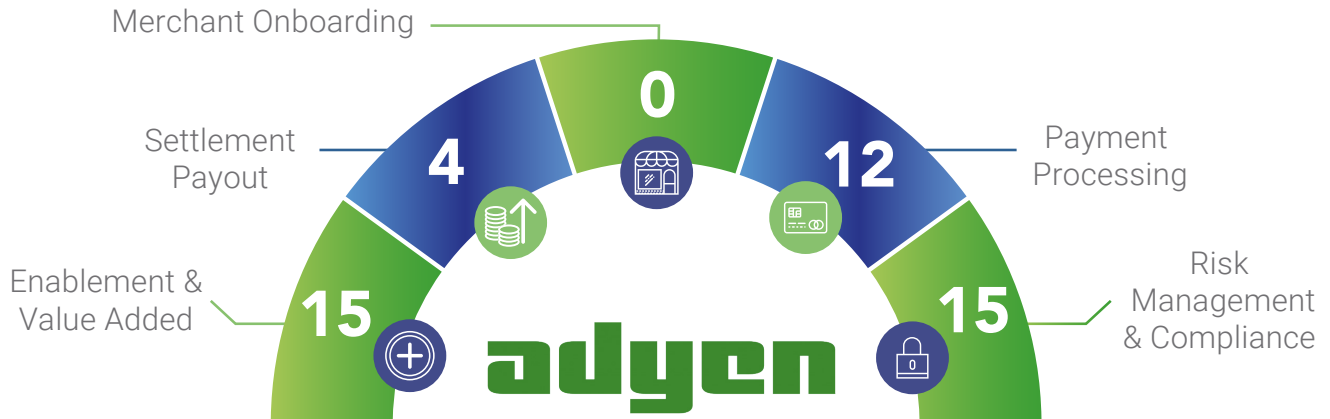


2C2P is a Singapore-based payment services provider offering services for online and mobile merchants, banks and other financial institutions.



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



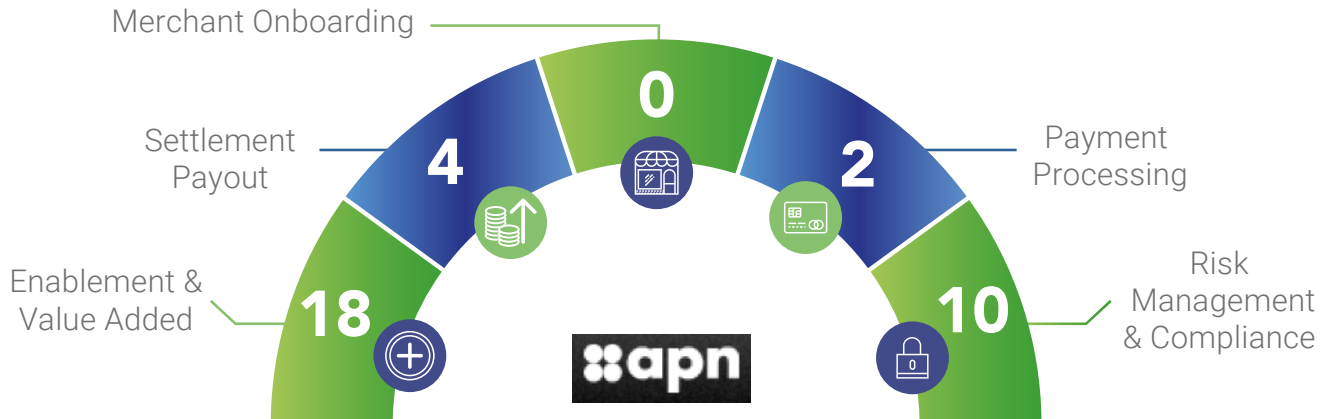
Company: Atom Technologies Ltd

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.

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



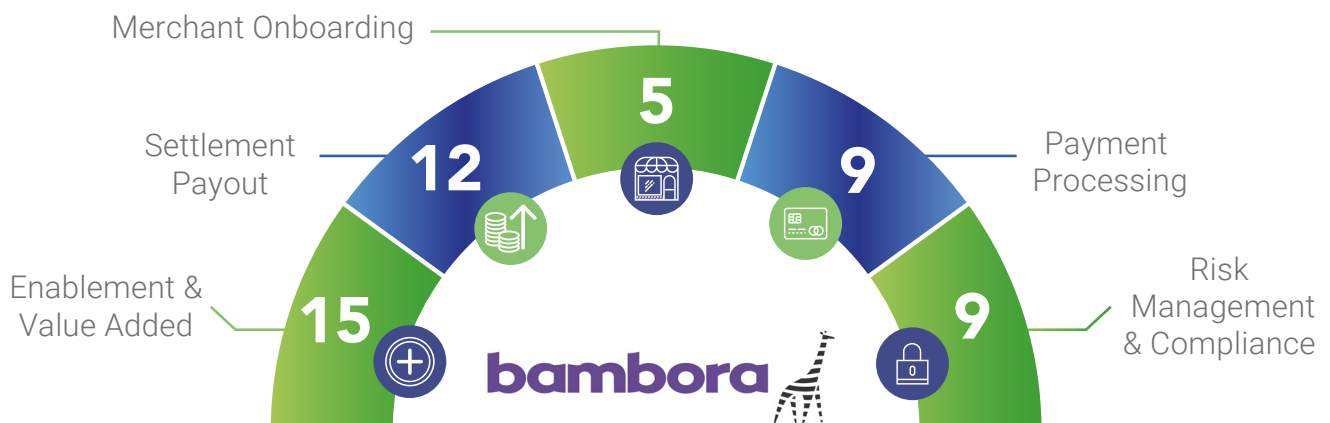
Company: Authorize.Net

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.

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.

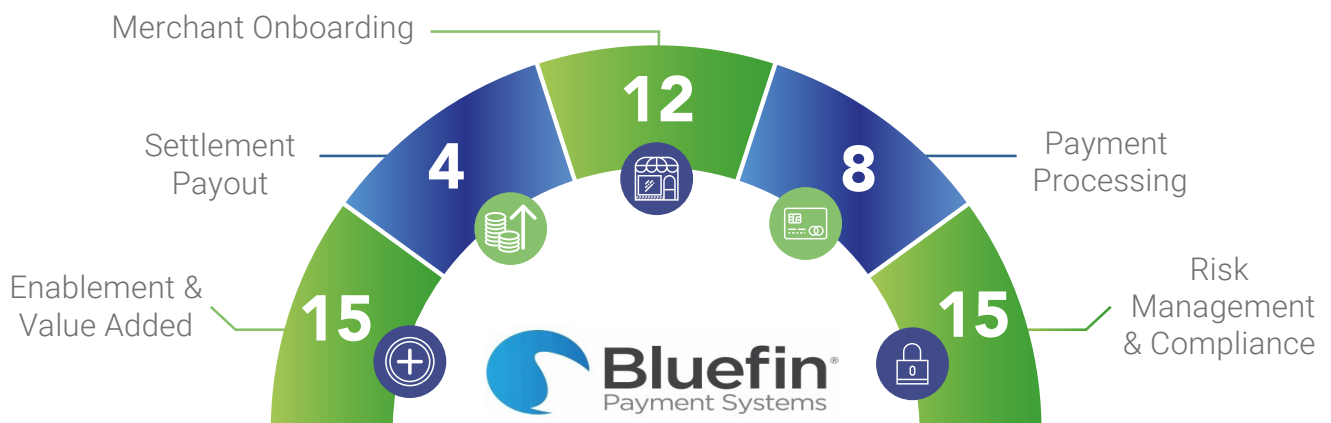
41



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



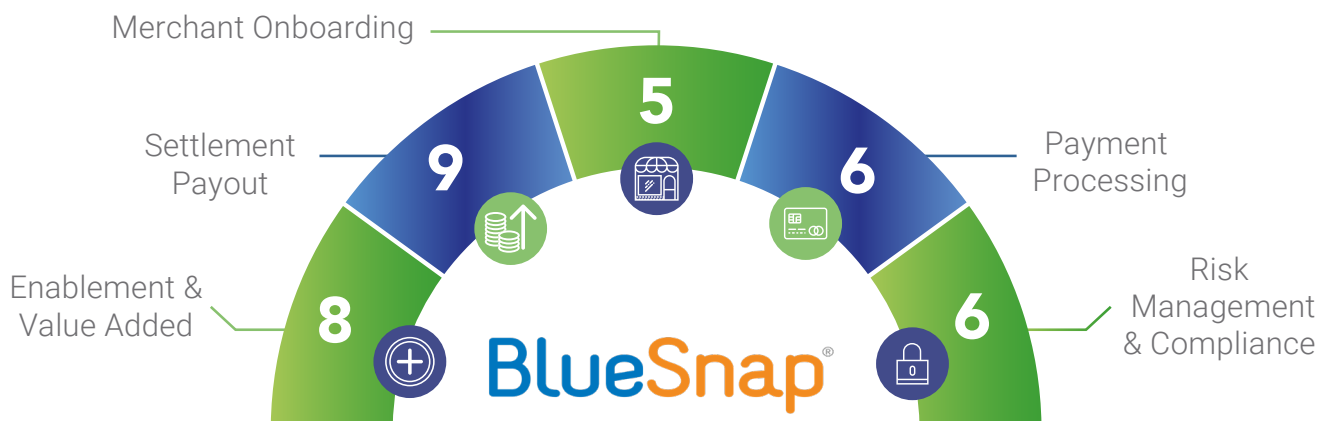
Company: BluePay

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: Braintree

Founded: 2007

Headquarters: USA

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

49



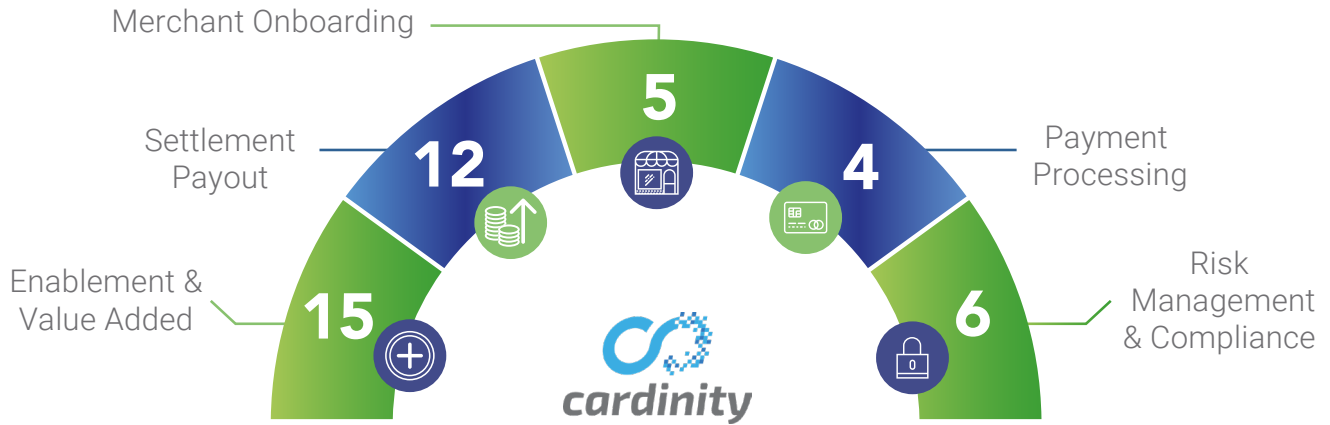
Company: CardConnect

Founded: 2006

Headquarters: USA

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

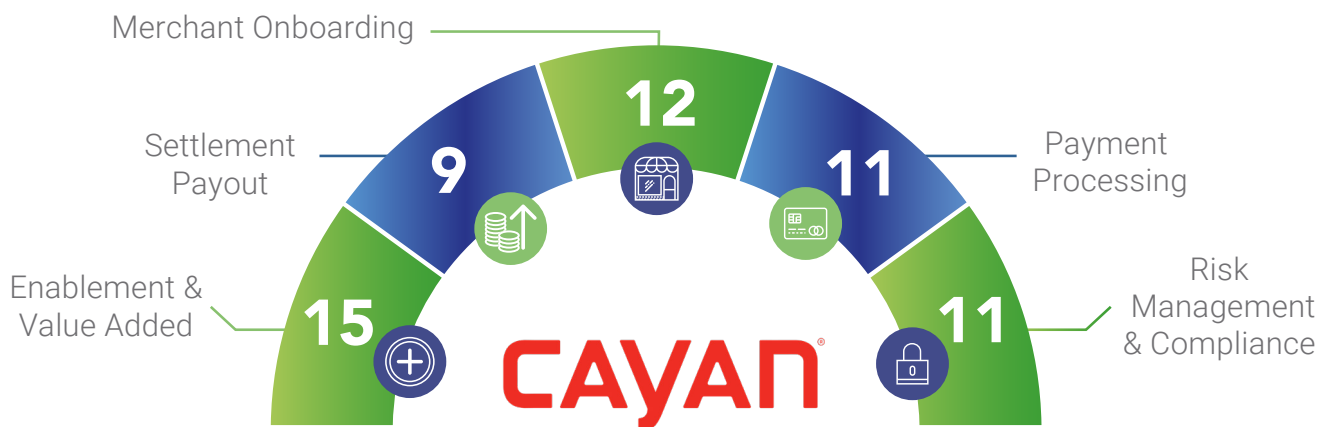
42



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.

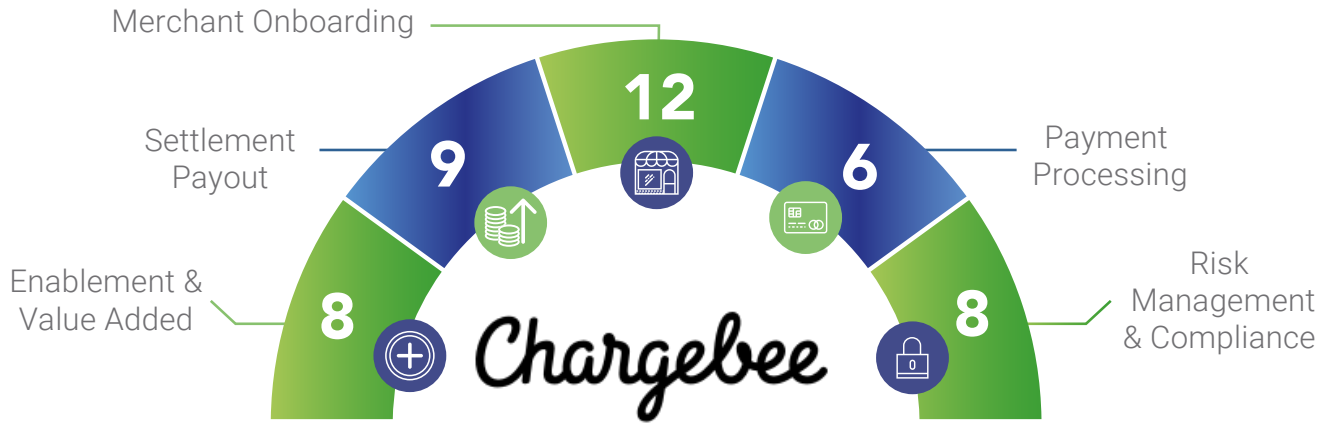
58



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.

