

# Payments Powering Platforms

## TRACKER™

SEPTEMBER 2018



**PYMNTS.com**  
what's next in payments and commerce

## HOW HOMEAWAY USES REAL-TIME DATA TO STAY 'LOCALLY RELEVANT'

How HomeAway is working to simplify travel payments  
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Airbnb partners with SAP-owned Concur  
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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

**G**lobal travel raked in more than \$1.4 trillion in revenue last year, making it one of the largest industries in the world. However, travel companies must overcome ineffective payment systems and costly payment processing fees that put these revenues at risk.

Travel payments are complicated — companies must navigate cross-border payments in multiple currencies, and deal with local payment regulations and preferences. Newer offerings, such as Airbnb's online marketplace, may have offered a sea change and given customers alternatives, but they've also further complicated an already confusing space. Additionally, processing travel payments is a costly endeavor with room for improvement.

New research from the latest edition of PYMNTS' [Travel Payments Study™](#) revealed that the global travel industry spends 5.4 percent of its revenue on processing payments — for airlines, travel agencies and hotels, that's approximately \$75 billion a year.

However, there may be some hope for change. Online payment platform companies have recently been looking into new offerings that will reduce friction and make payment processing more cost effective than ever before.

### A look around the payments powering platforms world

Google, for one, is looking to add transparency to travel payments. The company [unveiled](#) a new feature for Google Flights, which shows users the average price of airline tickets based on historical information from that year. Hotel price comparisons are also included in the



feature, allowing users to see their prices stacked up against others on a gradient: low, typical and high.

Airbnb, on the other hand, is hoping that, by increasing overall revenue, it will ease the pain of payment processing expenses. Corporate travel expense management platform Concur, owned by SAP, will [integrate](#) Airbnb's listings into its platform, hopefully increasing the volume of bookings. Concur claimed that this partnership will make Concur Travel the only corporate travel solution to show Airbnb's available listings — which will appear alongside traditional hotels — directly within its own platform.

Meanwhile, airlines hope to broaden revenue streams by investing in customer loyalty and rewards. According to a report from [The Wall Street Journal](#), in 2018, major



U.S. airlines earned more revenue from loyalty and credit card rewards programs than they did last year. American Airlines, for instance, has used rewards points promotions to boost credit card payments on flights. Card acceptance has allowed American to end cash payments for in-flight purchases.

Allegiant Air and Frontier Airlines are also cashless, and, like American, are placing increased emphasis on rewards. Delta no longer accepts cash aboard domestic flights or at ticket counters at 50 U.S. airports.

### **Using platform payments to offer travelers a HomeAway from home**

Vacation rental platform [HomeAway](#) also seems to be putting its faith in platform payments to solve some travel industry challenges.

According to Mike Sutter, senior director and general manager of commerce at HomeAway, the company is currently working to use platform payments, along with emerging technologies like real-time data analytics and digital currencies to offer a wider range of payment methods and currencies to its customers.

In a recent interview with PYMNTS for this month's Payments Powering Platforms Tracker feature story, Sutter offered an inside look at how the company is working to solve those challenges and simplify the payment process.

### **September Tracker updates**

This month's Tracker includes a directory featuring profiles of more than 100 players in the payments platforms space, including four additions: Fattmerchant, HighRadius, PAYFORT and Pagar.me.





## FIVE FAST FACTS

**\$1  
TRILLION**

Predicted value of the digital payments platform market in India by 2023



**14%**

Portion of global retail sales expected to be powered by online payments in 2021



**14.8%**

Projected CAGR of the global online payments platform market through 2025



**33.6%**

Projected CAGR of the mobile payments technology market through 2024



**65%**

Share of American consumers who "don't see any benefit in paying with a mobile wallet"



# HOW HOMEAWAY

HOMEAWAY USES  
REAL-TIME DATA  
TO STAY 'LOCALLY  
RELEVANT'





# FEATURE STORY

*"Payments is an exciting space; new opportunities are surfacing on a regular basis."*

MIKE SUTTER,  
senior director and general manager of  
commerce at HomeAway

For airlines and hotels, catering to customers from around the world means dealing with a long [list](#) of complications, including accepting payments in a host of local currencies, complying with national and international regulations and finding ways to afford or offset the high [price](#) of processing fees. Online travel booking platforms, which promise to provide travelers with a simpler way to book and pay for reservations, aren't immune to these pain points.

In a recent interview with PYMNTS, Mike Sutter, senior director and general manager of commerce at [HomeAway](#), offered an inside look at how the company is working to solve those challenges and simplify the payment process.

## Navigating around travel payment roadblocks

HomeAway, which was acquired by industry giant Expedia for nearly \$4 billion in 2015, owns and operates

travel booking platforms, including VacationRentals.com, VRBO and several others. It currently does business via a total of 50 websites and platforms around the world, operating in 23 languages and offering rentals in 190 countries.

Accepting payments from a global customer base poses challenges for companies like HomeAway. Consumers expect to be able to pay in their preferred currency and with payment methods common to their area, but offering those options can be costly and complicated. In order to prioritize certain payment methods, HomeAway finds out which methods are highest in demand by utilizing consumer data and analytics.

"We use real-time data to understand how customers' needs evolve and we're always looking for opportunities to improve the experience," Sutter said, noting that the company currently accepts major credit cards and seven



different currencies. Going forward, HomeAway plans to explore emerging payment technologies, including cryptocurrencies.

"Payments is an exciting space; new opportunities are surfacing on a regular basis," he said. "Our current strategy is to prioritize the most preferred payment methods in each market while keeping a close eye on consumer trends in areas such as financing large purchases, group payments, wallets and even blockchain."

## Building an intuitive and secure experience

While HomeAway aims to offer convenience to its customers, it cannot come at the cost of security — cybercrime is projected to cost travel companies more than \$20 billion a year through 2020. If a simplified experience is sacrificed for tougher, complex authentication measures, however, consumers are likely to move to a platform that won't make them jump through as many hoops.

"Fraud and compliance are challenges facing all eCommerce marketplaces," he said. "But, like everyone else, we want the experience of using our sites to be simple and intuitive."

“ FRAUD AND COMPLIANCE ARE CHALLENGES FACING ALL ECOMMERCE MARKETPLACES. ”

## Under the Hood

MIKE SUTTER *of HomeAway on learning from companies outside the travel industry*

*HomeAway, since its acquisition by Expedia in 2015, has grown its user base to more than 190 countries around the globe, and it is now bringing in \$8.7 billion in gross bookings per year. According to Mike Sutter, senior director and general manager of commerce at HomeAway, much of the company's inspiration has come not from competitors in the travel industry, but from leading companies in the eCommerce space.*

"I'm personally inspired by large, global platform companies such as Google, Uber, Amazon and Alibaba. Each has a playbook for how to expand their reach and better serve customers. [Companies] can learn a lot from [these players'] successes and challenges.

Like everyone else, we want the experience of using our sites to be simple and intuitive. The complexities of running a global eCommerce business should be invisible to the user. We think that leveraging customer feedback, including real-time insights, gives us an edge in providing that seamless experience."

# Feature Story

HomeAway has been working with the Expedia Group to tackle security challenges, and the pair has leveraged insights from its customer data and analytics tools to offer stronger security during the payment experience, without making it cumbersome. These tools can operate in the background of a transaction, and do not require consumers to validate their identities, allowing HomeAway to provide a more secure environment. As such, customers can spend their time browsing the platform and planning their vacations, without being forced to authenticate themselves.

## The future of travel payments

Despite data security concerns, platforms like HomeAway will likely become more popular as consumers continue to turn to the internet in search of greater convenience. The digital travel sales industry is predicted to bring in more than \$800 billion in revenue by the start of the next decade. Emerging payment technologies, such as cryptocurrencies and mobile payments, could help the space push its influence even further.

"I expect platform companies to remain focused on better serving global audiences and eliminating the barriers to a great customer experience in emerging markets," Sutter said. "Mobile payments will continue to reach audiences that were previously unable to participate in global commerce. Virtual currencies offer the possibility of serving every consumer with a cell phone."



HomeAway is currently working to give customers more choice when booking travel arrangements — that includes finding new ways to use real-time data and analytics to better understand consumers' demands and expectations in a range of global markets.

"We plan on going where our customers are," he noted. "Our goal is to be locally relevant across the globe ... moving forward, you'll see us provide even more options for our global customer base."



# NEWS AND TRENDS

## International endeavors

### China reaches 800 million internet users

According to a recent [report](#) from the China Internet Network Information Center (CNNIC), China now has 802 million internet users — greater than the populations of Japan, Russia, Mexico and the U.S. combined. A growing portion of Chinese consumers, and 71 percent of internet users, are part of the middle class and regularly take advantage of eCommerce and online services.

Additionally, 788 million people, or 98 percent of the population, use mobile internet — a clear indication that mobile technology is crucial for Chinese consumers.

### Mobile payment platform competition heats up in Hong Kong

According to [reports](#) from *Reuters*, a battle for market control has erupted among Chinese tech companies in Hong Kong. Tencent and Alibaba join a crowded market that is heavily investing in the territory, which has long preferred more traditional currencies.

Despite stiff competition from major tech and financial companies, including Apple, Google, HSBC and Samsung, these new players seem to be having some success. While Tencent's WeChat Pay has not disclosed its number of users, AlipayHK — a collaboration between



Alibaba, Ant Financial and Hong Kong financial player CK Hutchison — claims it has seen a 50 percent increase in downloads since March, with more than 1.5 million users.

### Walmart adds direct B2B payments in India

India is also seeing growth in internet penetration, allowing businesses to increasingly transact online with consumers or partners. Retail giant Walmart recently [added](#) support, via India's unified payments interface (UPI), for direct online payments between merchants' and suppliers' bank accounts, without forcing the two parties to exchange account information. The feature is aimed at assisting the country's underbanked kiranas, or resellers,



who typically don't have a debit or credit card and cannot visit a bank to initiate a real-time gross settlement (RTGS) payment.

Walmart's B2B eCommerce operations support payments made by credit and debit cards, net banking, mobile wallets and, now, the UPI. Rajneesh Kumar, the company's chief corporate affairs officer for India, said that using the UPI will increase electronic payment volume, boost the digital economy and support the nation's ongoing demonetization efforts. The UPI launched two years ago as a way to support payments initiated through mobile and email.



## Risk and security

### India's efforts to thwart fraud

An increase in internet users and online payment methods provides benefits not just for consumers and companies, but also for cybercriminals. The Indian online payments market has [grown](#) at a nearly 20 percent clip since 2016. As such, online fraud has also increased, threatening 4 to 5 percent of companies' yearly revenues. In comparison, North American businesses see less than 1 percent of their yearly revenues put at risk by fraud, data breaches and other cybercrimes.

India's online payment platforms market is making an effort to invest in stronger fraud detection systems and security measures, such as 3D Secure. Others are exploring blockchain-based solutions, along with other emerging technologies, particularly as the government's demonetization efforts have increased the use of digital payment platforms.

### Online payments fraud skyrockets in Australia

The rate of attacks targeting Australian payment cards rose by roughly 14 percent in the past year. According to the country's bank and credit card regulatory authority, the [Australian Payments Network](#), these fraudsters walked away with \$476 million in 2017 — a number that was only \$418 million the previous year. Online card fraud now accounts for 85 percent of all card fraud in Australia, up 7 percent from 2017. This is the first time online card fraud has represented more than 80 percent of all fraud attacks in the country.