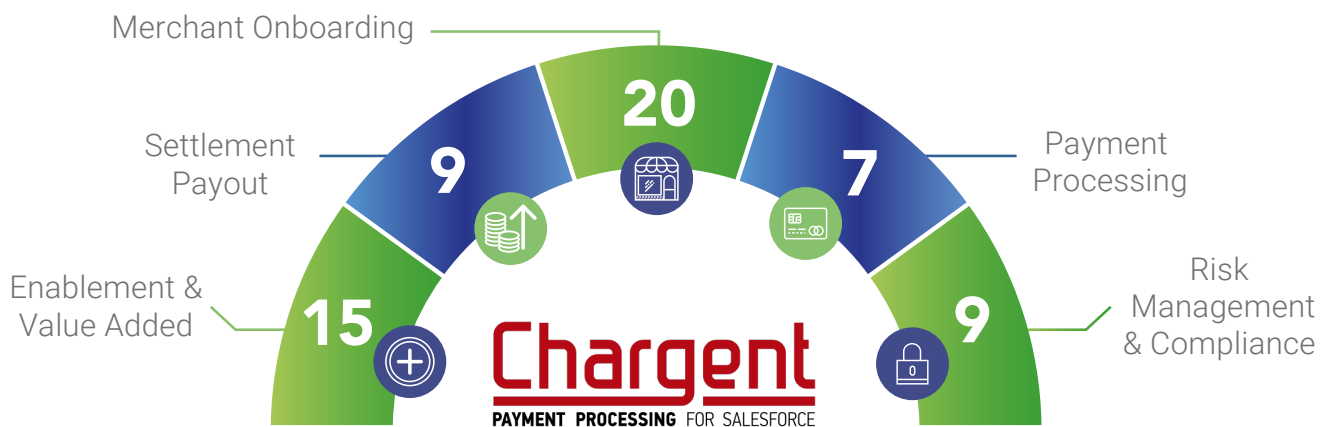
43



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

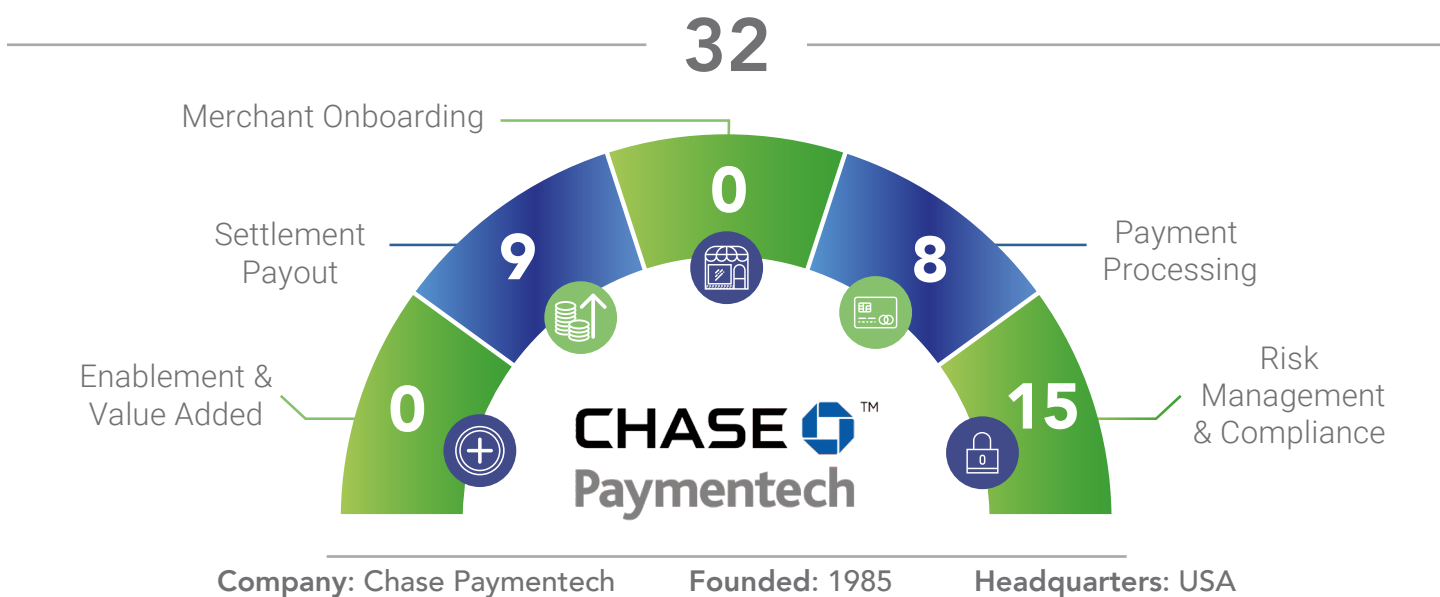


Company: Chargent Founded: 2012 Headquarters: USA

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.

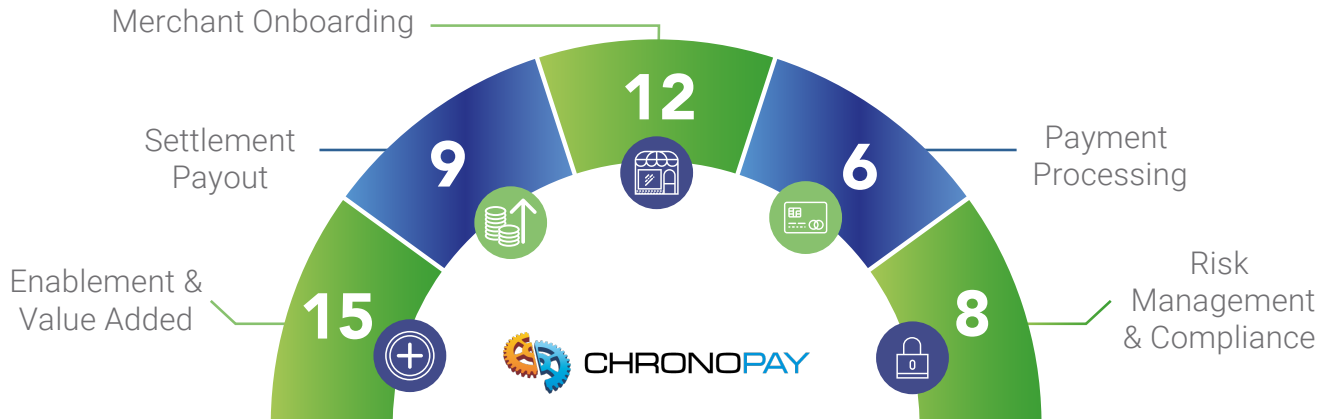


Charity Checkout is a social enterprise that offers customized payment processing systems, websites and fundraising platforms for its clients across the U.K. The company has helped charities raise over £9 million in online donations.



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



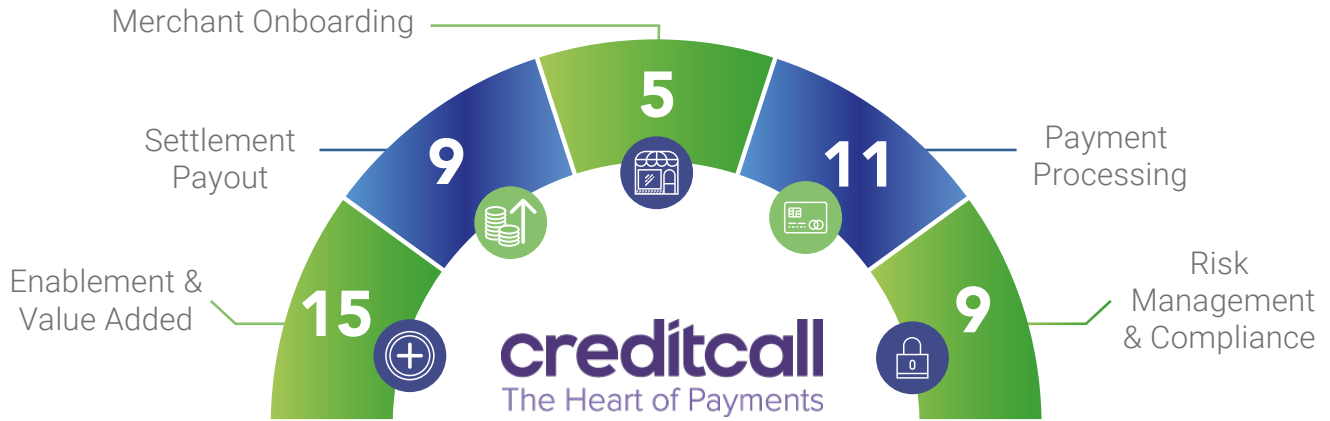
Company: Clarus Merchant Services

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



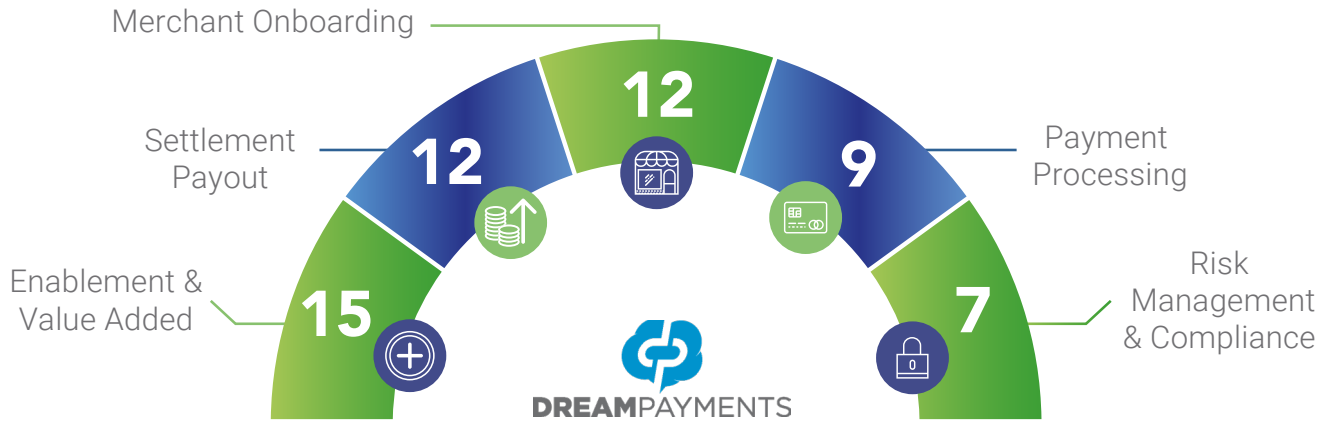
Company: CyberSource Payment Management

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.

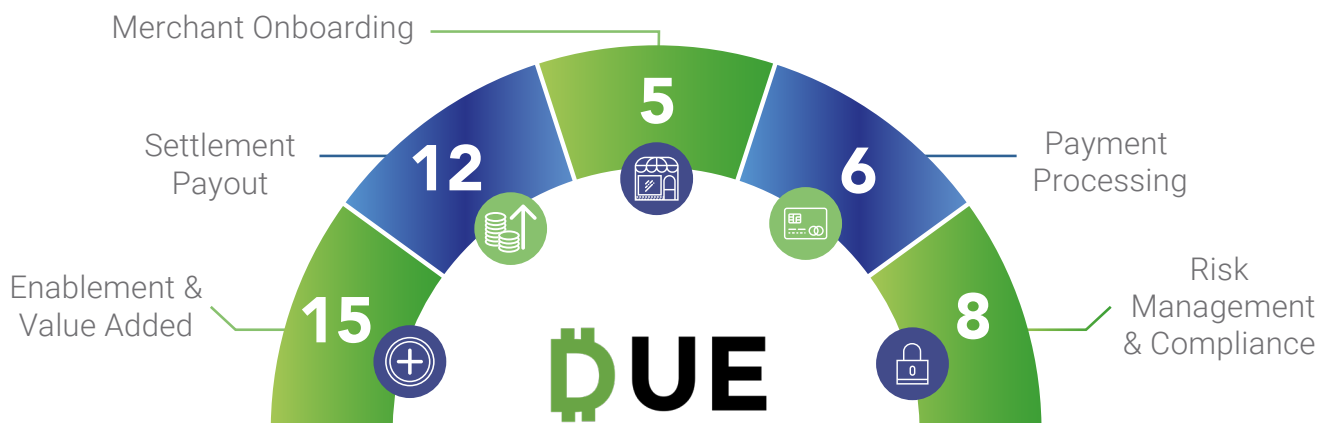
55



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



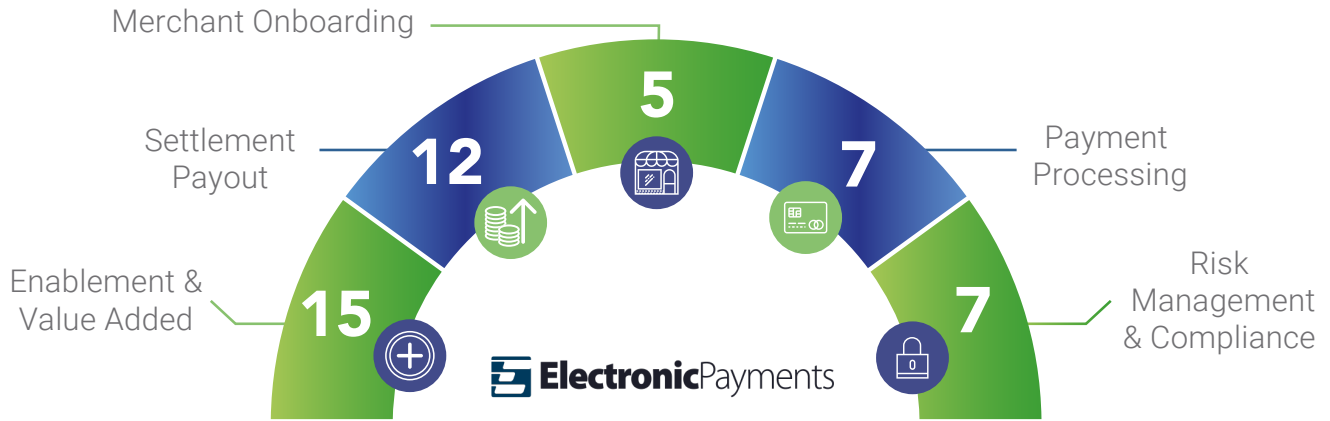
Company: Elavon

Founded: 1991

Headquarters: USA

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

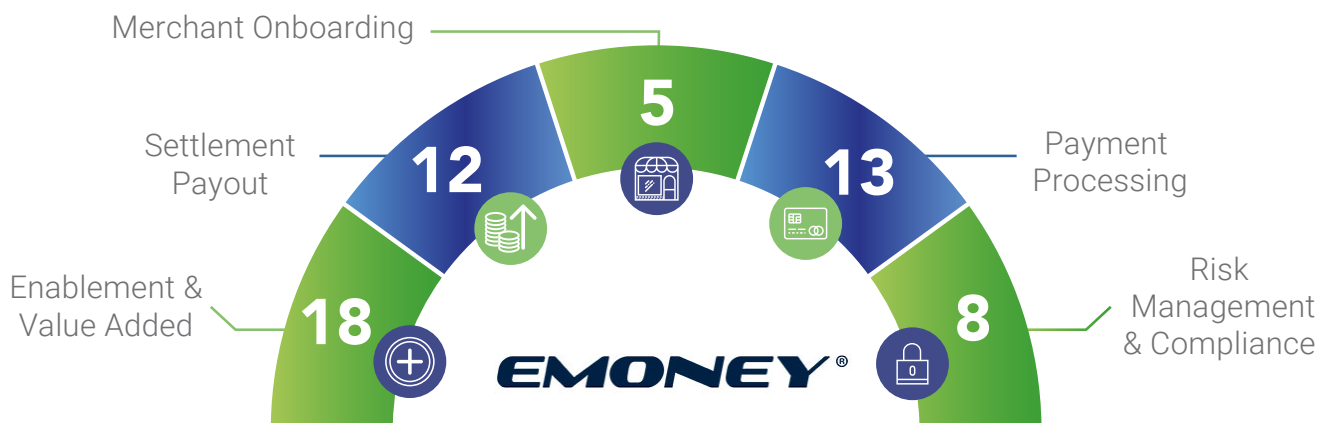
46



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



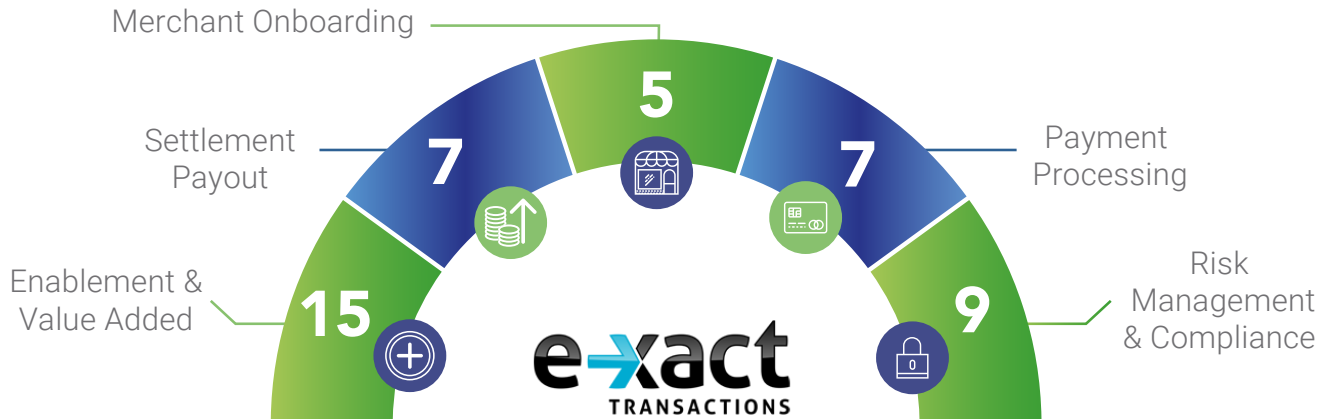
Company: EVO Payments

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.

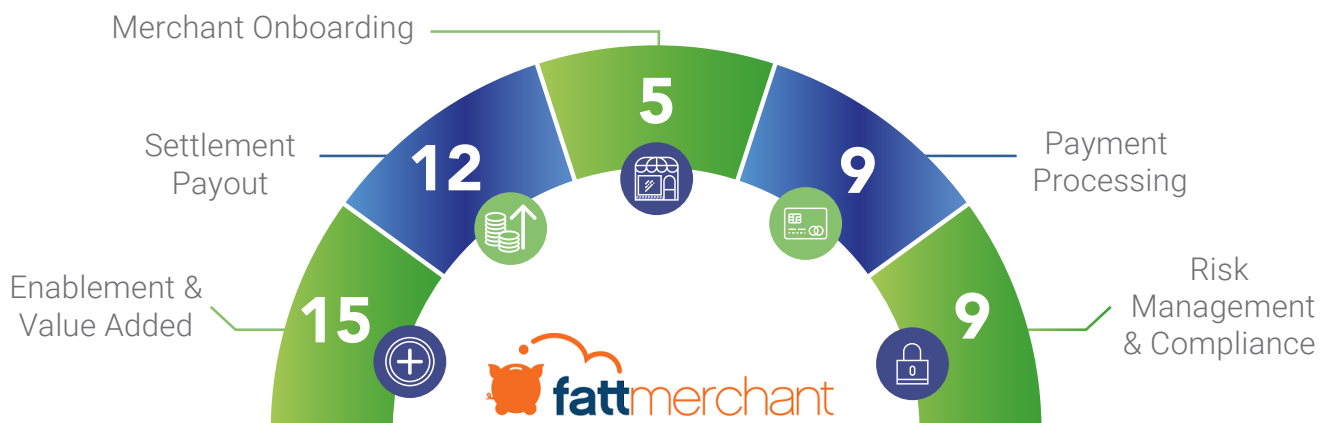
43



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.