## How ATOs power mobile payment fraud

Fraudsters are also targeting mobile payments, and they have a new weapon in their arsenal — one that's becoming increasingly popular. According to a [report](#) from the Aite Group and Early Warning, account takeovers (ATOs) currently drive the largest losses of any attack method in North America.

Nearly 90 percent of digital fraud losses come as a result of attacks that, in some way, utilize ATOs. Synthetic fraud-based attacks were a distant second behind ATOs, accounting for 42 percent of digital fraud losses, followed by mobile remote desktop protocol (RDP) attacks and first-party fraud, both at 32 percent, and card not present (CNP) fraud at 21 percent.

## Mobile movements

### Samsung Pay passes 1.3 billion transactions

Fraudsters may be targeting mobile and online transactions, but that's not diminishing consumer demand. According to a [press release](#), Samsung Pay [reached](#) 1.3 billion transactions late last month. Samsung works with roughly 2,000 banking and financial partners globally and has made online payments available in 15 markets, transit cards and ATM services in five markets and loyalty and membership cards in 20 markets. Additionally, the mobile payment solution is accessible in six continents and 24 countries.

This news comes as Samsung Pay celebrates its 3-year anniversary. DJ Koh, CEO of Samsung's mobile division, said that the company plans to continue expanding both the number of countries it's available in, and the number of products it offers. "We're not limiting ourselves to mobile wallets," he claimed.



## Travel payment problems

### Conquering travel payment complexity

Companies in the travel payments industry face a variety of challenges, dealing with a range of payment methods, currencies, national and international regulations and other roadblocks that make the industry complex. Bill Crowley, Hyperwallet's managing director for Europe, is hoping for a change.

In a recent [interview](#) with PYMNTS, he noted that online marketplaces may bring new options for travelers, but come with the challenge of tracking payments across the expanding corporate travel landscape. There are multiple conduits to booking travel, spanning traditional online travel agencies (OTAs), direct access providers and fare aggregators. Paired with shared economy

platforms, such as HomeAway and Airbnb, these options offer alternatives to traditional travel, and, according to Crowley, denote a sea change aided by the emergence of payment platforms. These options do, however, add more complexities to an already complicated sector.

"There are so many different payment flows and use cases, payments, refunds, partial refunds," he said. "And [with] more suppliers in this ecosystem ... the complexity associated with payments goes way up."

## **Saving money on travel payment processing**

Payments aren't just complicated for travel service providers — they're also expensive. New research

published in the latest edition of PYMNTS' [Travel Payments Study™](#) revealed that, while the global travel industry generates roughly \$1.4 trillion in revenue annually, it spends 5.4 percent of that processing payments. Airlines, travel agencies and hotels spend approximately \$75 billion per year on payment service providers. Unfortunately, switching to an in-house payment system can cost companies even more.

PYMNTS' findings indicate that, while there are complexities to be conquered, only a small portion of companies have rolled out solutions that save revenue and improve the payments process. Many travel companies are wary of the short-term costs of innovation, but some are finally deciding to invest in innovations, with 60 percent saying that the revenues generated would outweigh the cost. The travel industry is at a tipping point, with 81 percent of related companies planning to initiate at least some new innovations in the next three years.

## **Finding simpler solutions**

### **Airbnb 'Concurs' with SAP**

Airbnb recently [partnered](#) with travel expense management platform SAP Concur, which will integrate Airbnb's listings into the Concur platform. Concur claimed that this partnership will make Concur Travel the only corporate travel solution to show Airbnb's available listings — which will appear alongside traditional hotels — directly within its own platform.





The integration is an extension of SAP Concur's existing work with Airbnb. Concur's TripLink solution previously enabled corporate travelers to book and pay for Airbnb accommodations, while ensuring the purchases remained within company policy. In the integration announcement last year, SAP Concur revealed that Airbnb bookings for business travelers rose 42 percent between 2016 and 2017 — that growth reached 63 percent among Fortune 500 customers.

### Google looks to clarify travel pricing

While Airbnb invests in partnerships, Google is hoping to help consumers answer a frequently repeated question among travelers: Am I really getting the best deal? A new [feature](#) in Google Flights determines the average price of an airline ticket based on historical pricing information for that year. The feature also allows users to see their prices stacked up against others and on a gradient: low, typical and high. Google is also adding price comparison tools for hotels. Users will be able to get a side-by-side comparison for similar hotels in the same city within the same price range.

### Airlines look to loyalty

Major air carriers in the U.S. are turning to loyalty, rewards and other promotional offers to broaden revenue streams. According to a report from [The Wall Street Journal](#), major U.S. airlines earned more revenue from loyalty and credit card rewards programs in the second quarter of 2018 than they did one year prior.

Kurt Stache, American Airlines' senior vice president of marketing, loyalty and sales, said that loyalty program



revenue rose by 7 percent to \$1.4 billion in the second quarter, adding to the company's 4 percent increase in overall revenue. The airline stopped accepting in-flight cash payments in 2010, and it now wants to eliminate cash for checked or overweight bags, as well as other fees.

Allegiant Air and Frontier Airlines are also cashless, and are placing an increased emphasis on rewards, along with Delta, which has gone cashless at 50 airports around the U.S.



## 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](#).

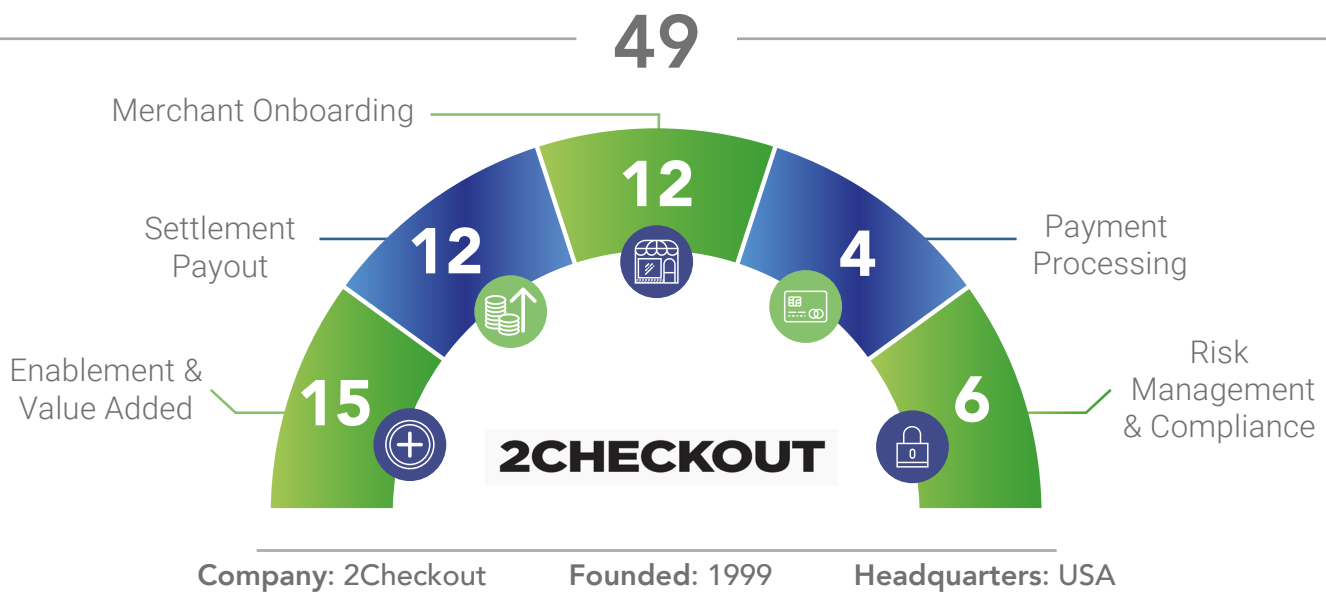


## Scorecard

Note: Companies are listed in alphabetical order.

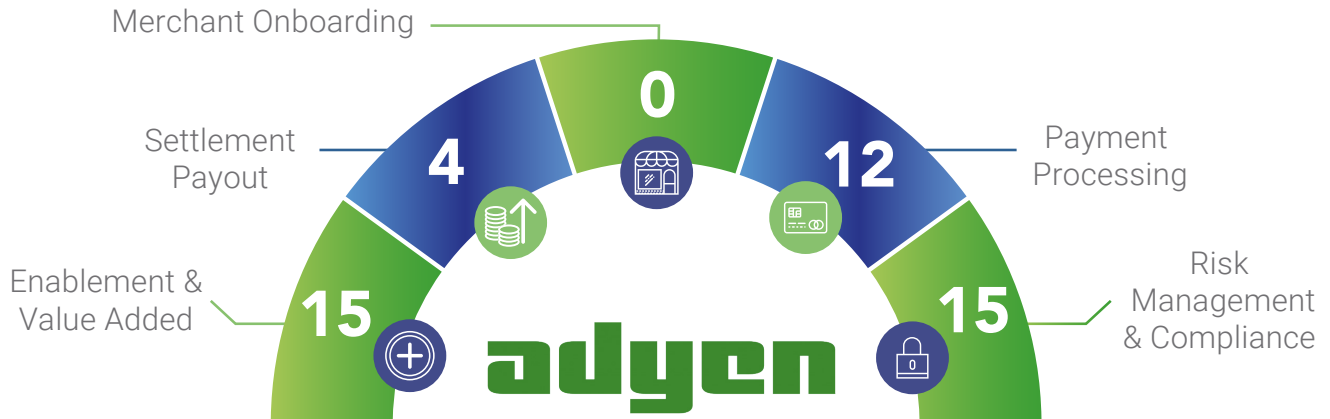


2C2P is a Singapore-based payment services provider offering services for online and mobile merchants, banks and other financial institutions.



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



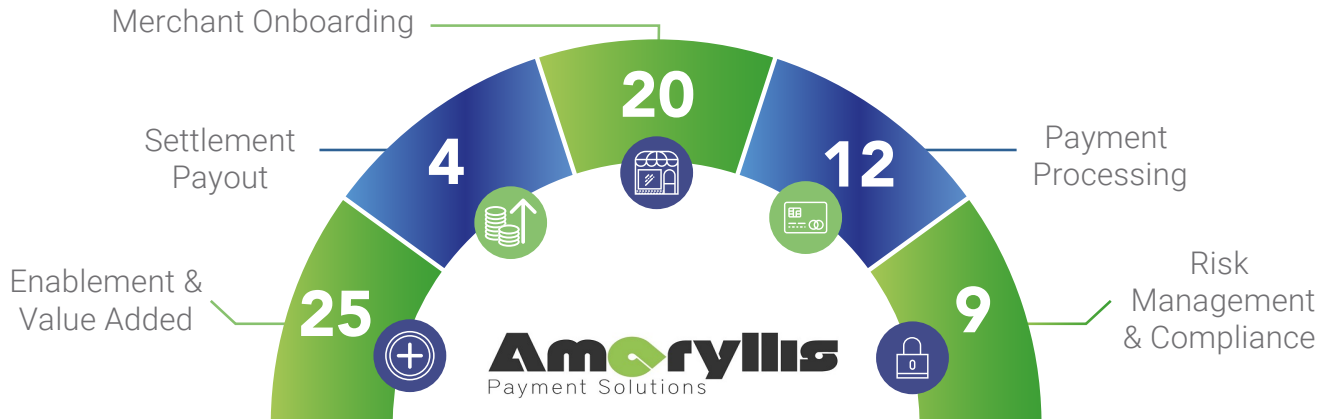
Company: Airpay

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

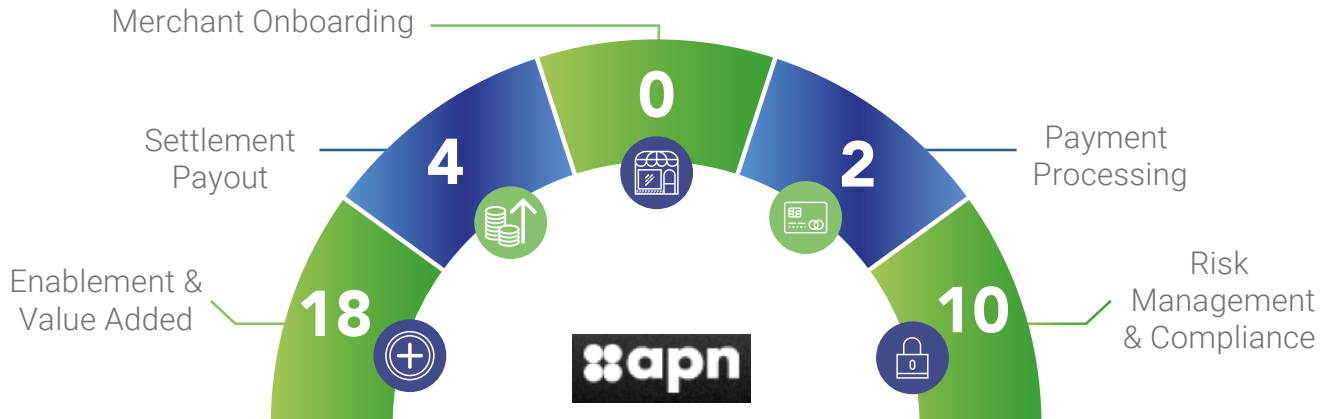


**Company:** Atom Technologies Ltd    **Founded:** 2006    **Headquarters:** India

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



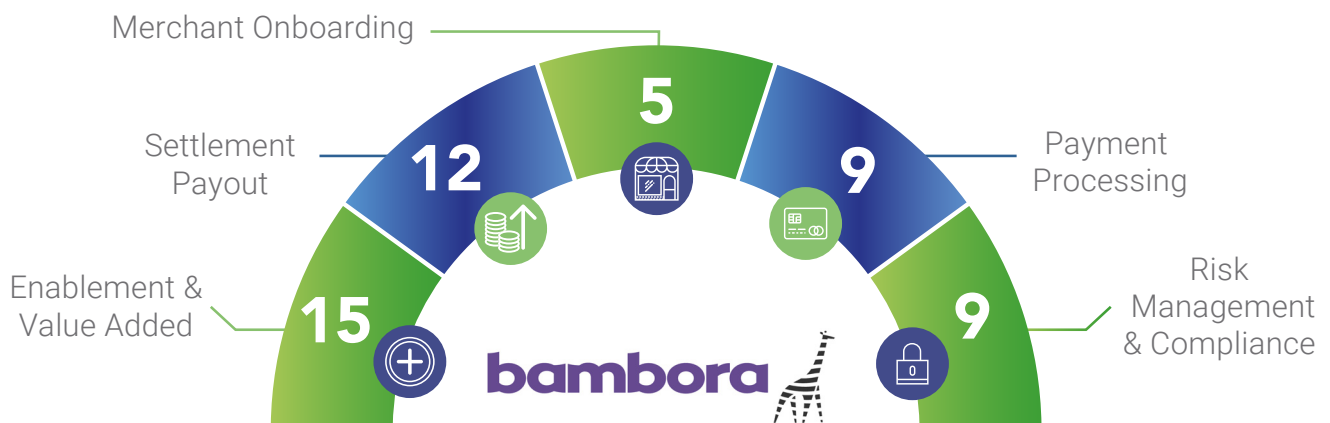
Company: Authorize.Net

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



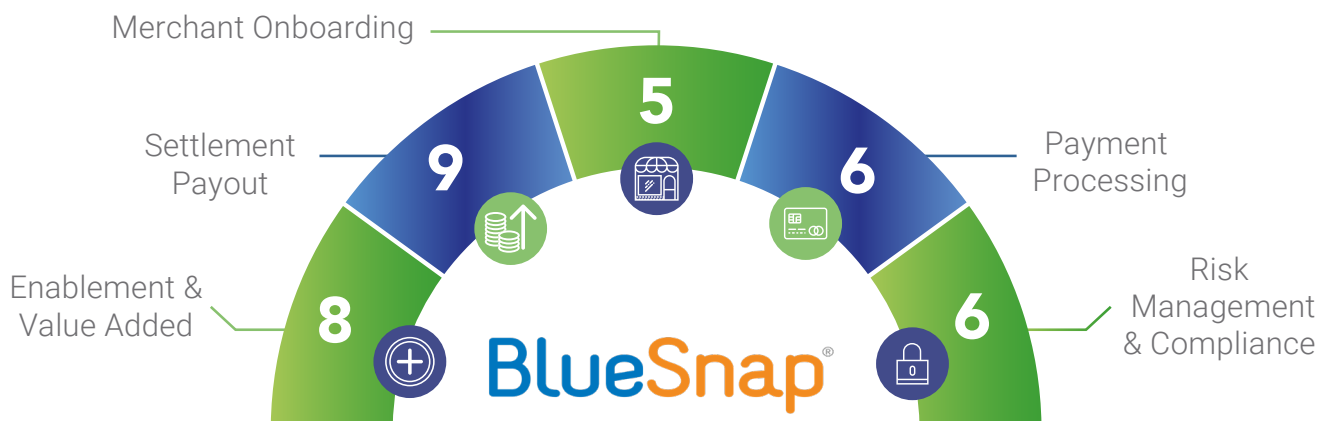
Company: BluePay

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

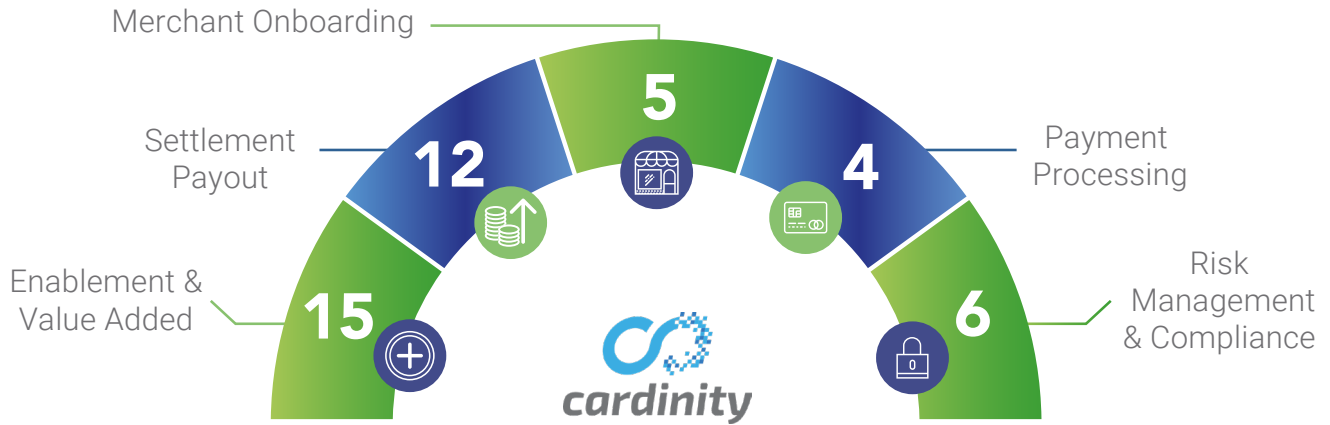
Founded: 2006

Headquarters: USA

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

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42

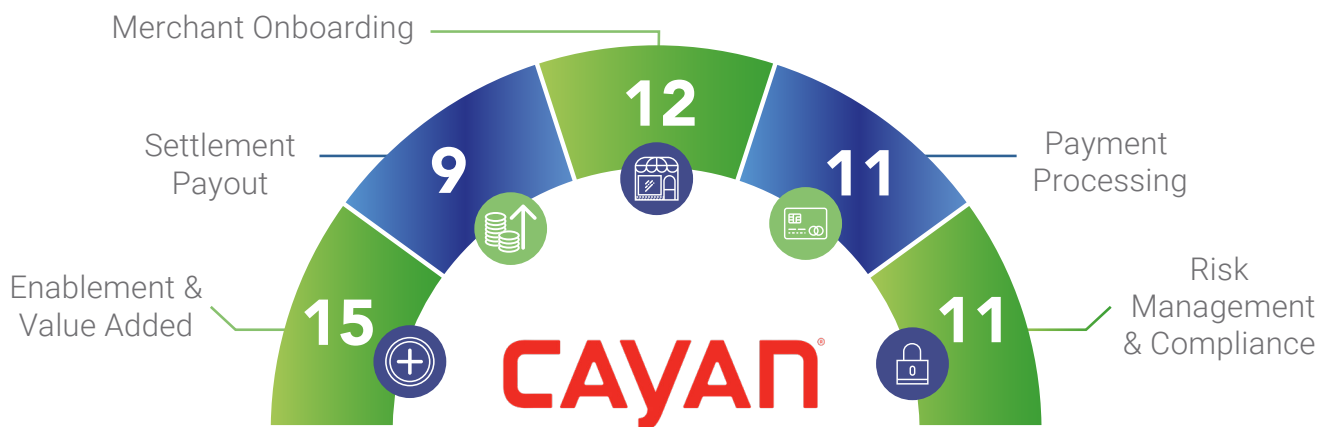


**Company:** Cardinity    **Founded:** 2007    **Headquarters:** Lithuania

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.

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58

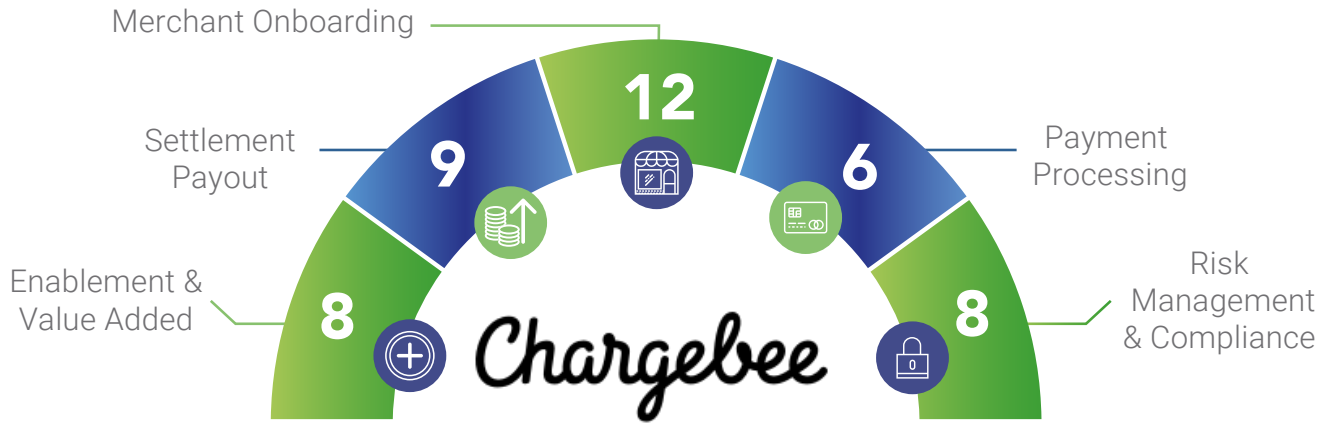


**Company:** Cayan    **Founded:** 1998    **Headquarters:** USA

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.