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



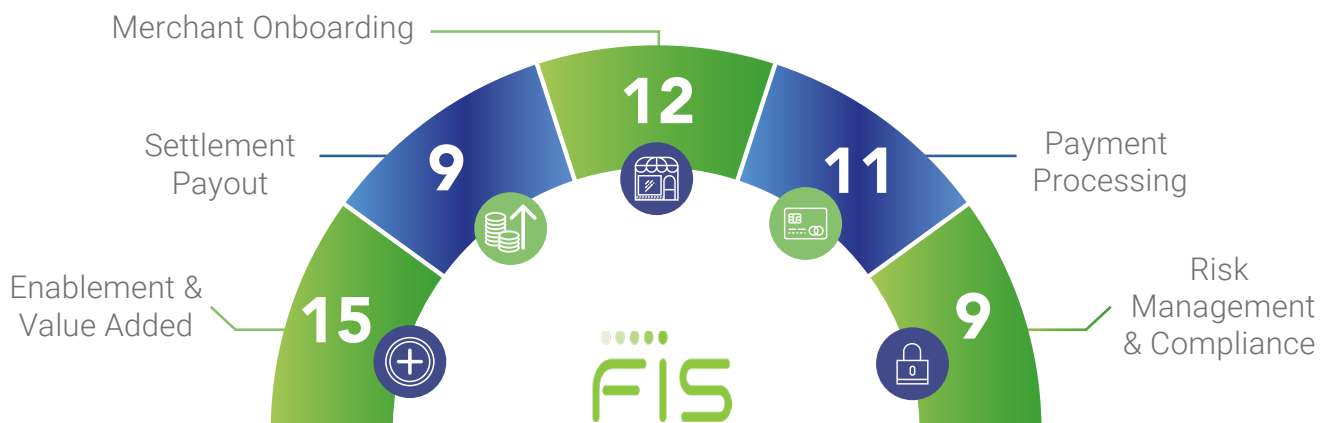
Company: Fidelity Payment Services

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

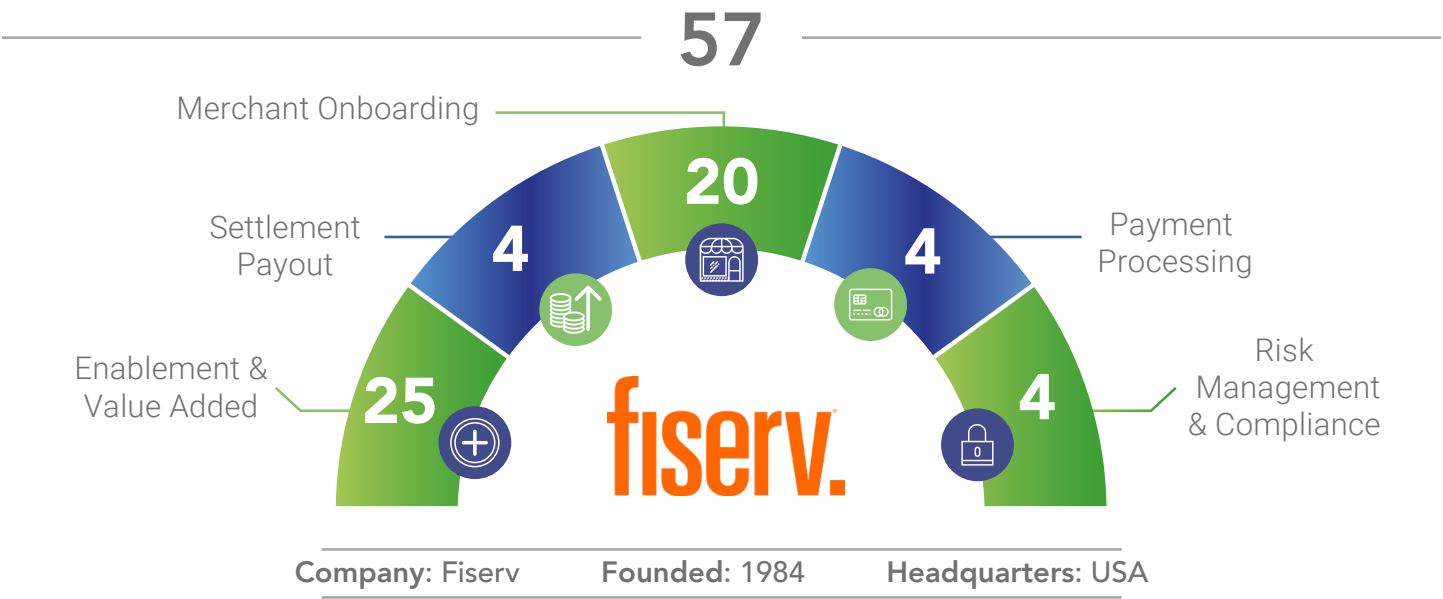


Company: FIS

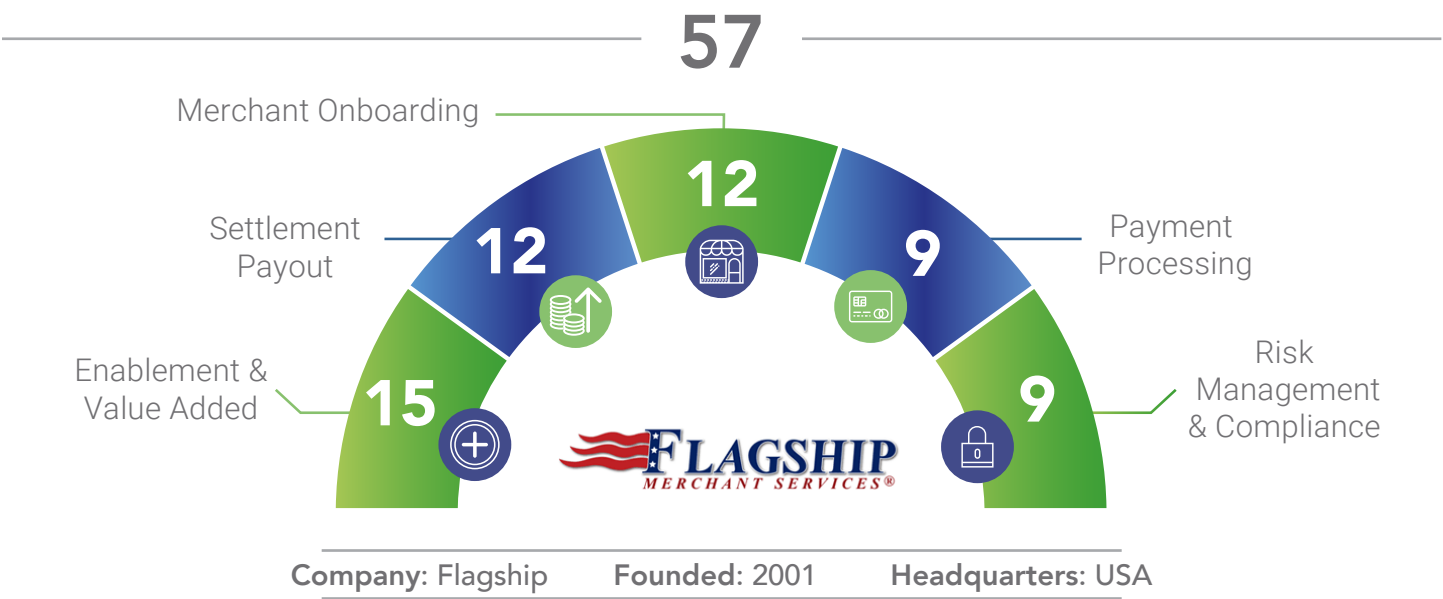
Founded: 1968

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.

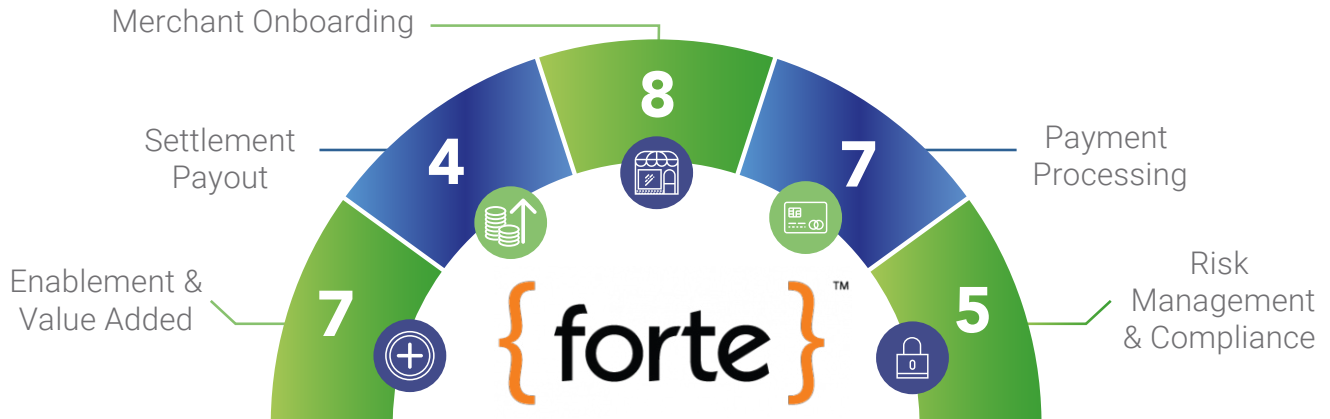


Fiserv offers financial services technology and services. The company’s solutions are designed for mobile and online banking, payments, risk management, data analytics and core account processing.



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.

31



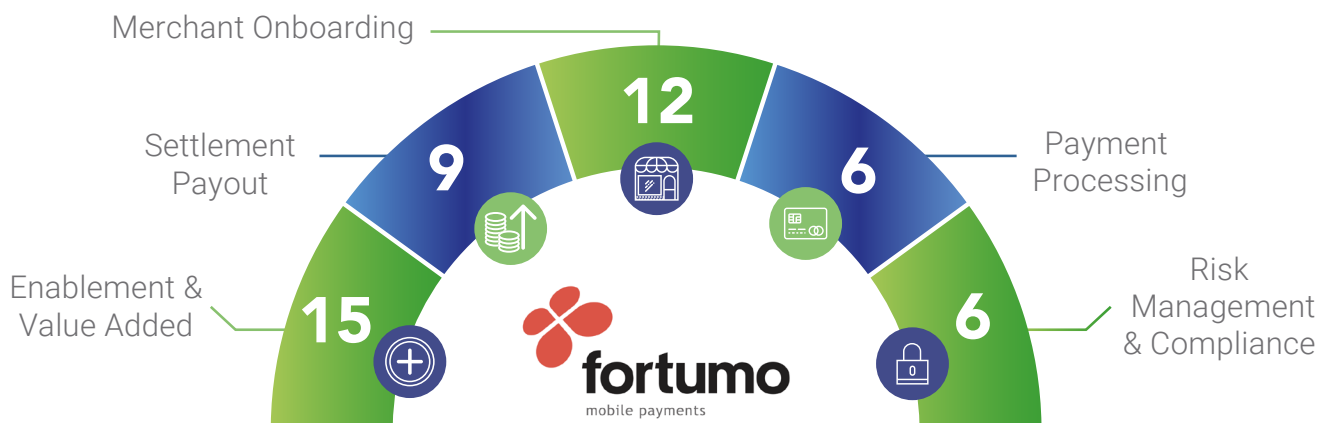
Company: Forte Payment Systems

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



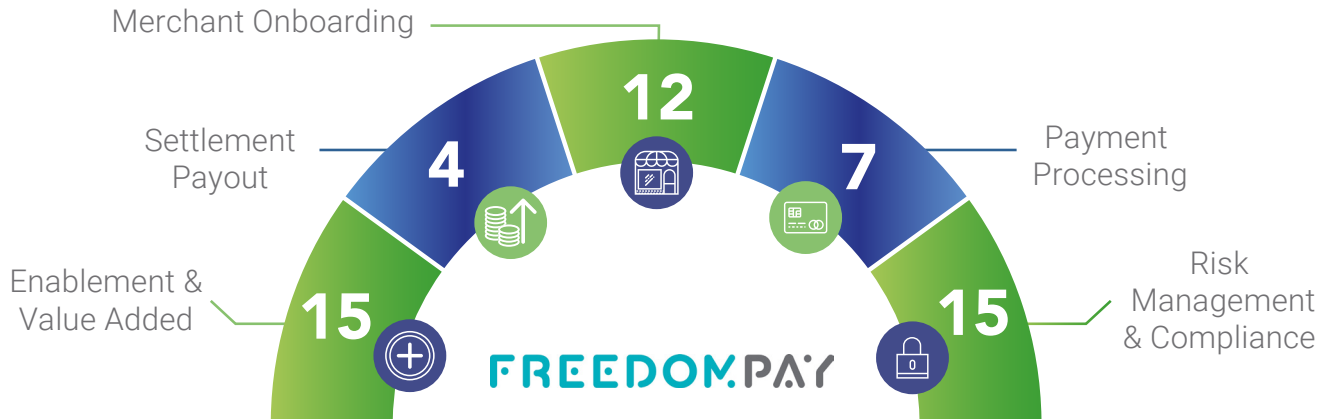
Company: Fortumo

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



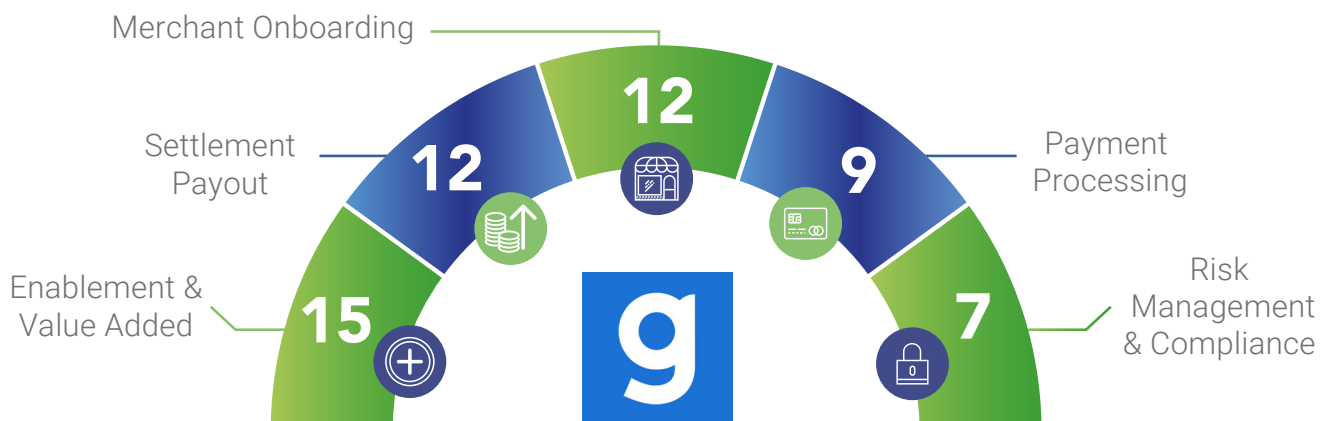
Company: Global Payments

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.

55



Company: GoSwift

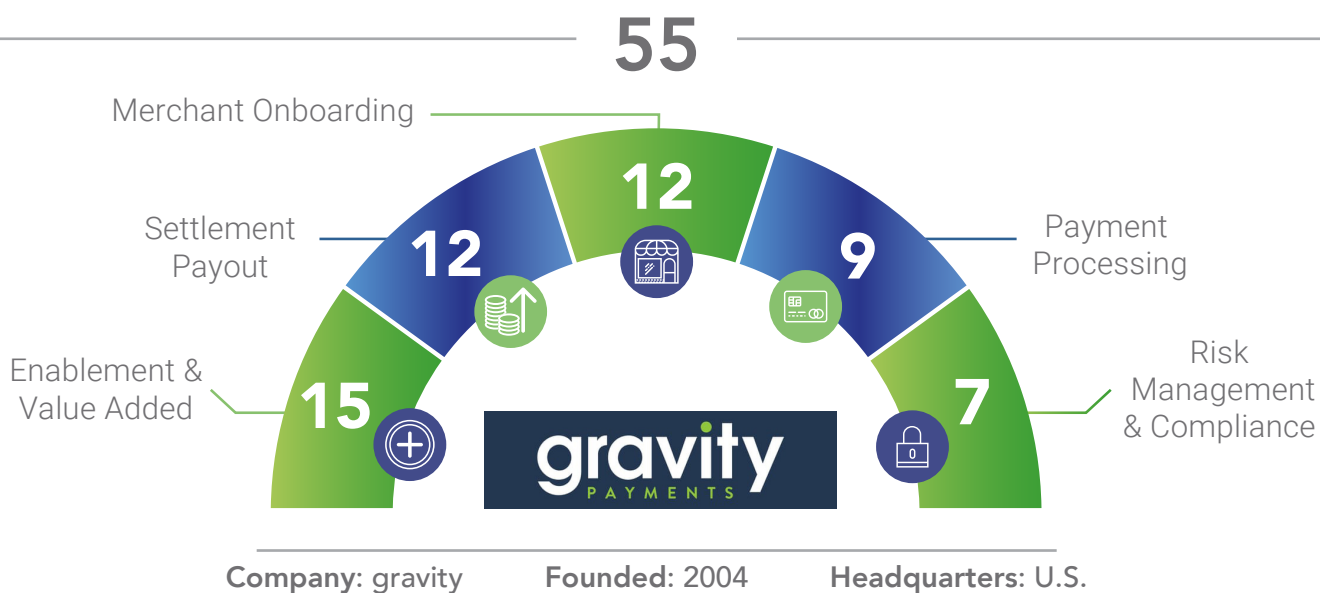
Founded: 2010

Headquarters: Singapore

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.