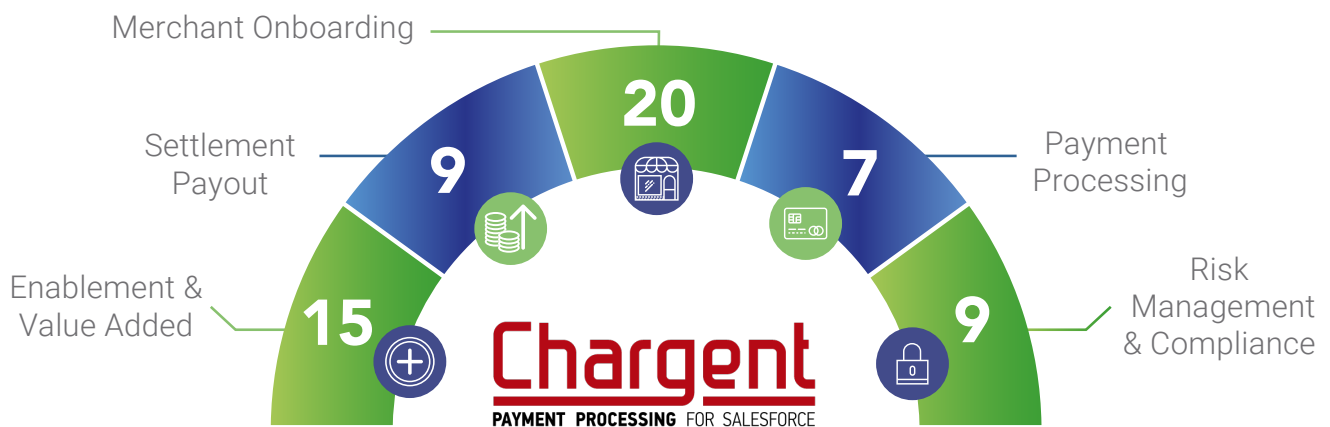
43



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

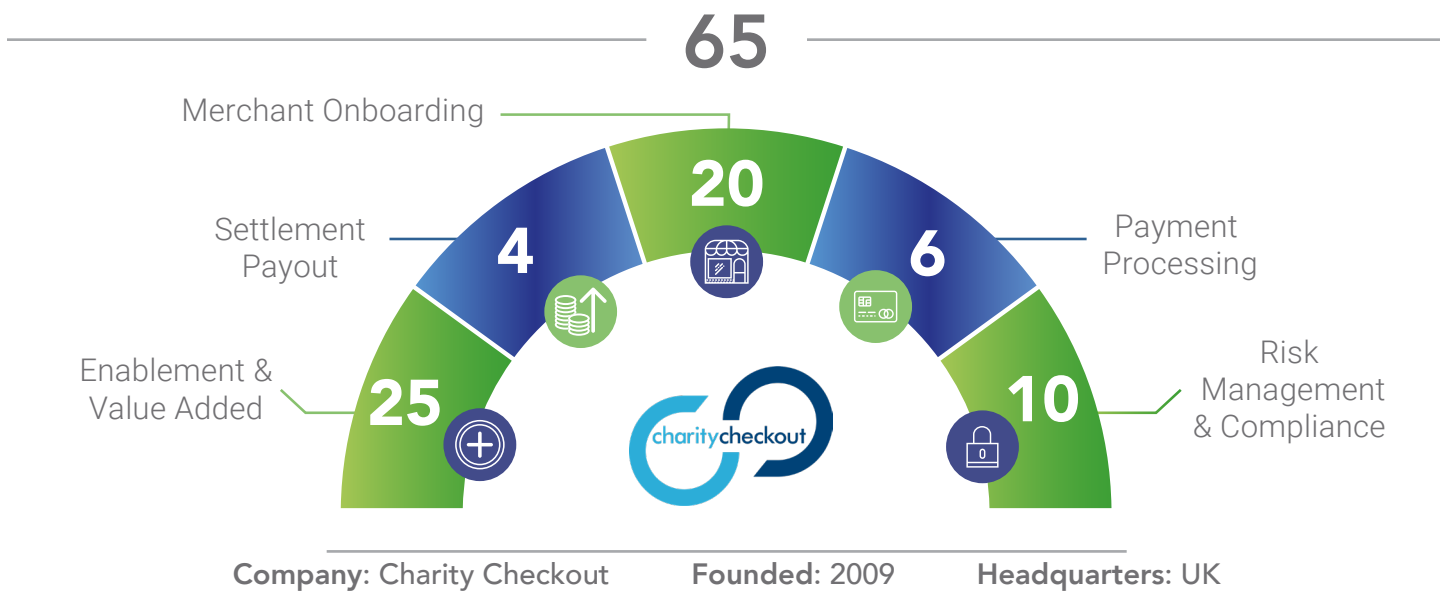
Chargebee is a subscription management and recurring billing platform. The company's solution enables users to send invoices as well as manage and analyze their eCommerce businesses.

60

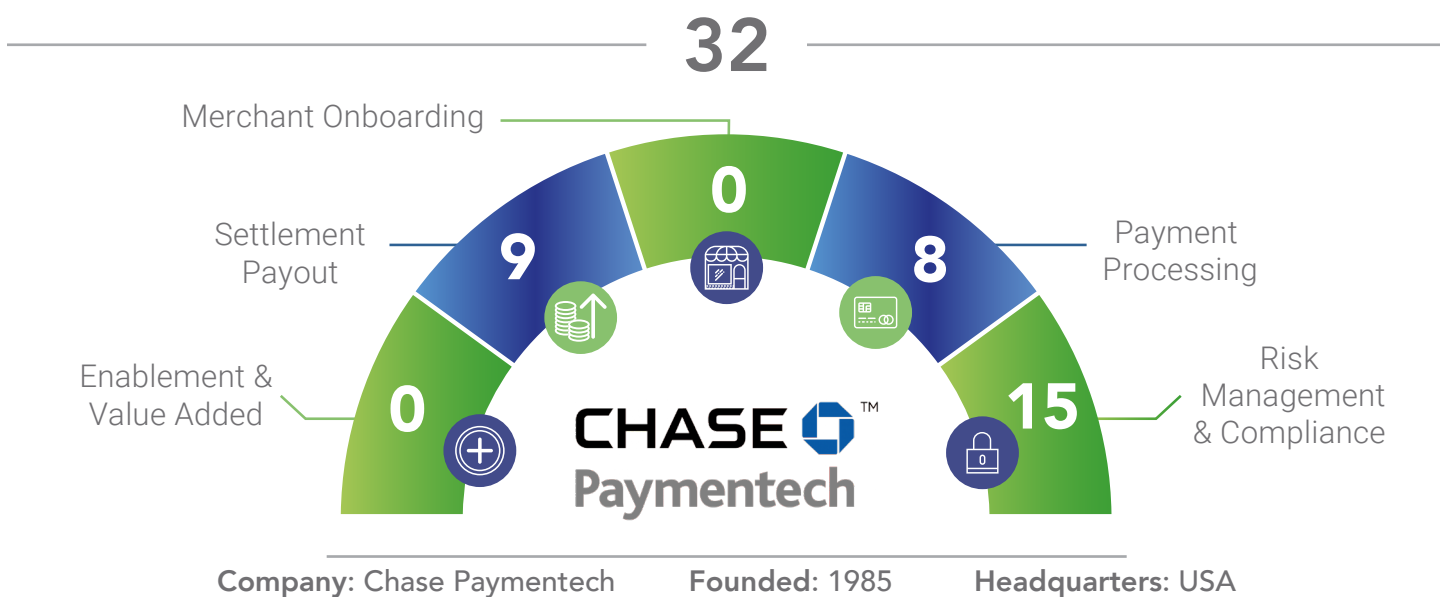


**Company:** Chargent      **Founded:** 2012      **Headquarters:** USA

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

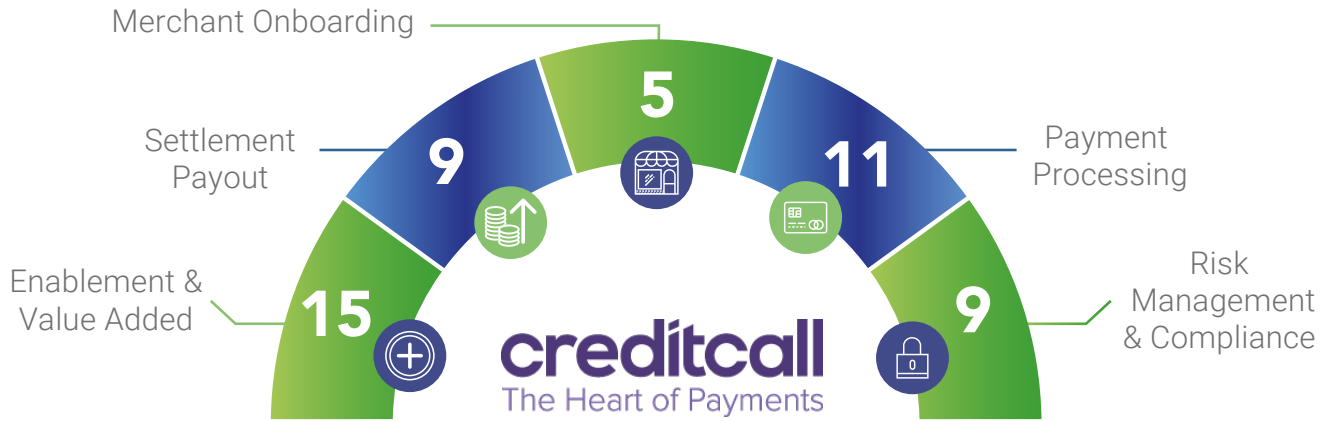
**Founded:** 1999

**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



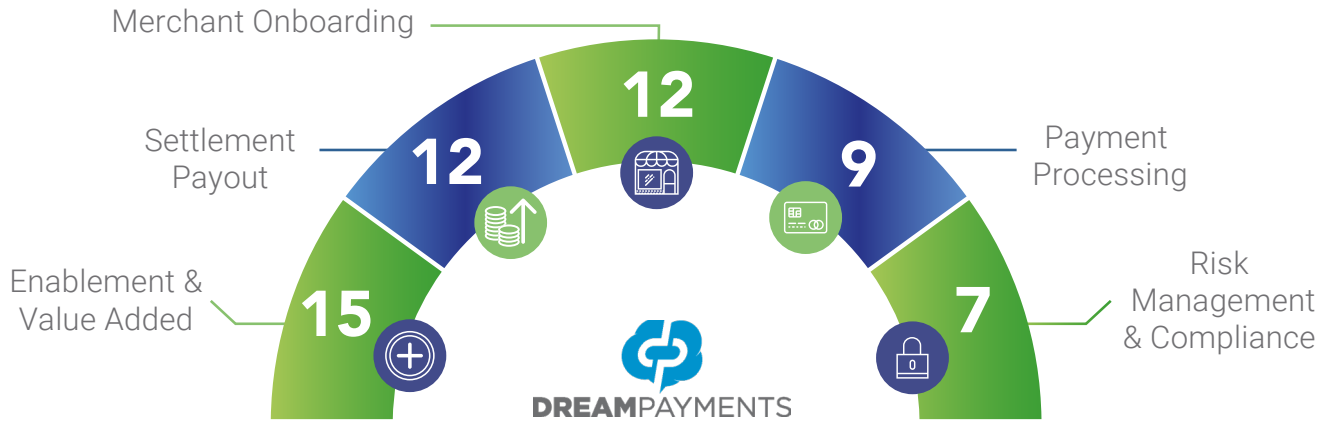
Company: CyberSource Payment Management

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.