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.

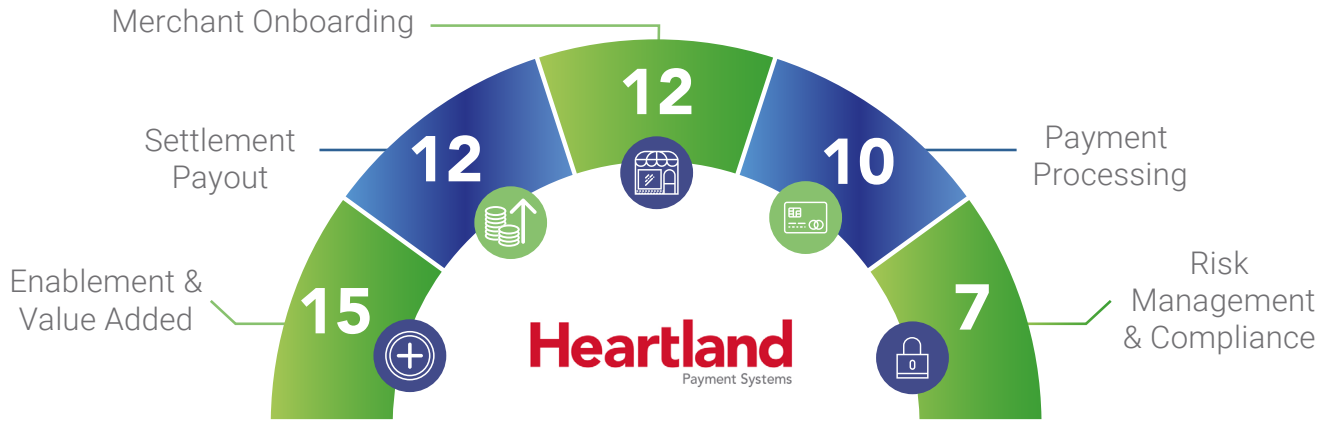


Greater Giving was born out of the desire to shorten benefit auction checkout lines. The company provides support with training classes, videos and resources, and ongoing phone, email and live chat coverage for its clients.



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.

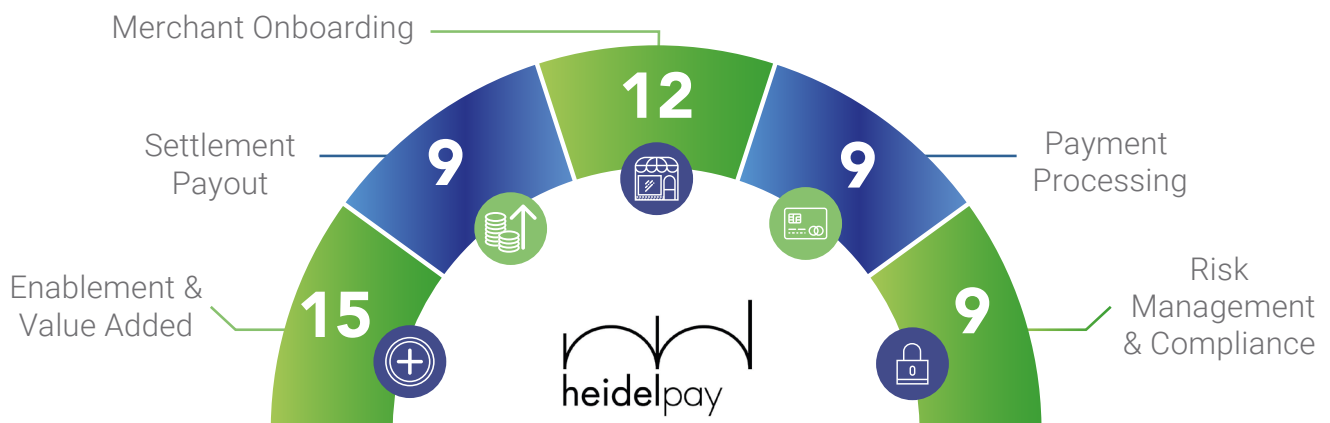
56



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.

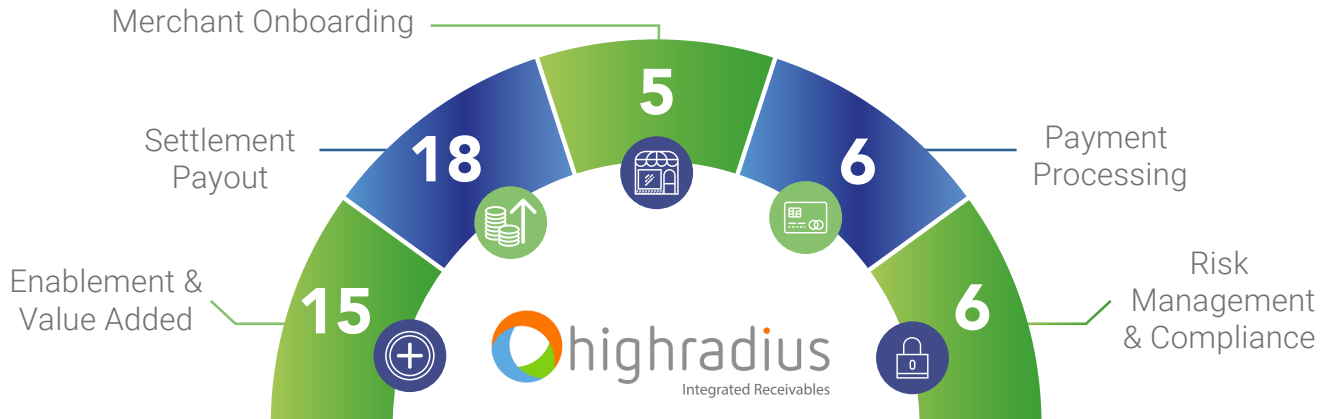
54



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.

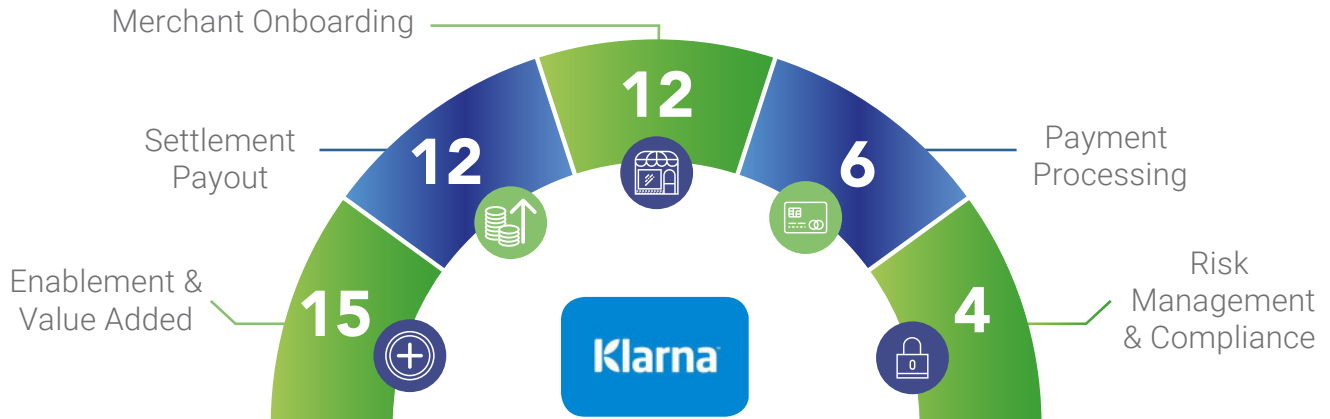


JetPay offers technology solutions for the eCommerce and card-not-present marketplace, including processing and acquiring platforms.



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

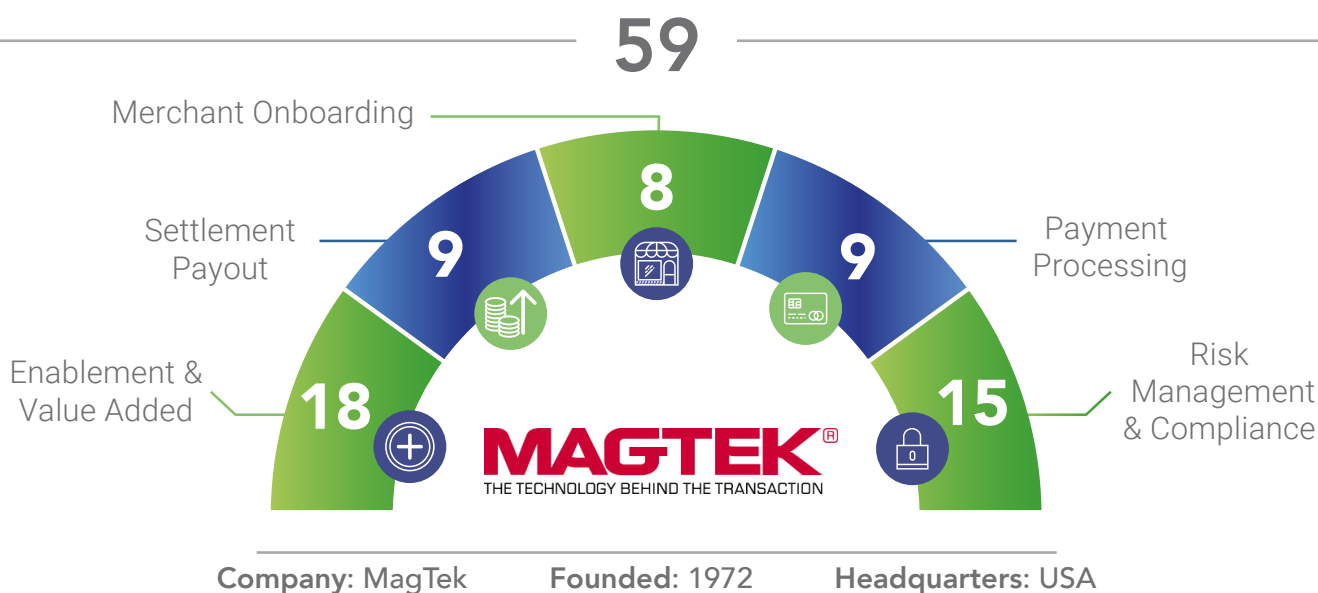


Company: MagicPay **Founded:** 2010 **Headquarters:** USA

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.

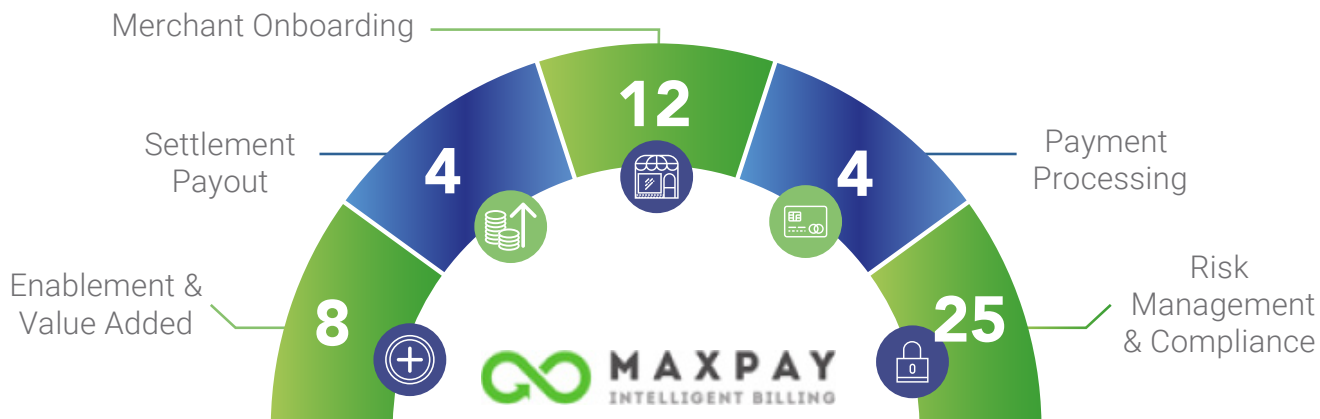


MangoPay is a payments app developed for marketplaces, crowdfunding platforms and collaborative consumption platforms that can accept third-party payments.



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



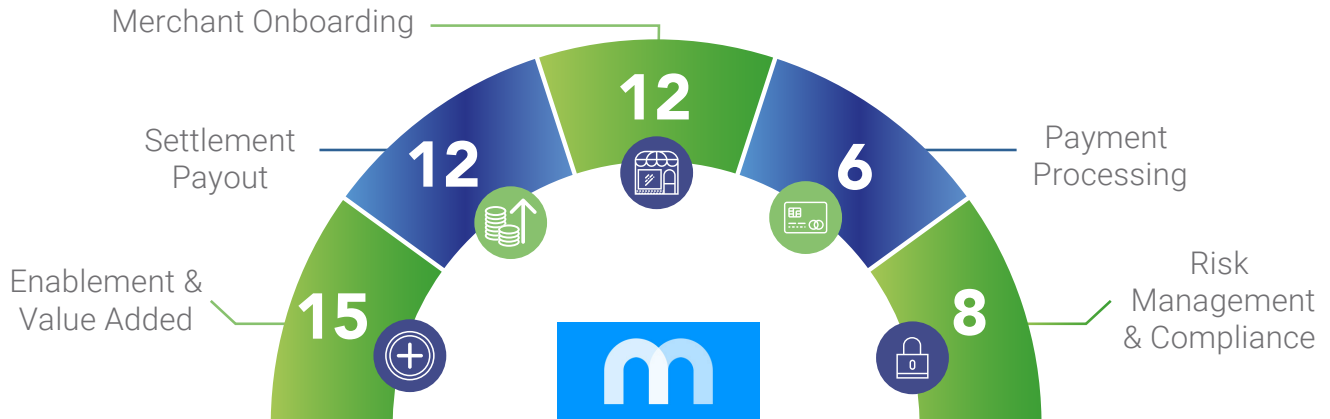
Company: Merchant e-Solutions

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



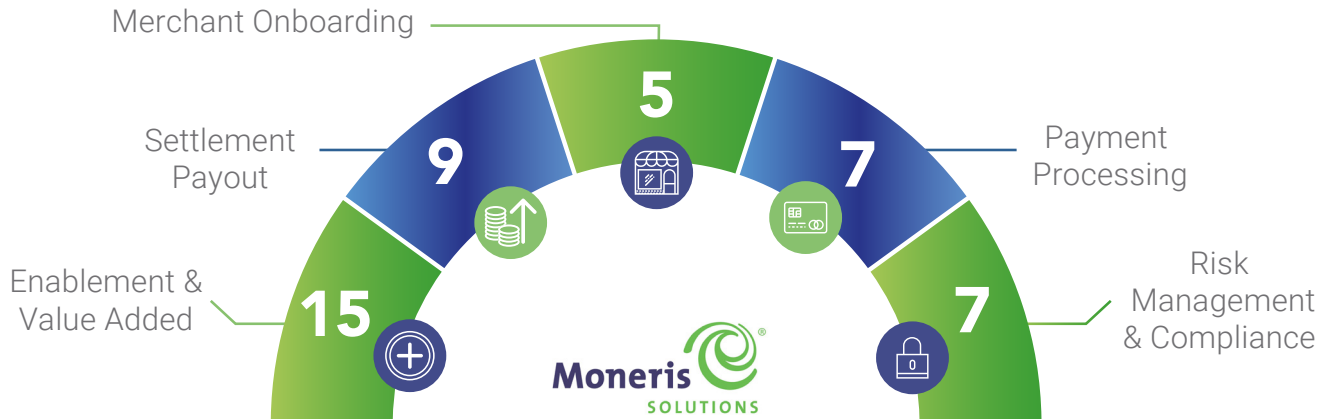
Company: MOLpay

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



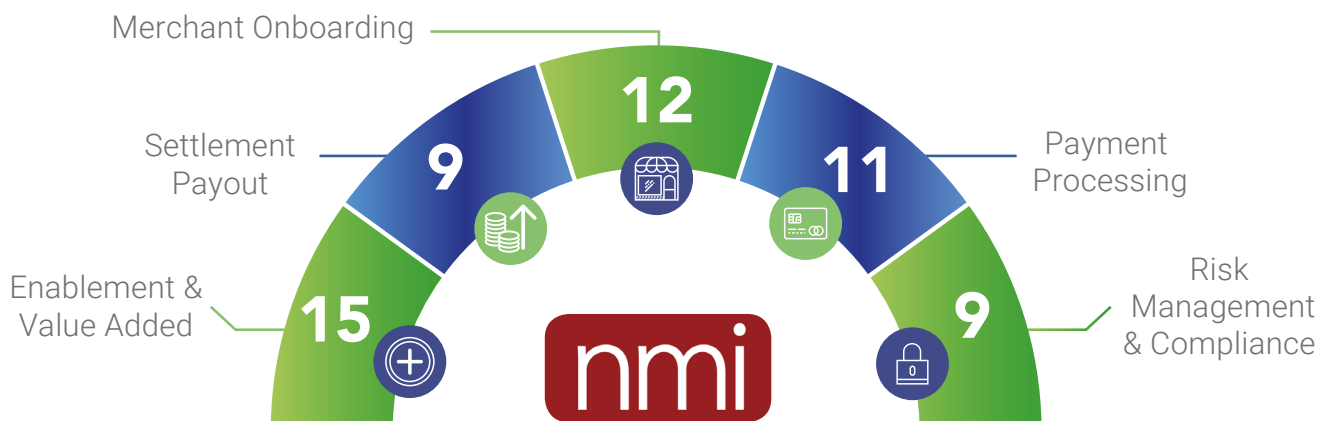
Company: Moneris

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



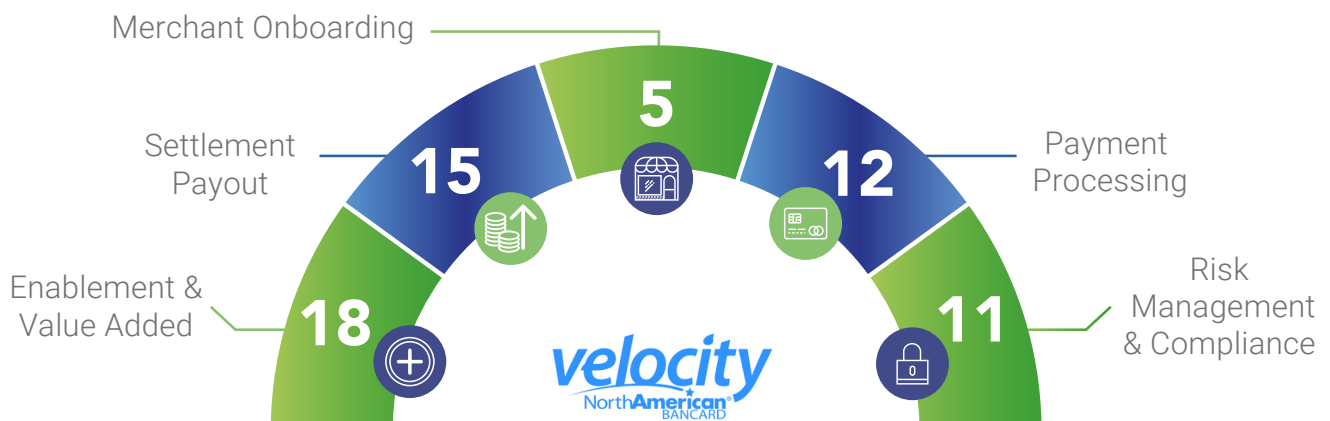
Company: Nochex

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



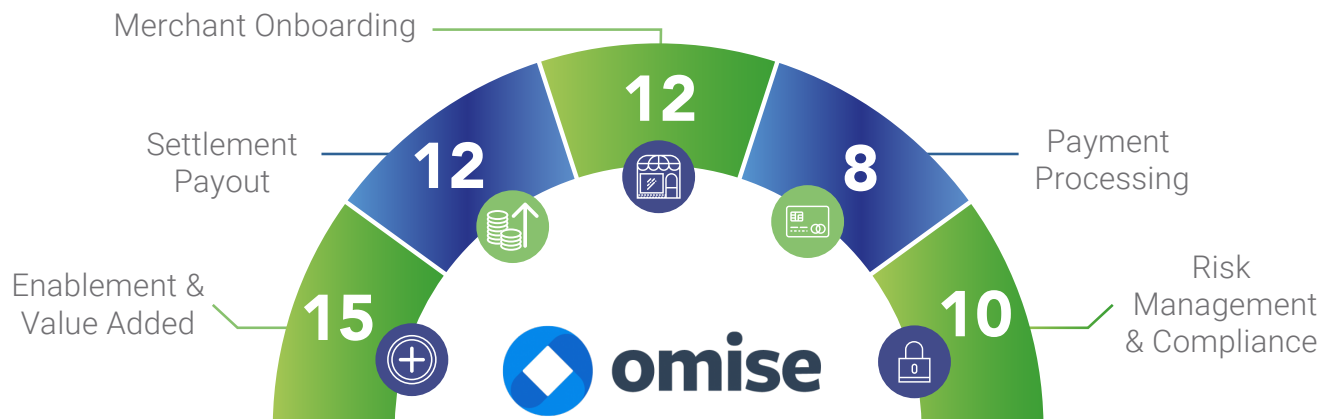
Company: North American Bancard Velocity

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.

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

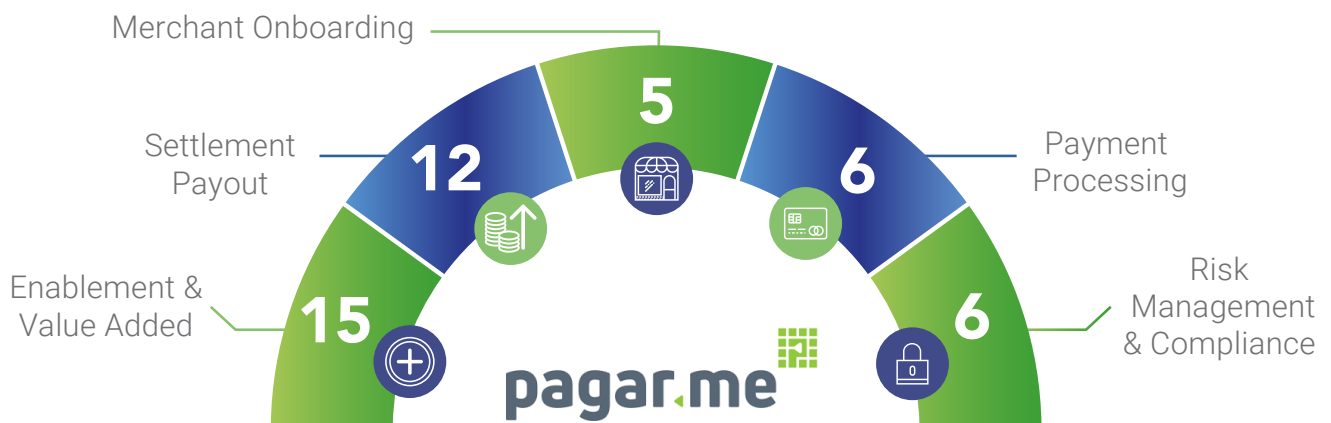
New!



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

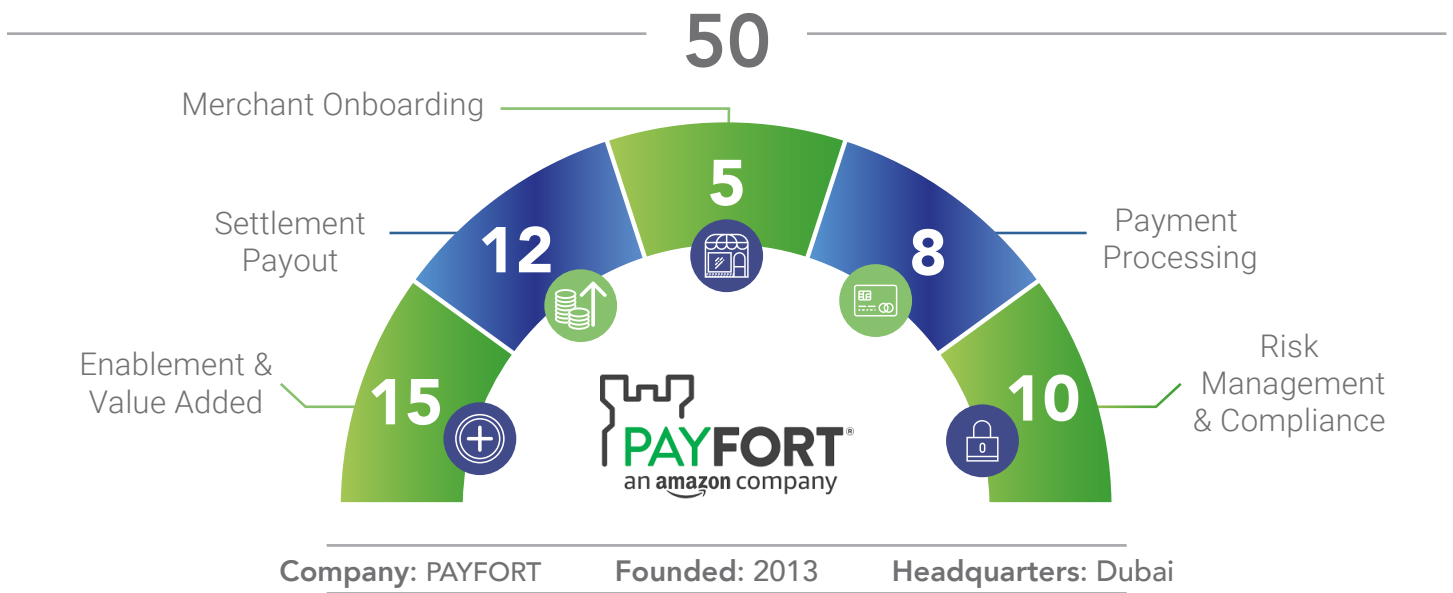
Founded in 2008, PatientPay is an end-to-end patient payment solution focused on the complex financial challenges of specialty care and revenue cycle management.

47

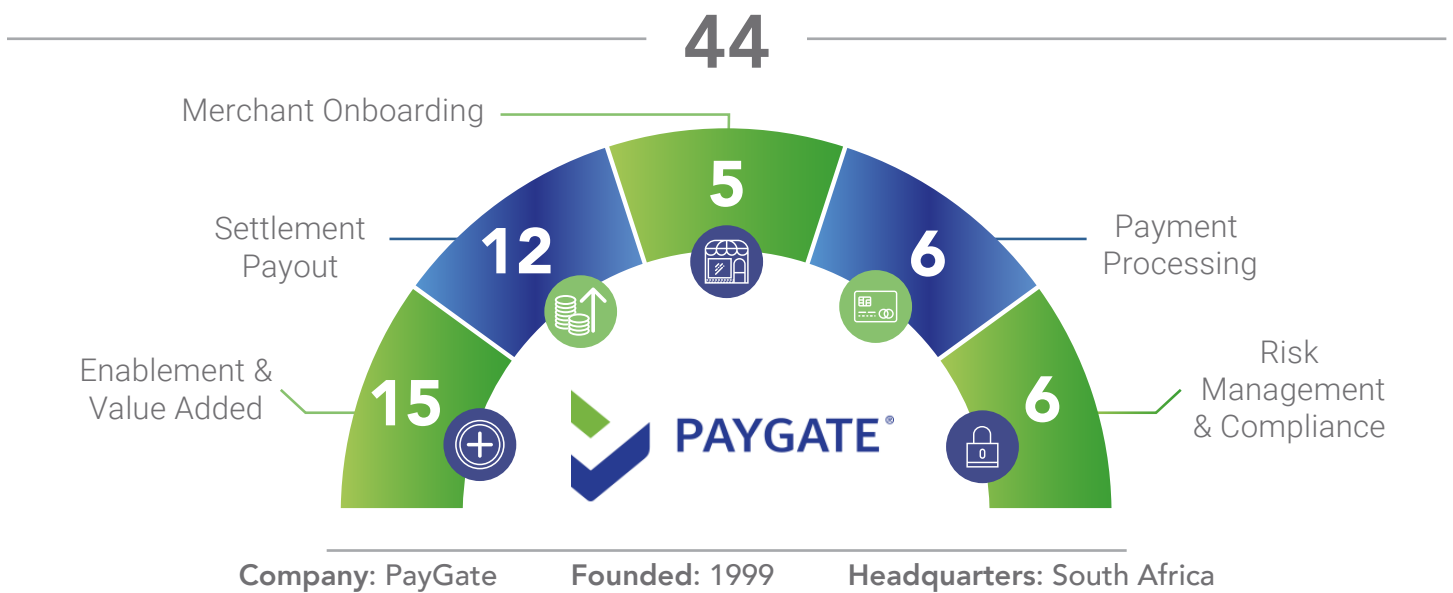


Company: Payclix Founded: Unknown Headquarters: USA

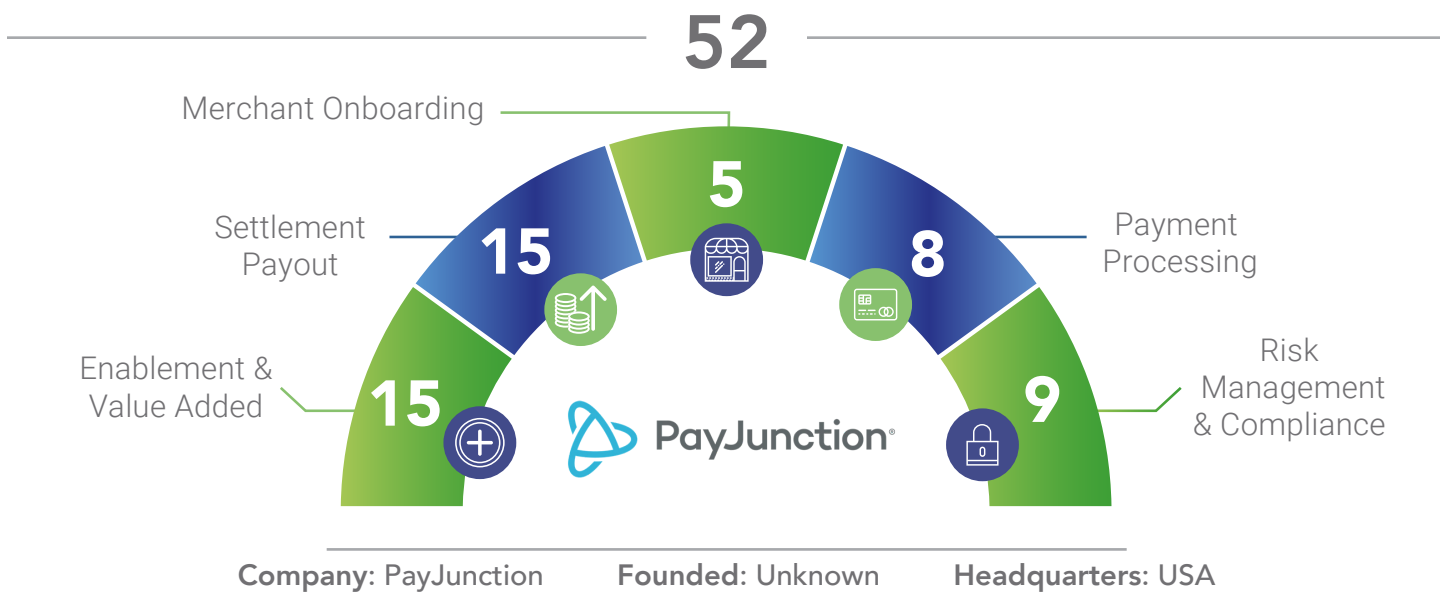
Payclix is an online payment solution that provides a platform to invoice, collect and transfer payments online. It works to save merchants save time and money by allowing them to accept payments online or pay the suppliers remotely. Companies can receive payments via credit cards, debit cards and eCheck/ACH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



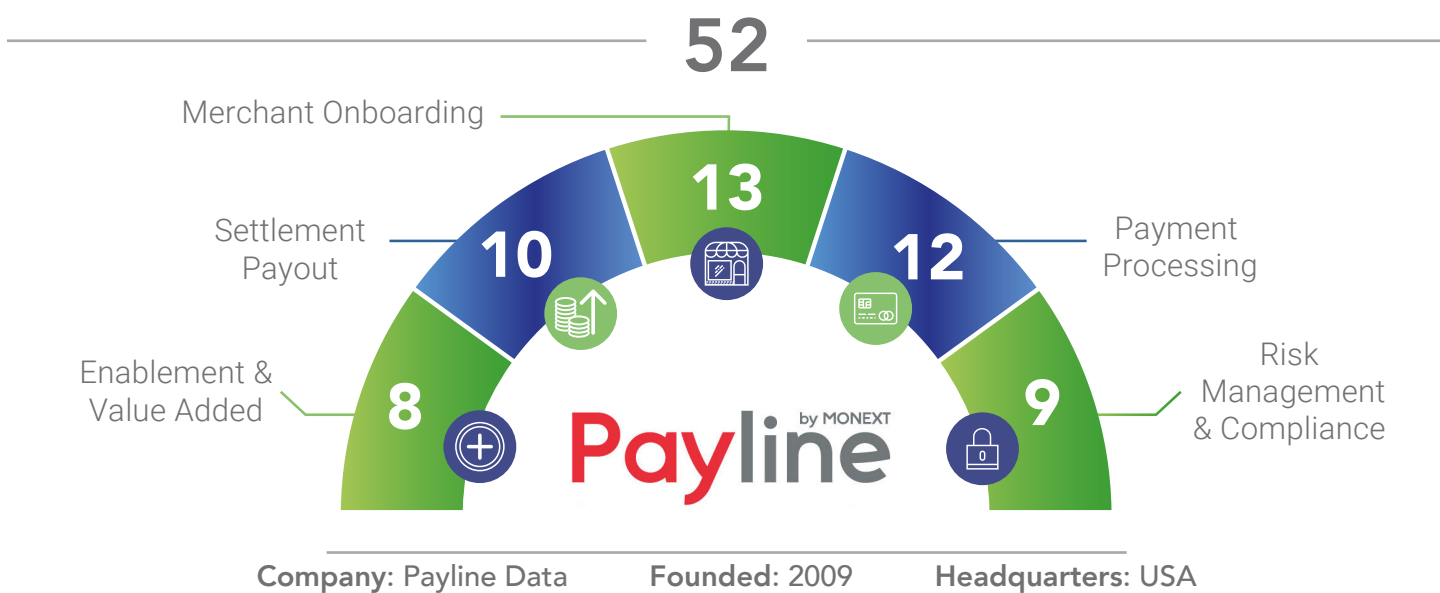
PAYFORT is a payment processing platform designed to provide credit card and online payment processing capabilities to eCommerce sellers.