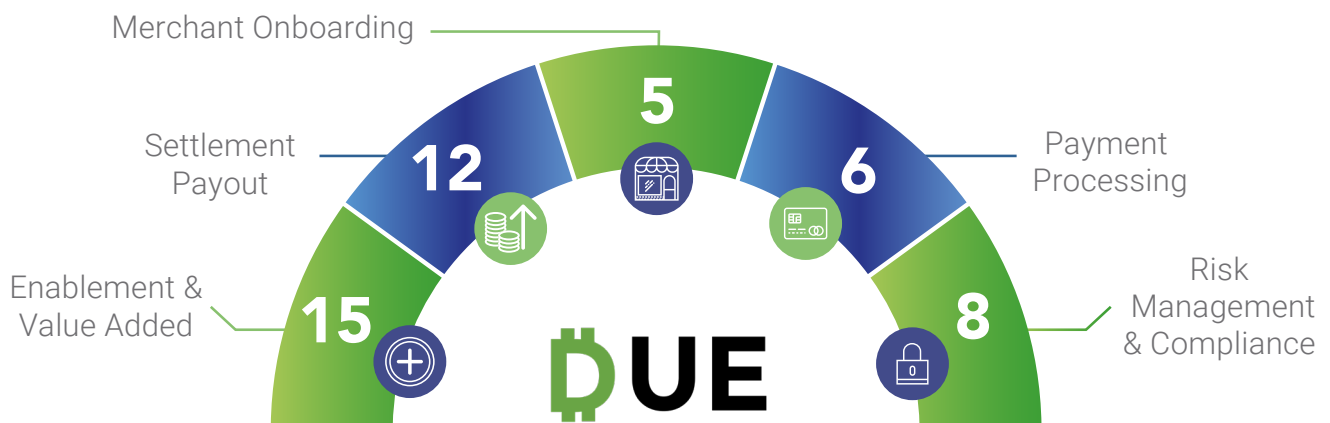
55



**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.

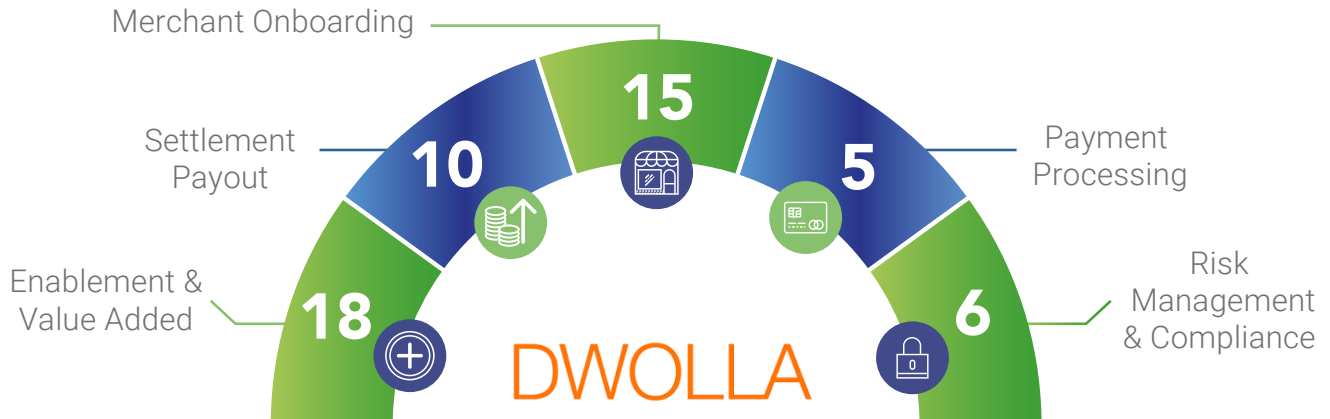
46



**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



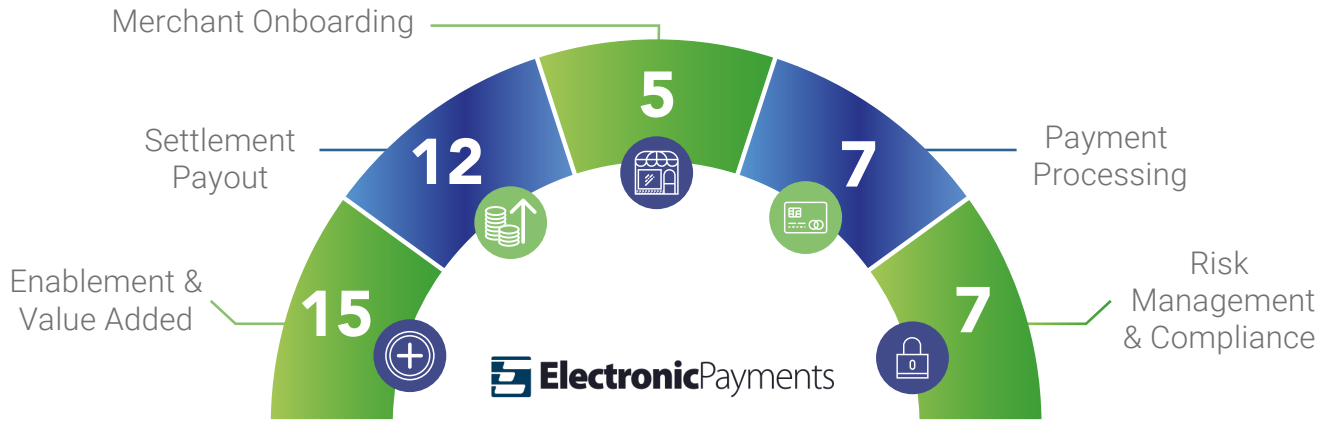
Company: Elavon

Founded: 1991

Headquarters: USA

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

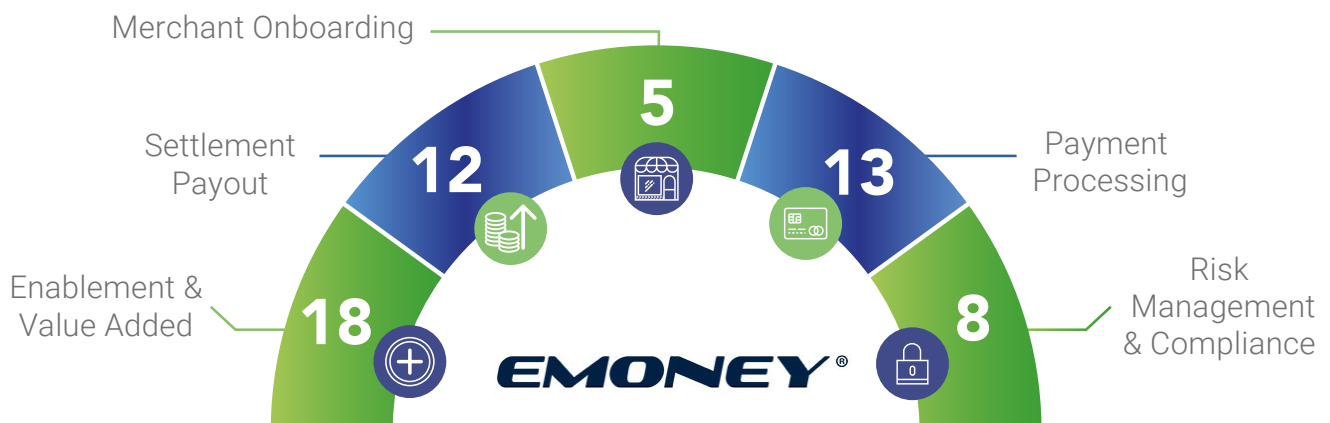
46



**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



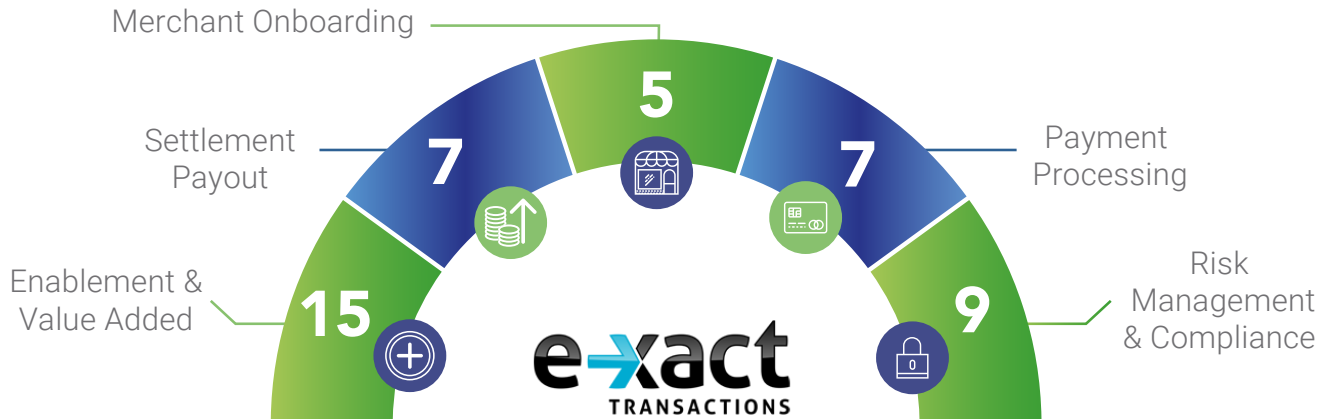
Company: EVO Payments

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

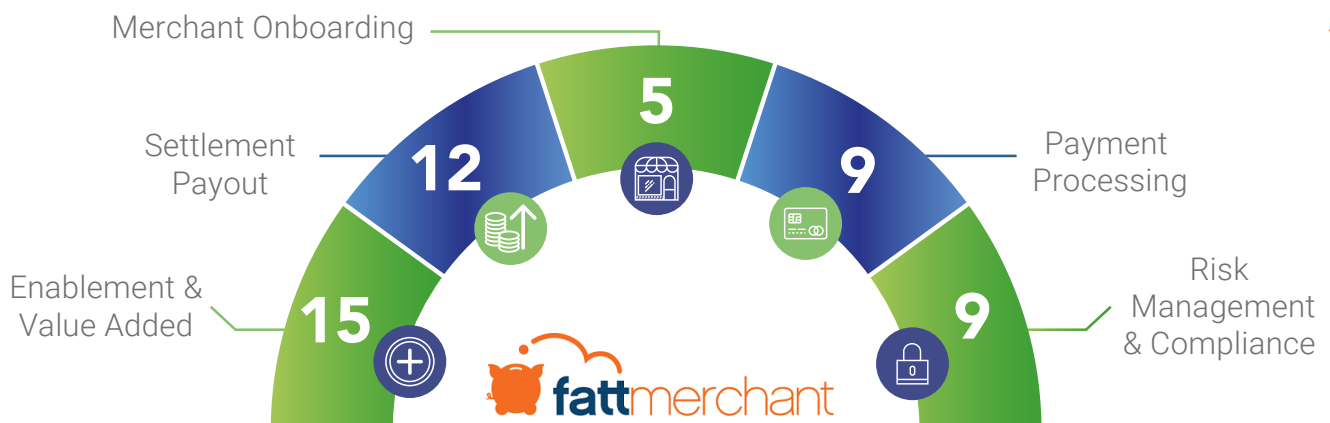


**Company:** E-xact Transactions **Founded:** 1998 **Headquarters:** Canada

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

New!



**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

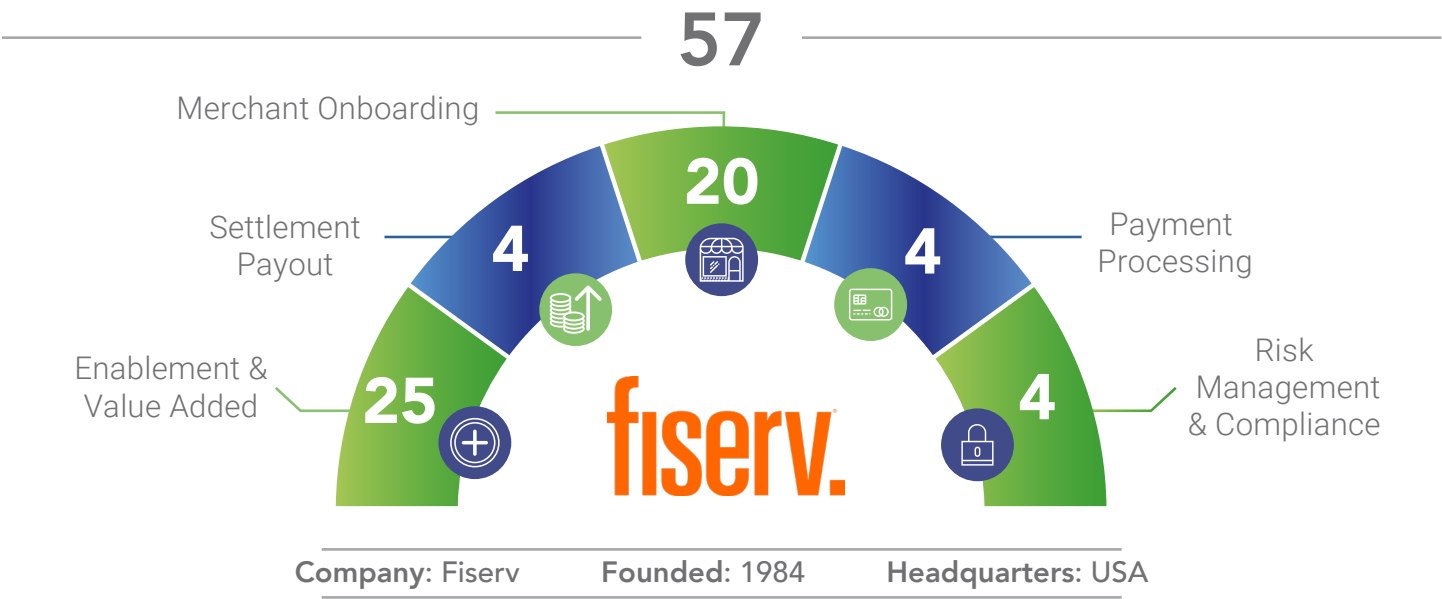


Company: FIS

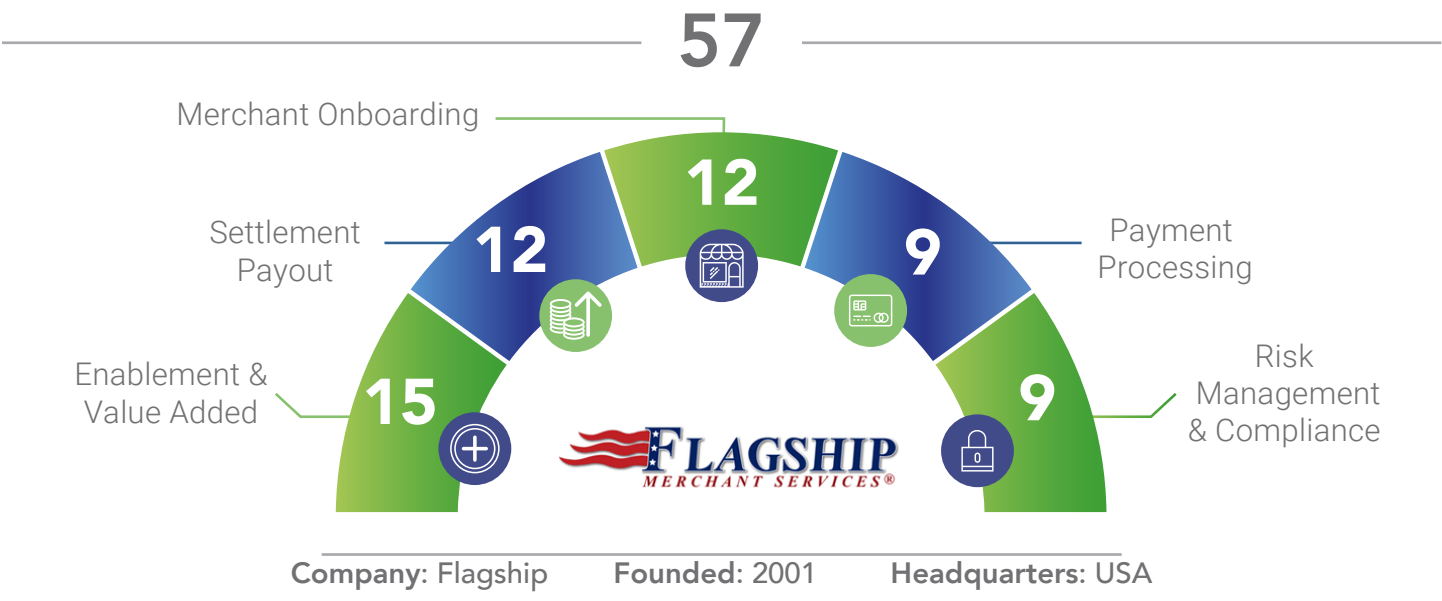
Founded: 1968

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.



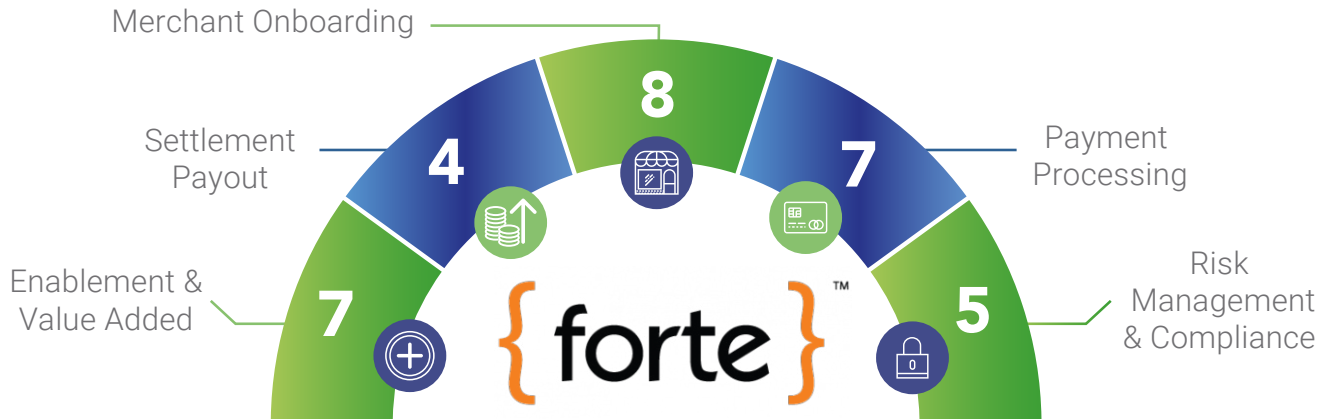
Fiserv offers financial services technology and services. The company’s solutions are designed for mobile and online banking, payments, risk management, data analytics and core account processing.



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.



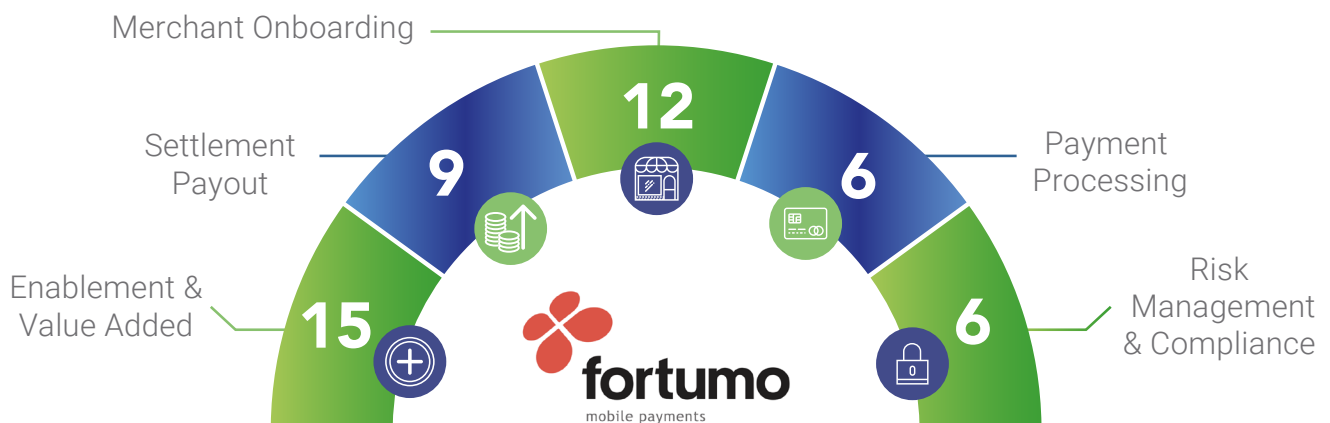
31



**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.

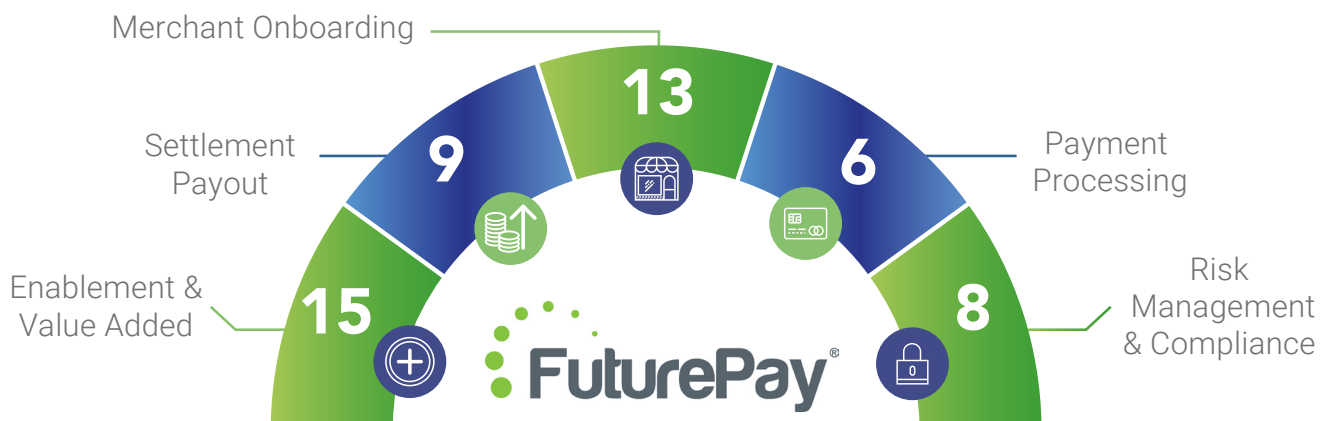
53



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.