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.



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.



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.

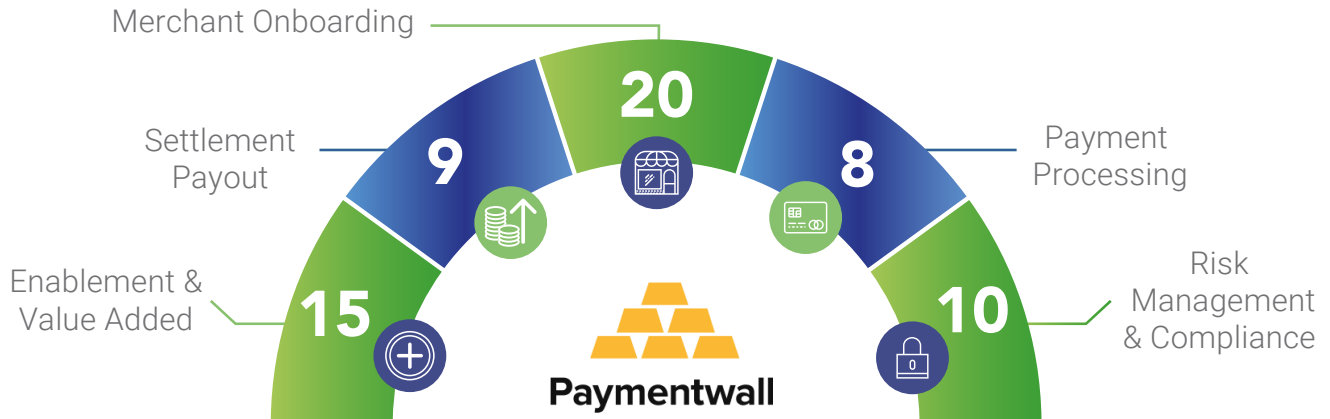
45



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



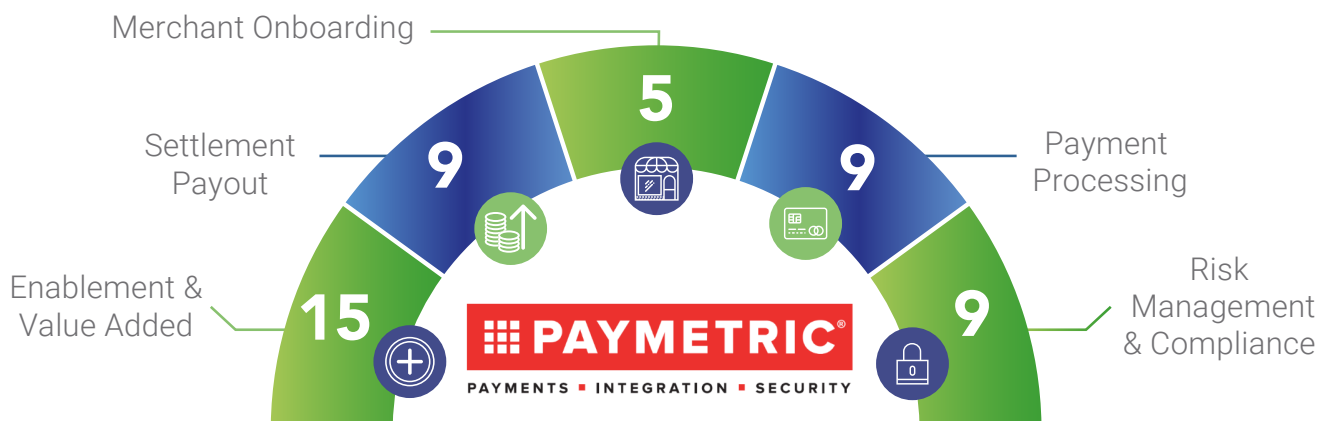
Company: Paymentwall

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



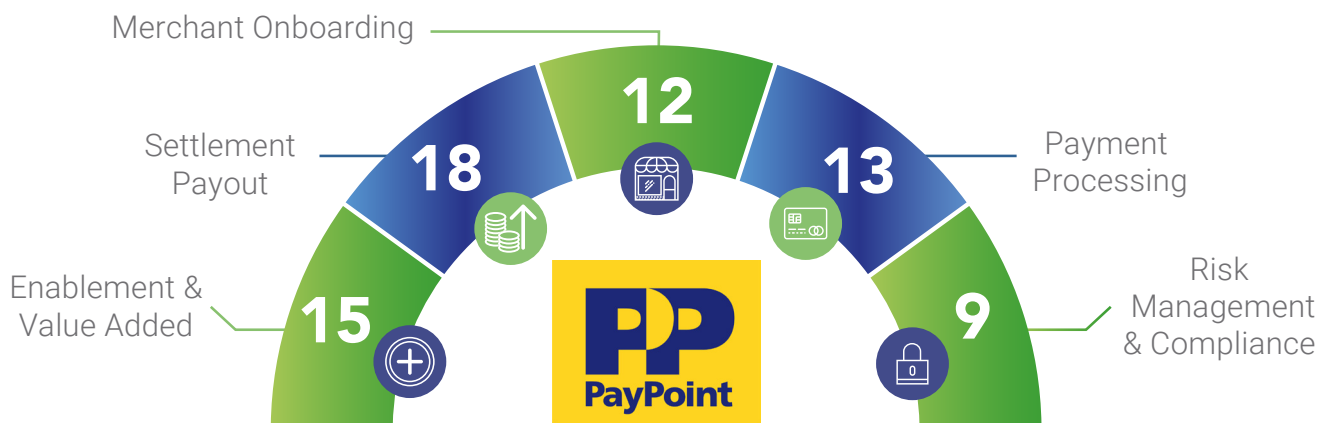
Company: PayPal

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

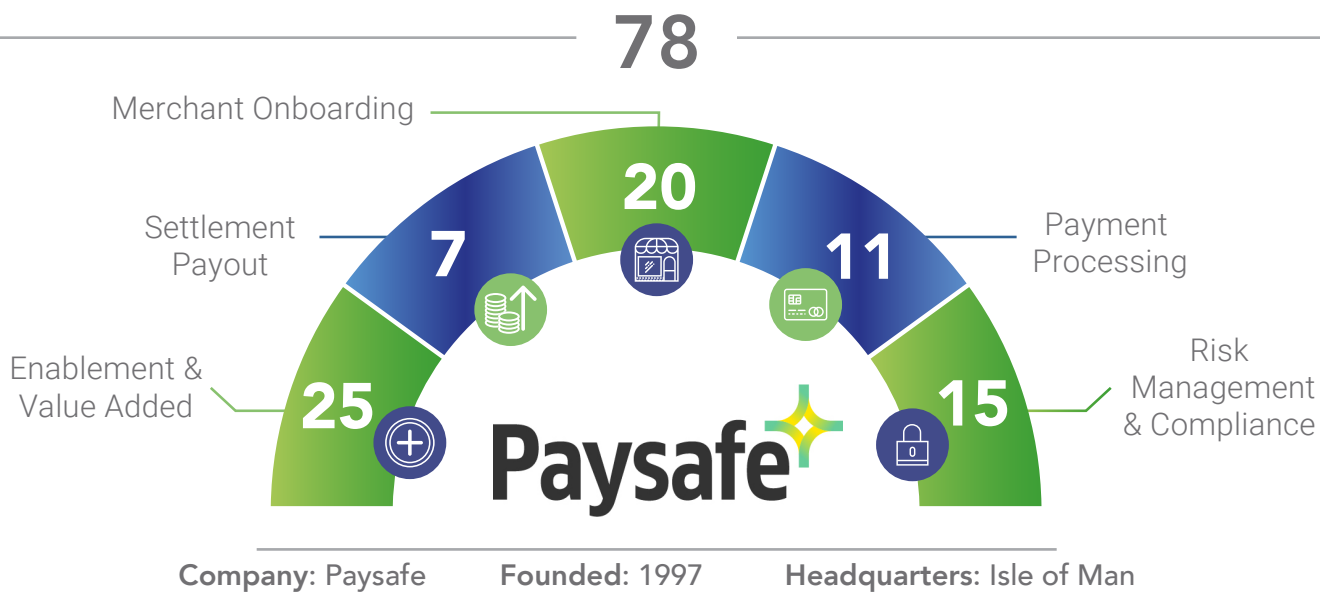


Company: PayPoint

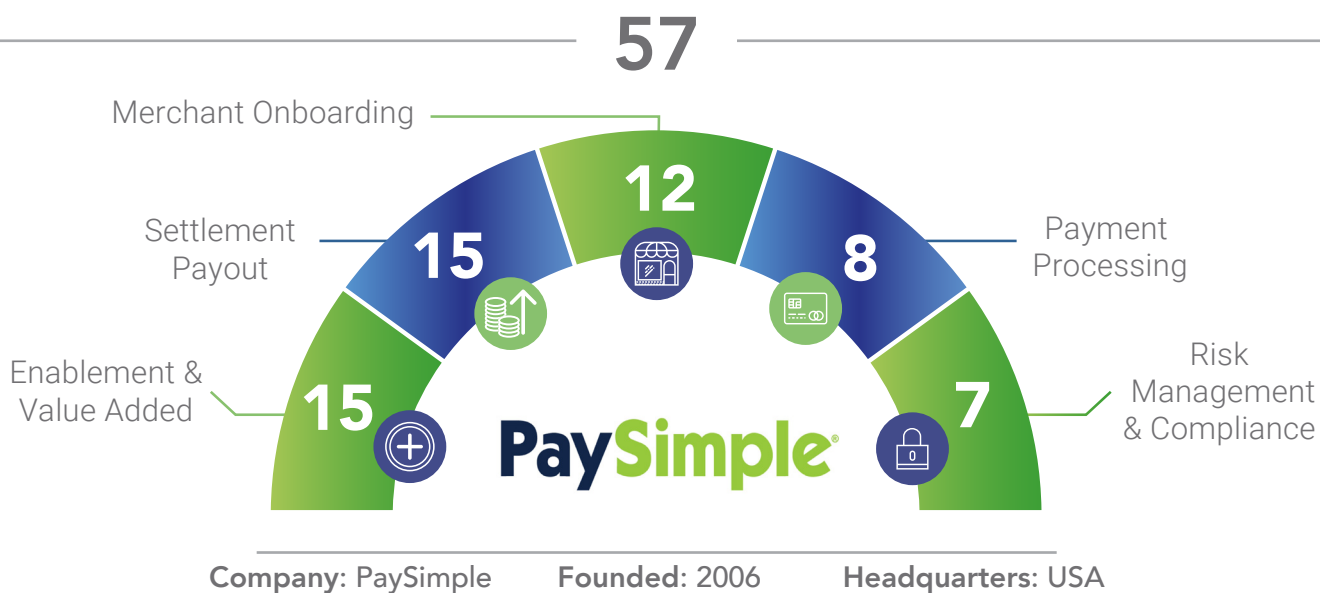
Founded: 1996

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.



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.



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 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

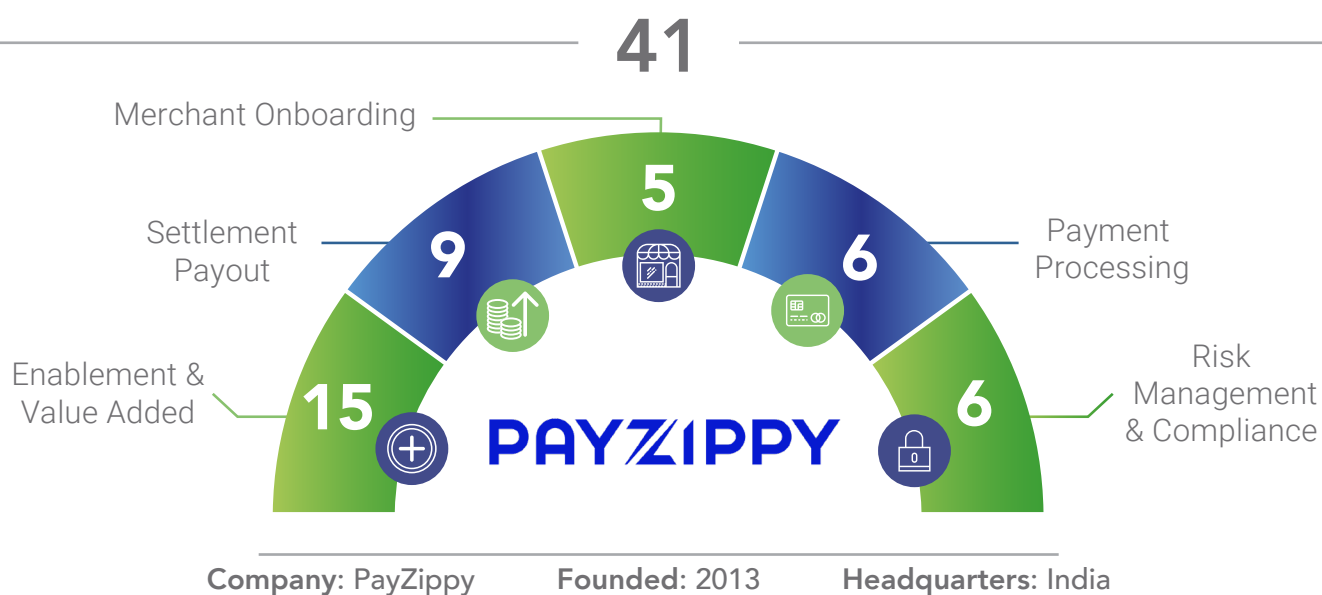
Founded: 2012

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.



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.



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.

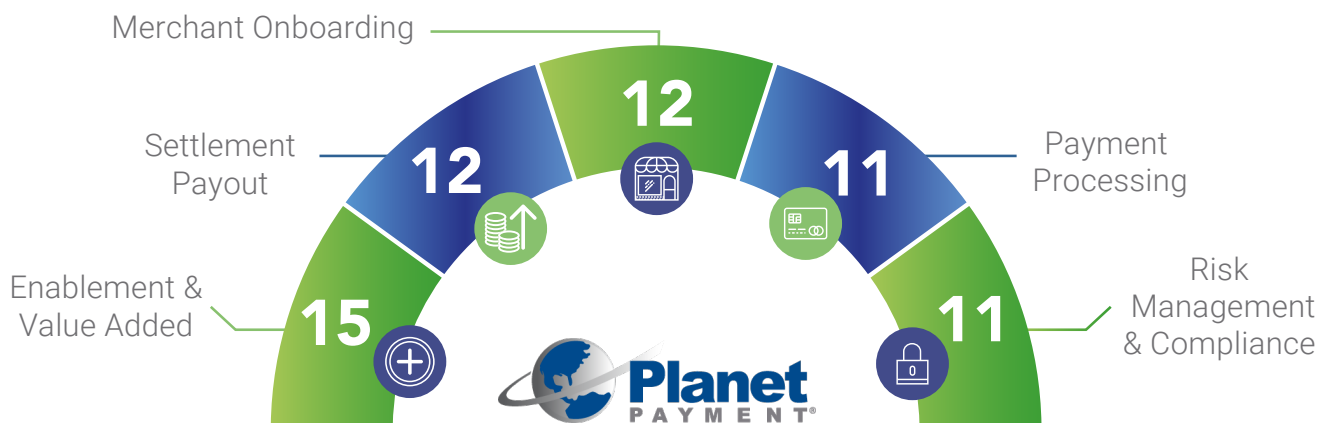
55



Company: Pin Payments **Founded:** 2011 **Headquarters:** Australia

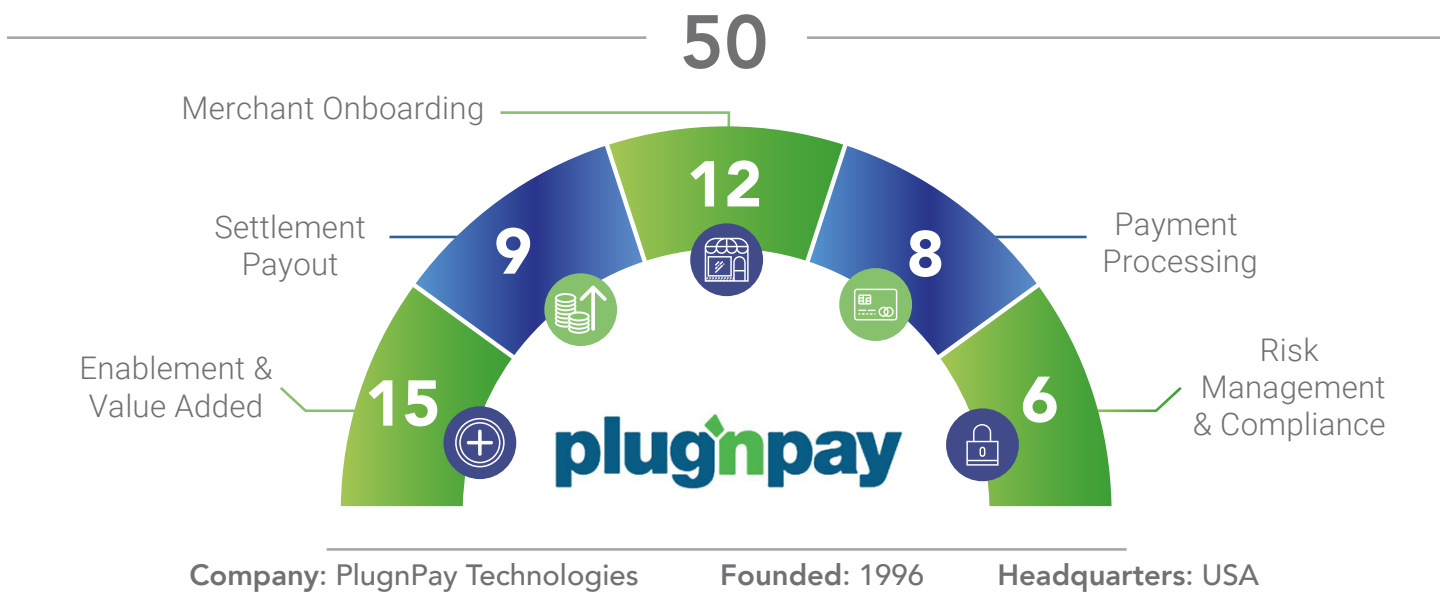
Pin Payments offers an online payment system designed to bring banks' traditional merchant services up to date. It also supports reusing cards.