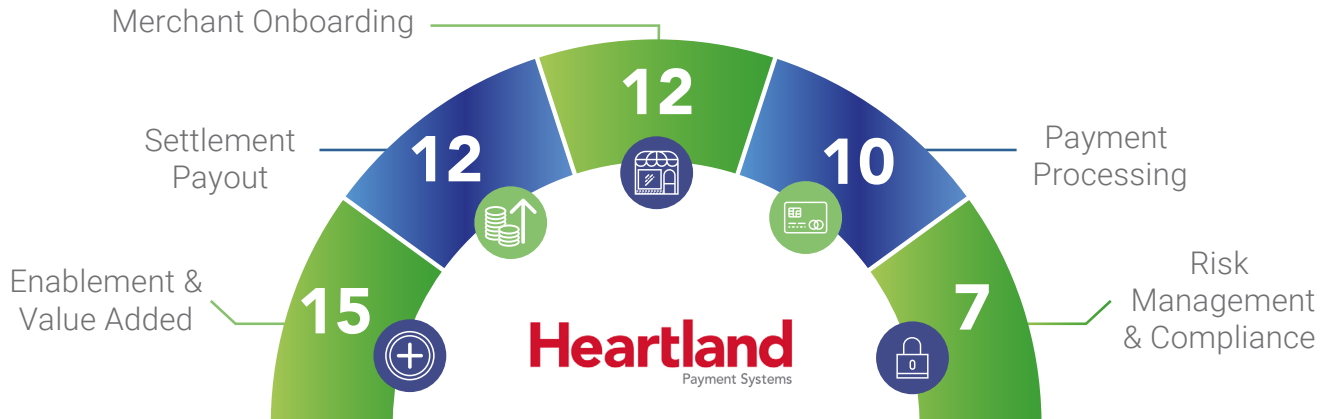


Greater Giving was born out of the desire of shortening benefit auction checkout lines. The company provides support with training classes, videos and resources, and ongoing phone, email and live chat coverage for its clients.



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

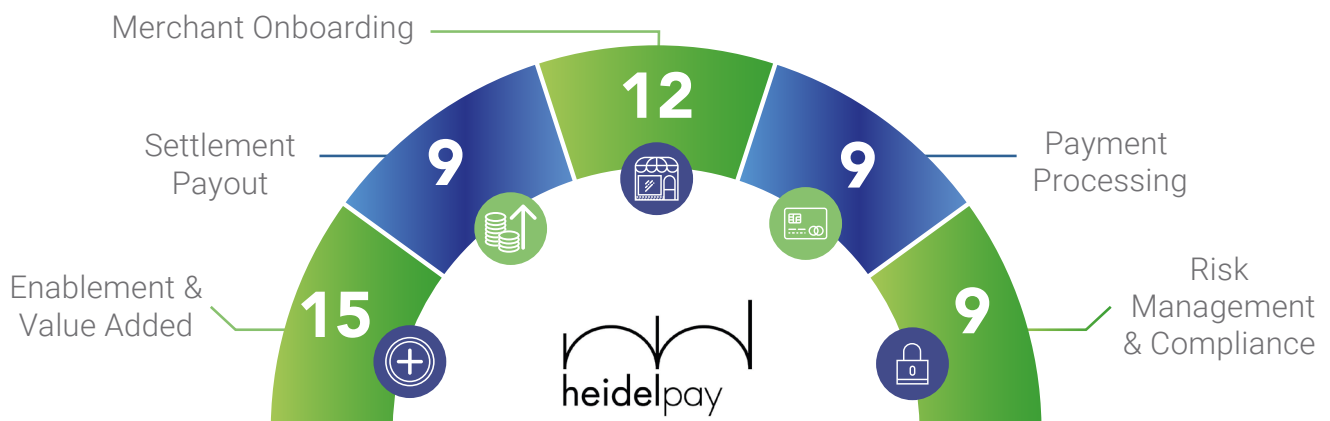
56



**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

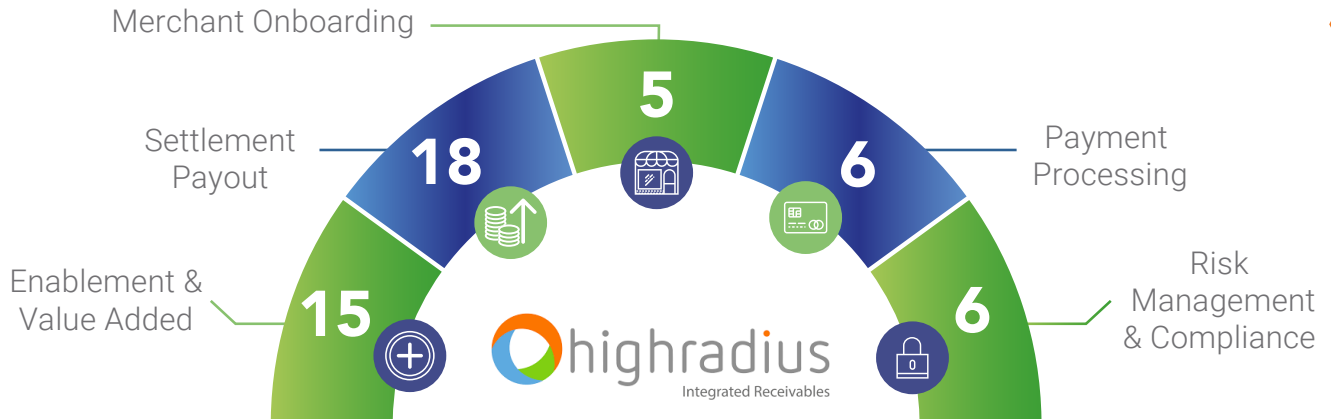


**Company:** Heidelberg      **Founded:** 2003      **Headquarters:** Germany

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

50

New!



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.



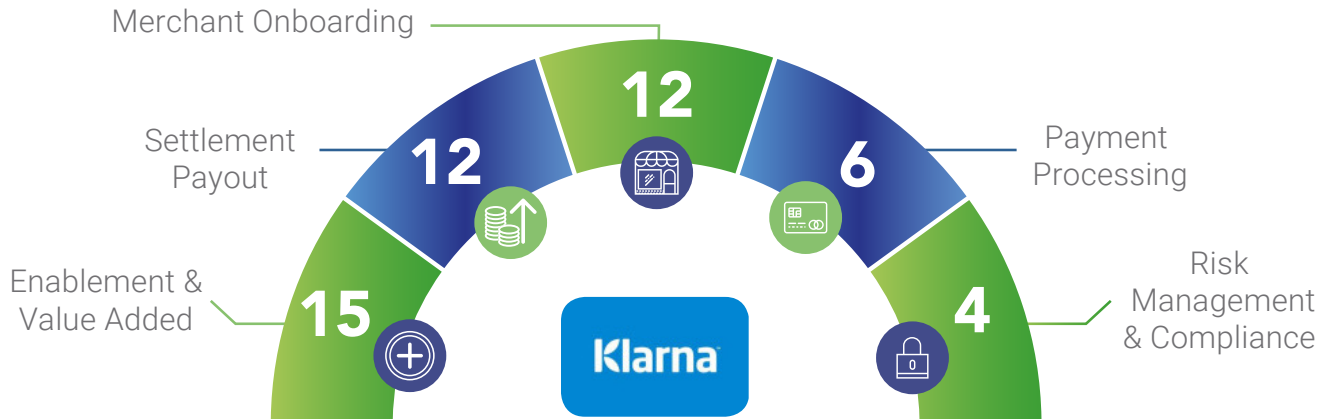


JetPay offers technology solutions for the eCommerce and card-not-present marketplace, including processing and acquiring platforms.



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

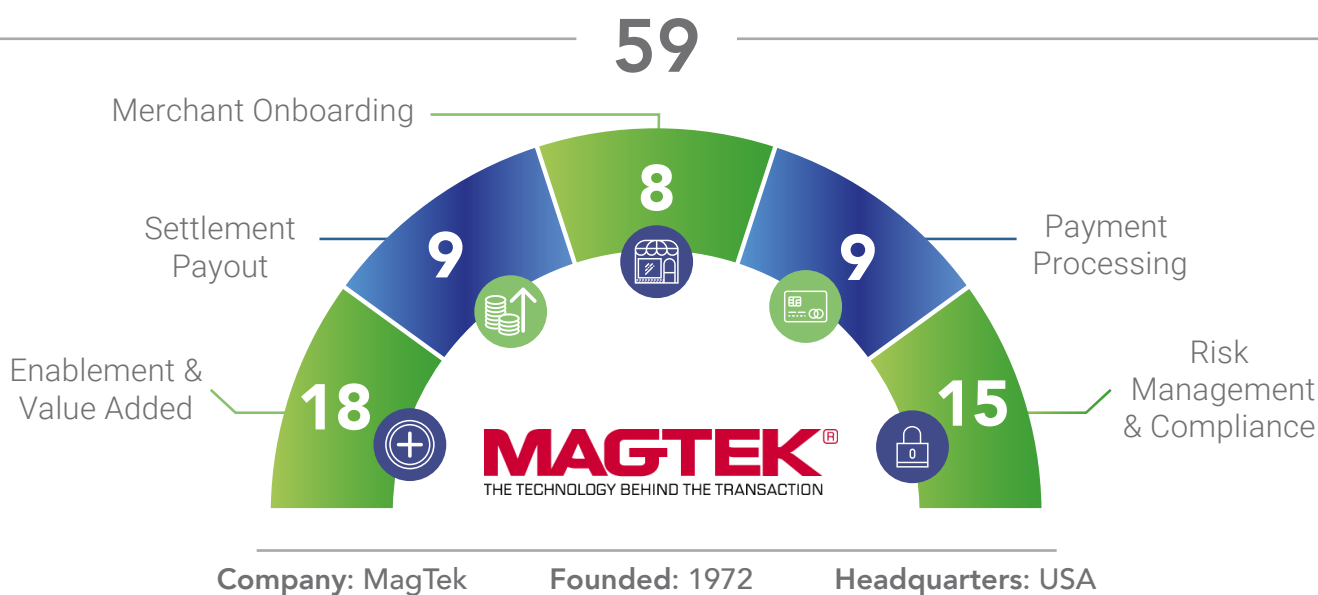


**Company:** MagicPay      **Founded:** 2010      **Headquarters:** USA

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.