61

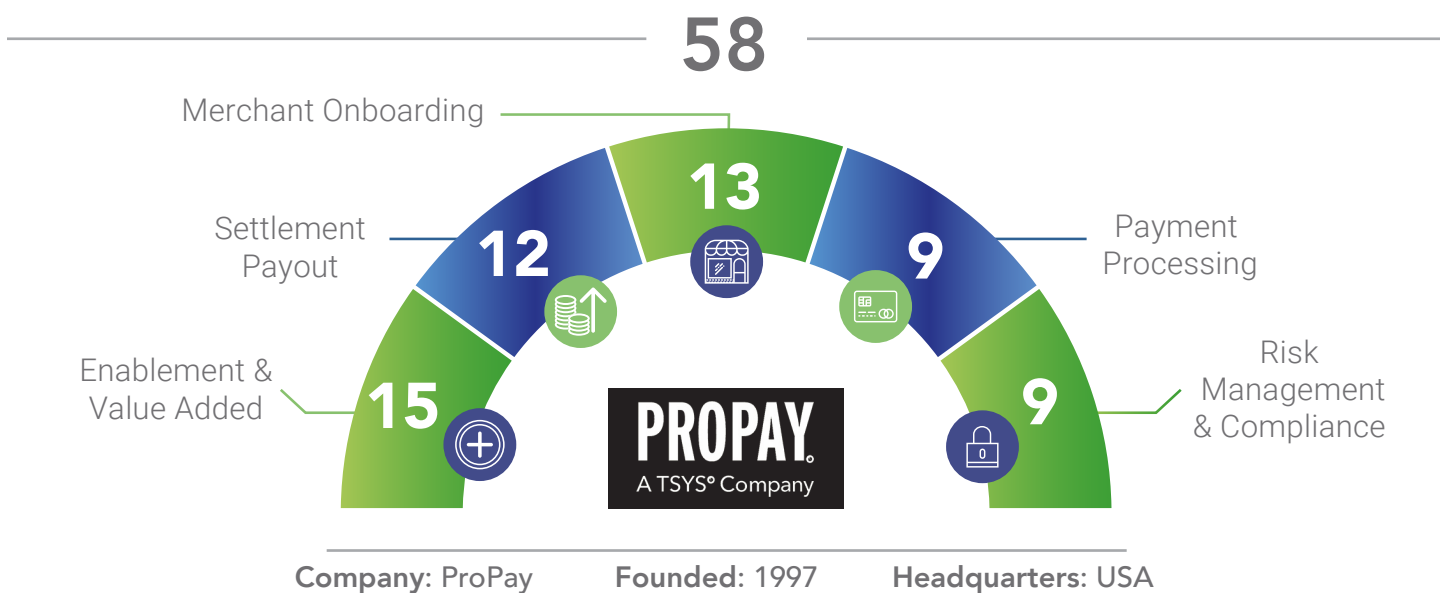


Company: Planet Payment **Founded:** 1996 **Headquarters:** USA

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



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



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

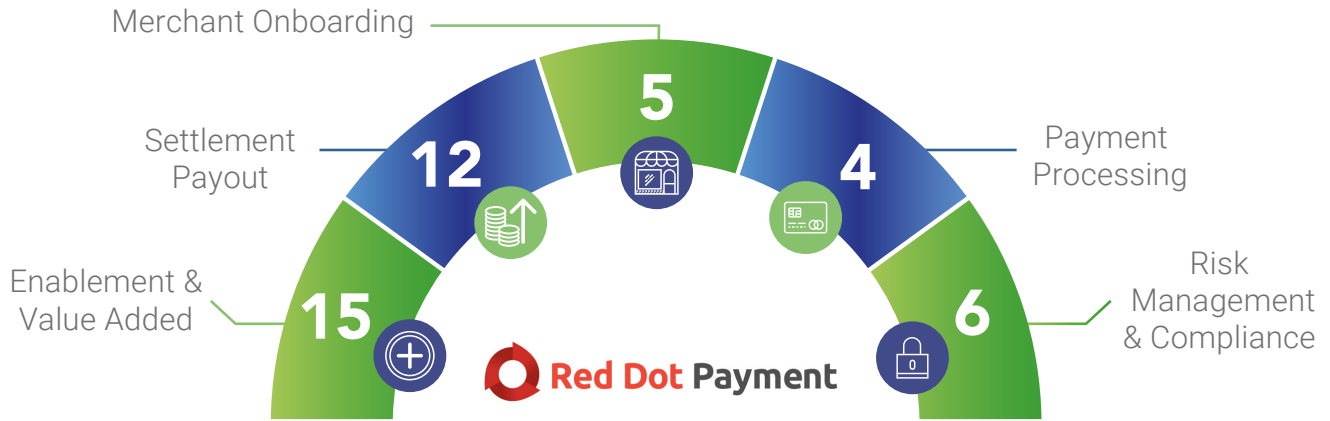


Razorpay provides payment gateway solutions designed to integrate with existing websites and eCommerce stores for India-based businesses and organizations. The platform also offers pricing and payment tools, among others.



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

42

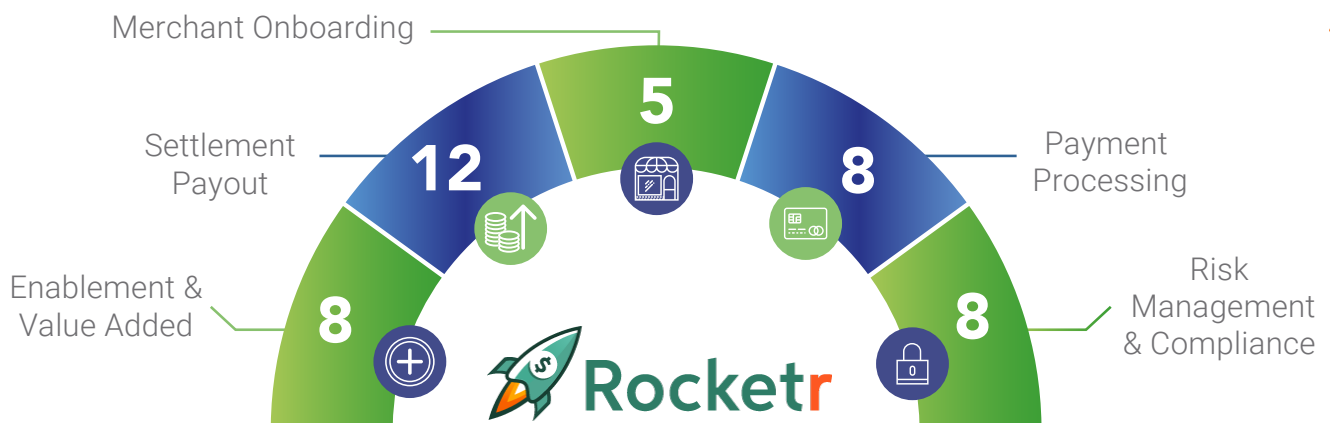


Company: Red Dot Payment **Founded:** 2011 **Headquarters:** Singapore

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

New!



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



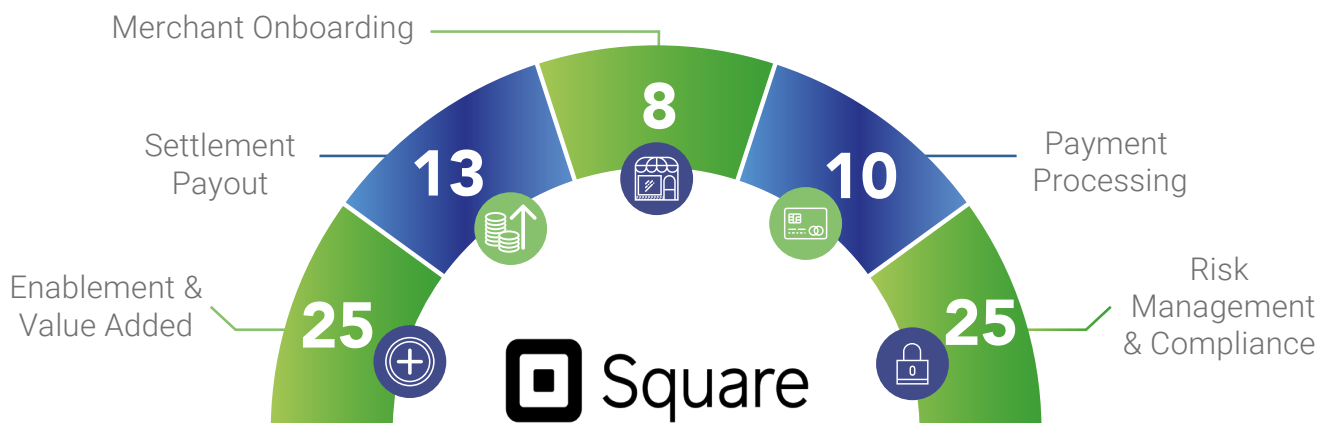
Company: Spire Payment Solutions

Founded: 2004

Headquarters: USA

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



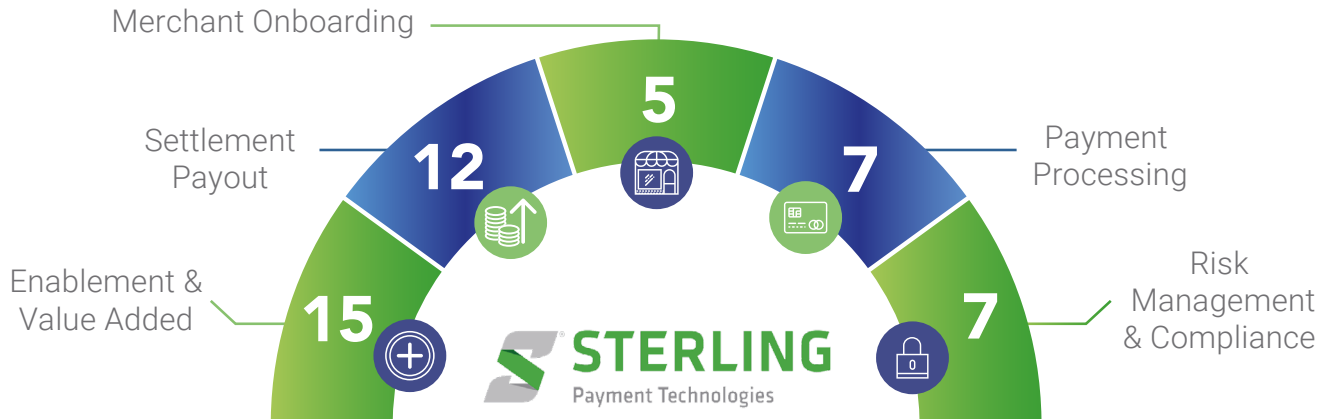
Company: Square

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



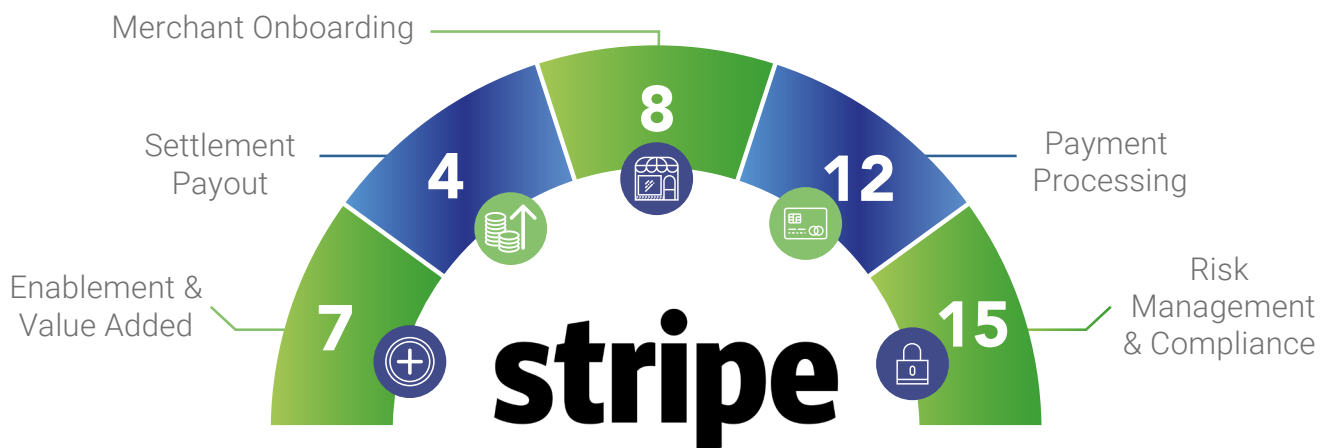
Company: Sterling

Founded: 2001

Headquarters: USA

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

46

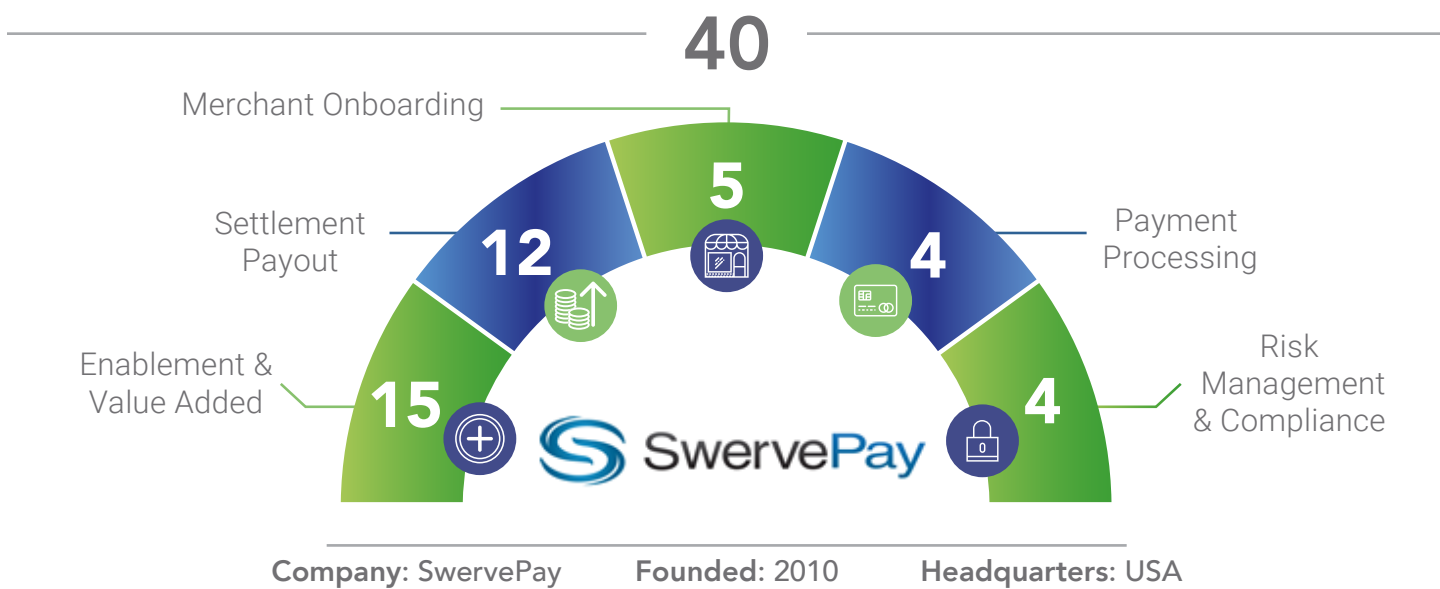


Company: Stripe

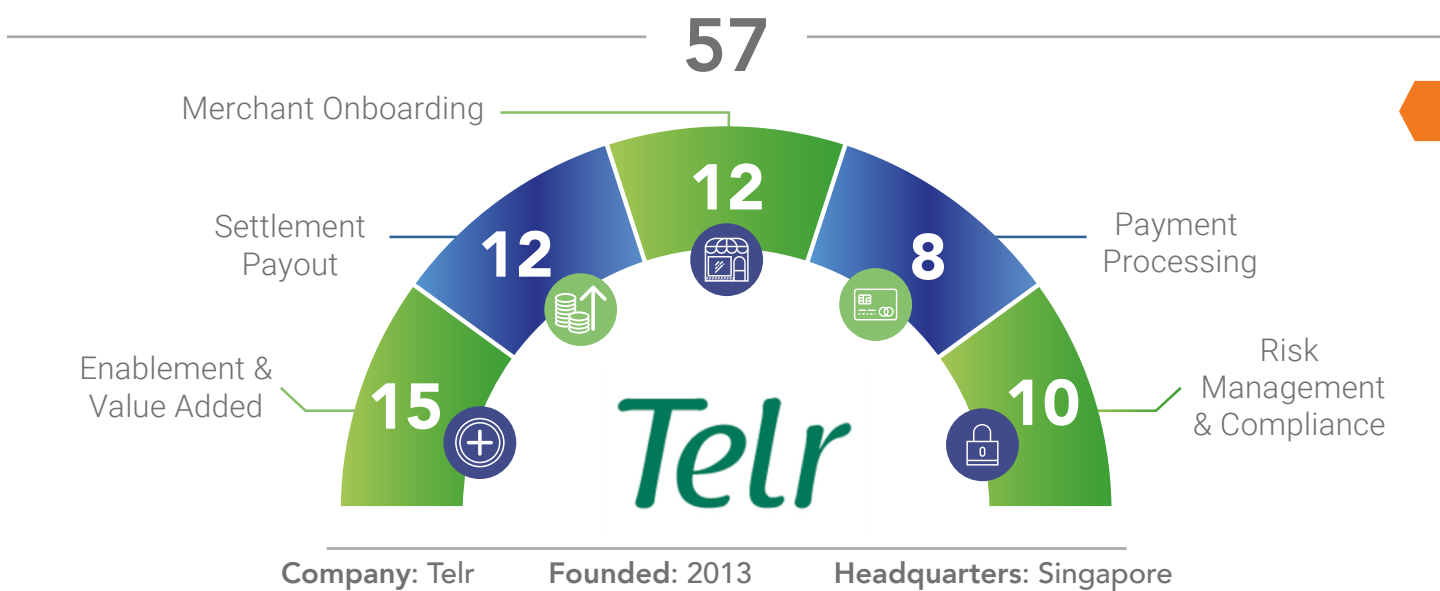
Founded: 2010

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.

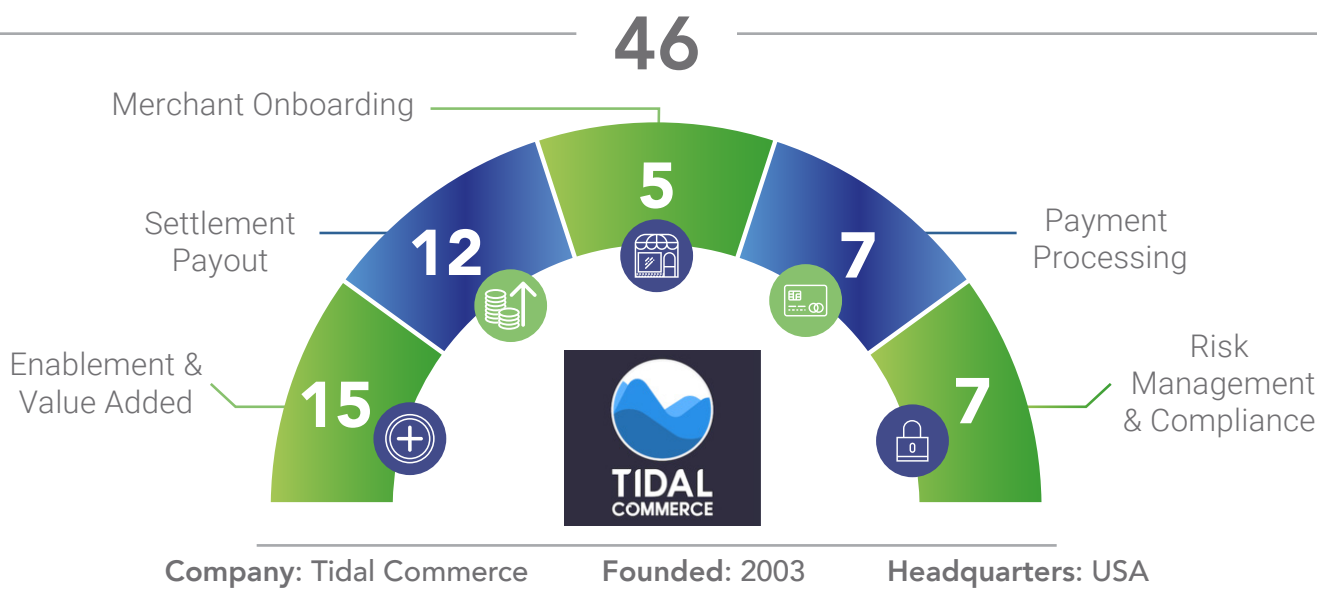


SwervePay is a payment solutions provider serving the healthcare and auto service industries. Its products include customer payment platforms to help streamline payment cycles.

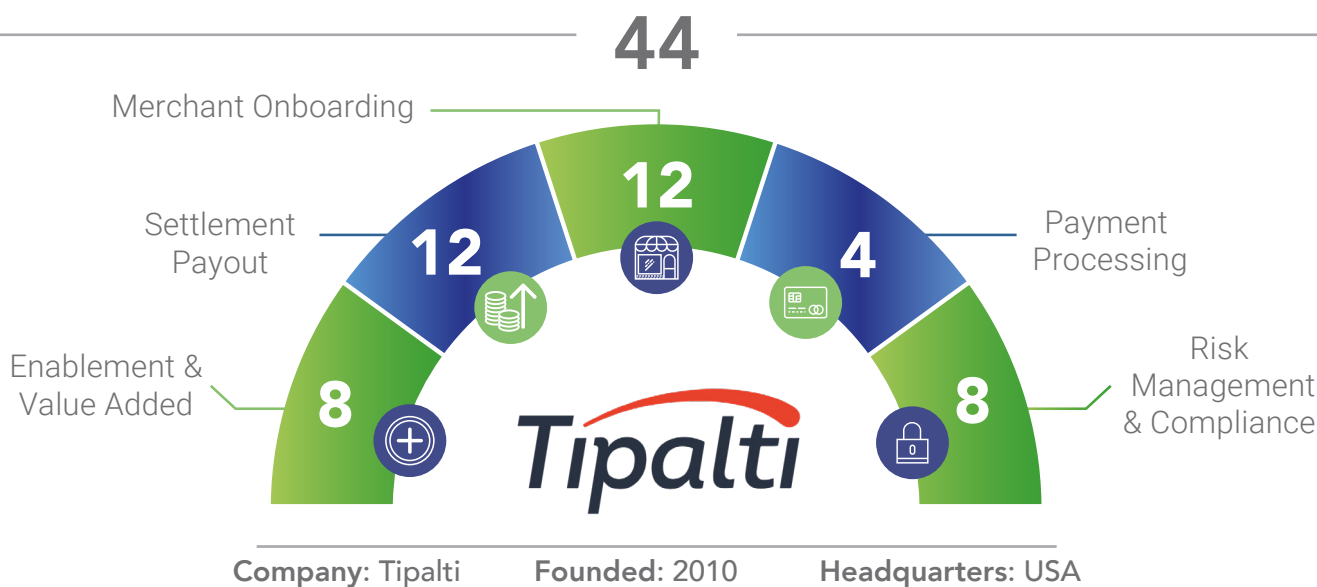


Telr is an edge payments platform that offers a set of unified APIs and tools that enable businesses to accept and manage online payments via web and mobile. The company aims to revolutionize the payment gateway industry, with a focus on the Middle East and Asia.

New!

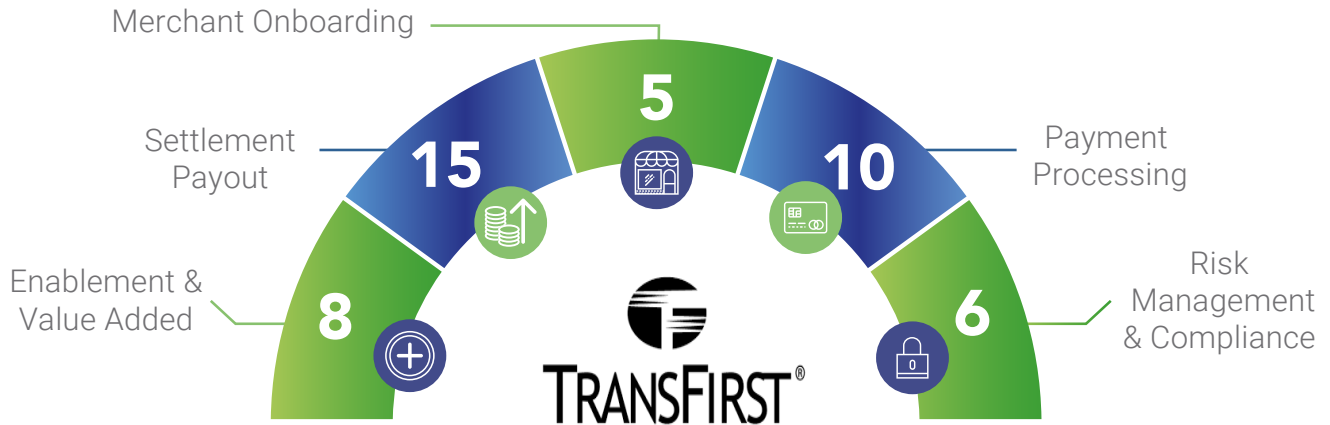


Tidal Commerce is a payment processor that saves merchants money and scales with their growing business. Tidal offers custom payment processing solutions for businesses of all sizes and saves merchants an average of 30 percent on their credit card processing fees.



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

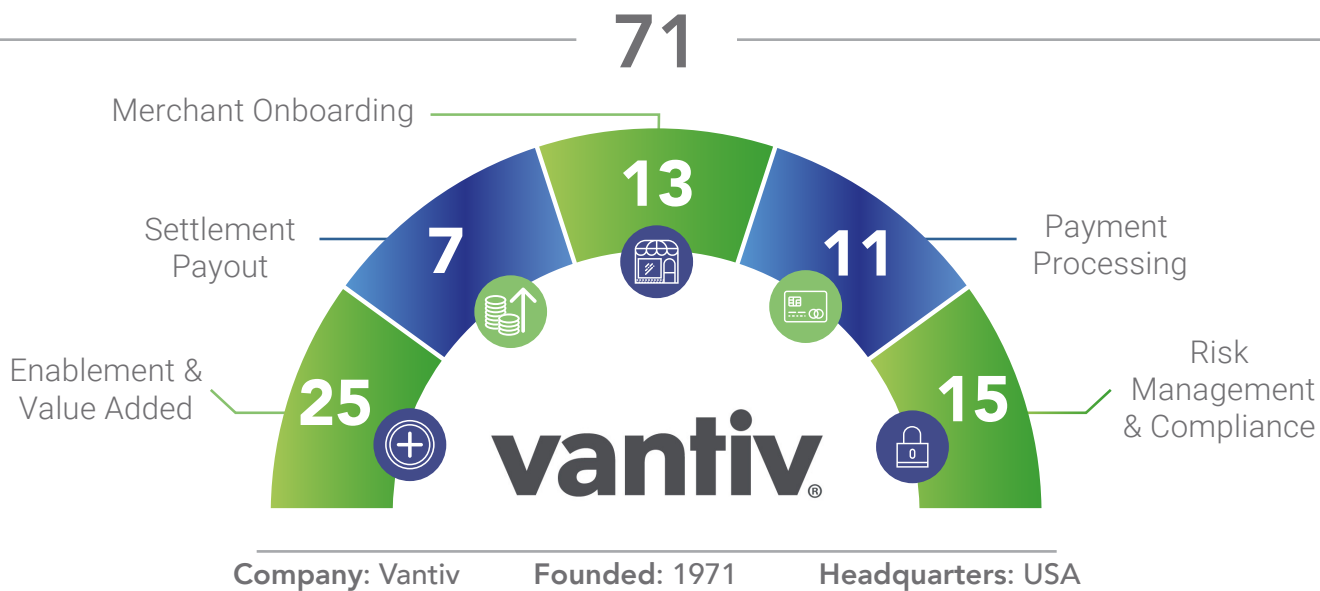


Company: TrustCommerce

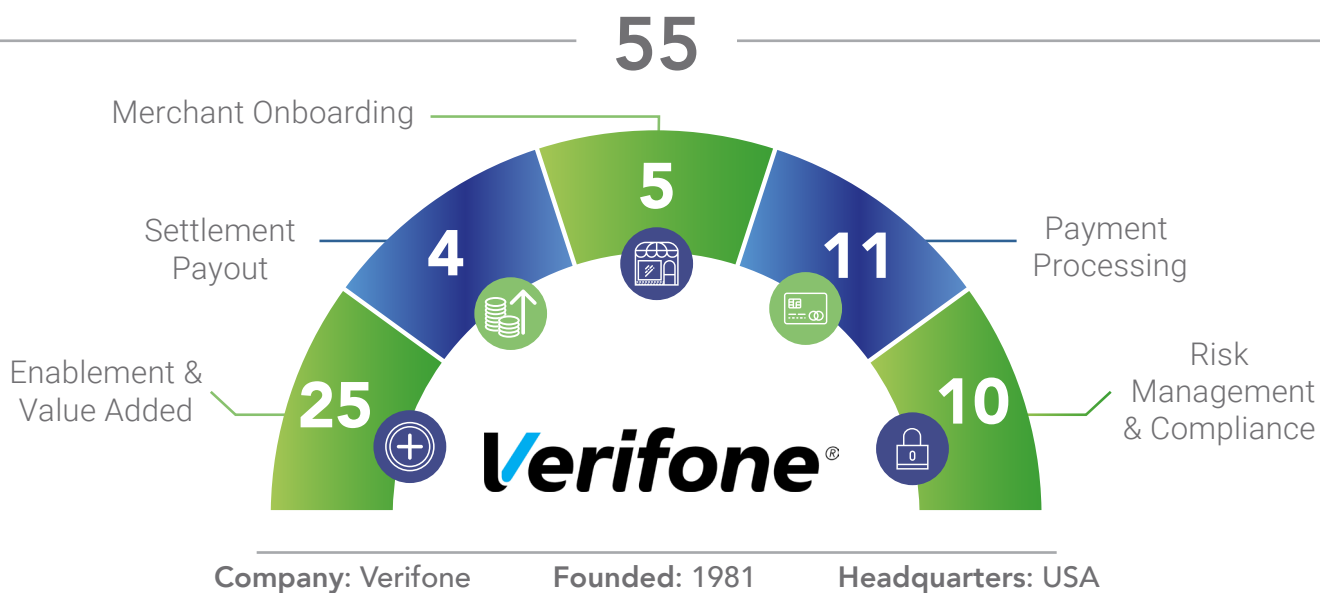
Founded: 1996

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



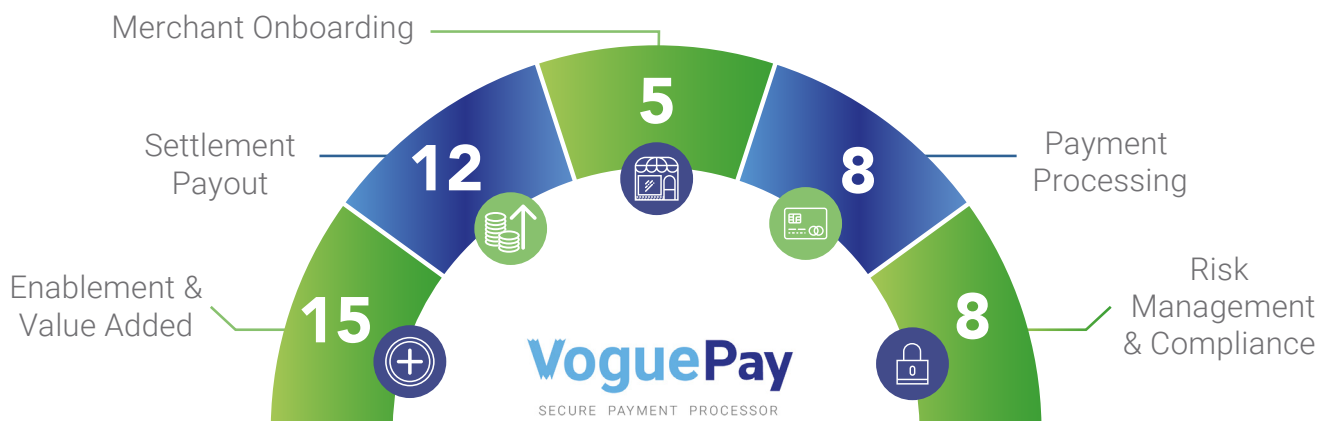
Company: VersaPay

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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