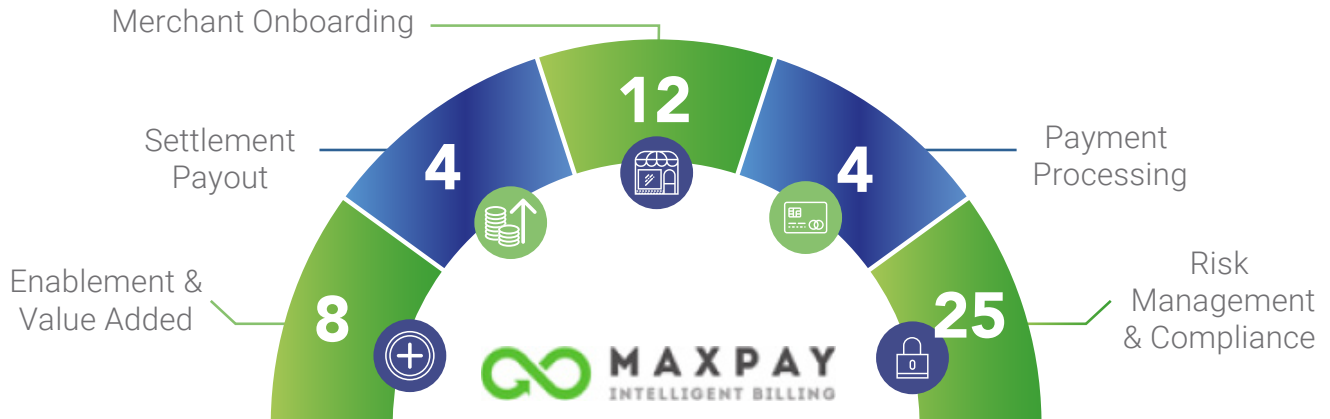


MangoPay is a payments app developed for marketplaces, crowdfunding platforms and collaborative consumption platforms that can accept third-party payments.



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



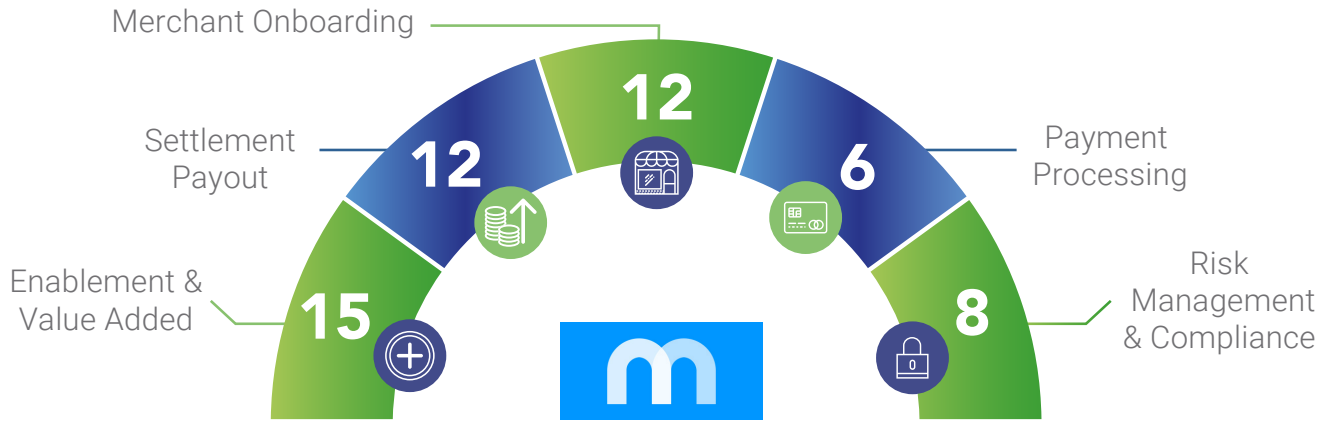
Company: Merchant e-Solutions

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

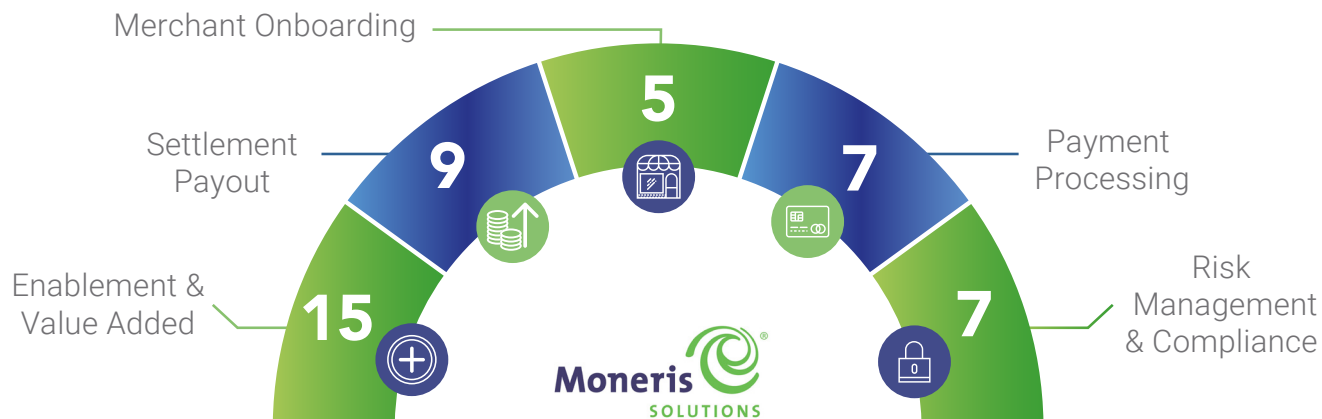


**Company:** MOLpay      **Founded:** 2011      **Headquarters:** Malaysia

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



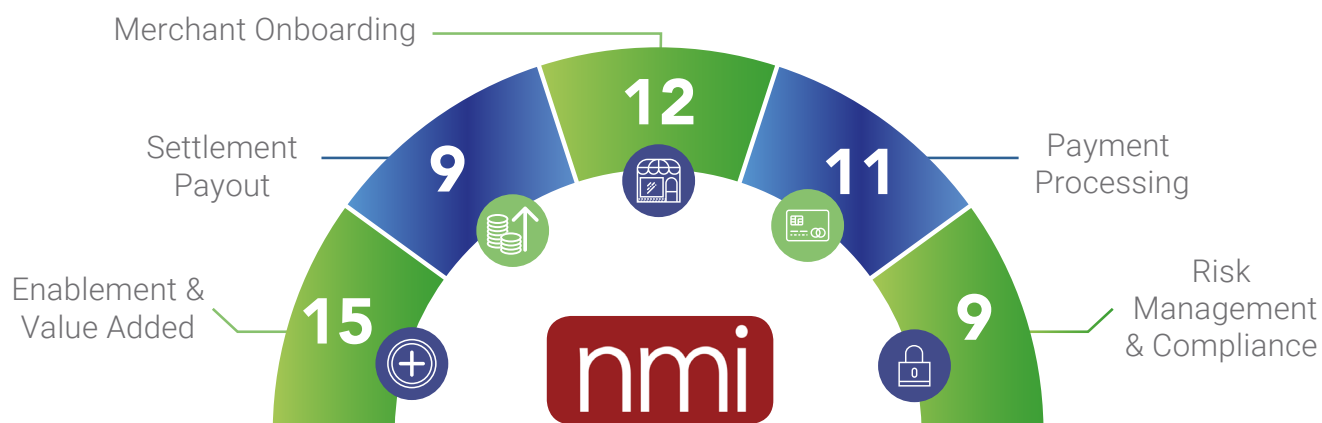
Company: Moneris

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.

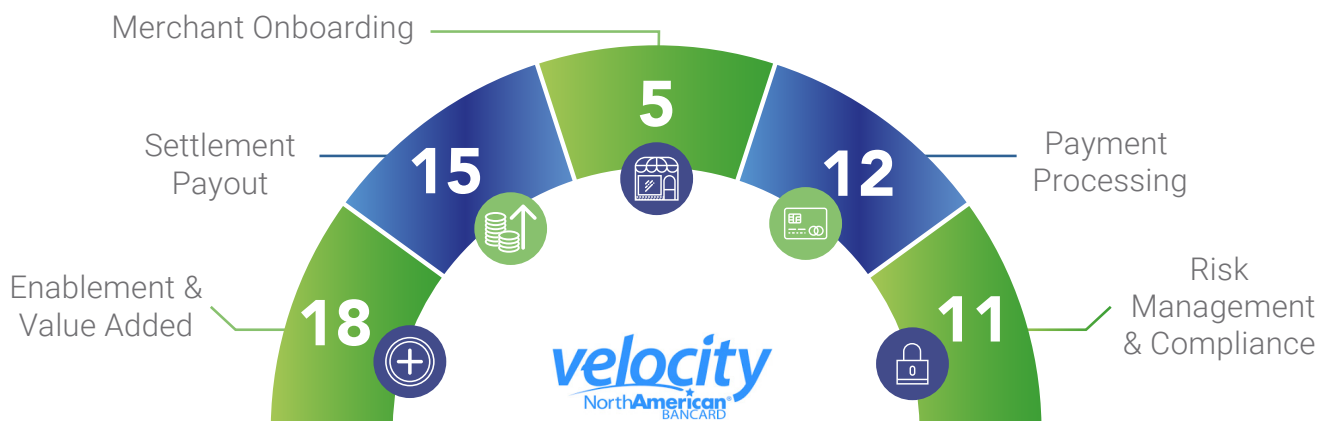
50



**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.

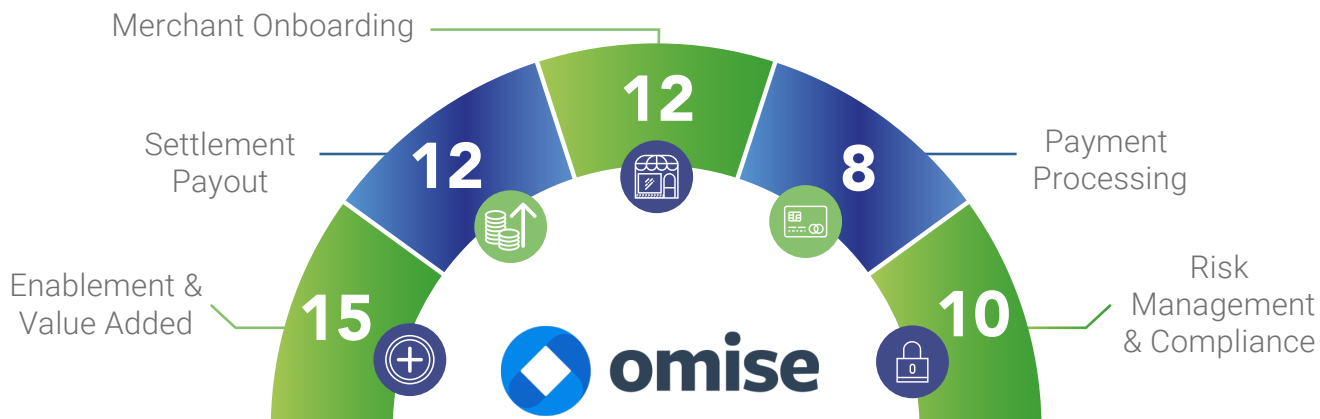
61



**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

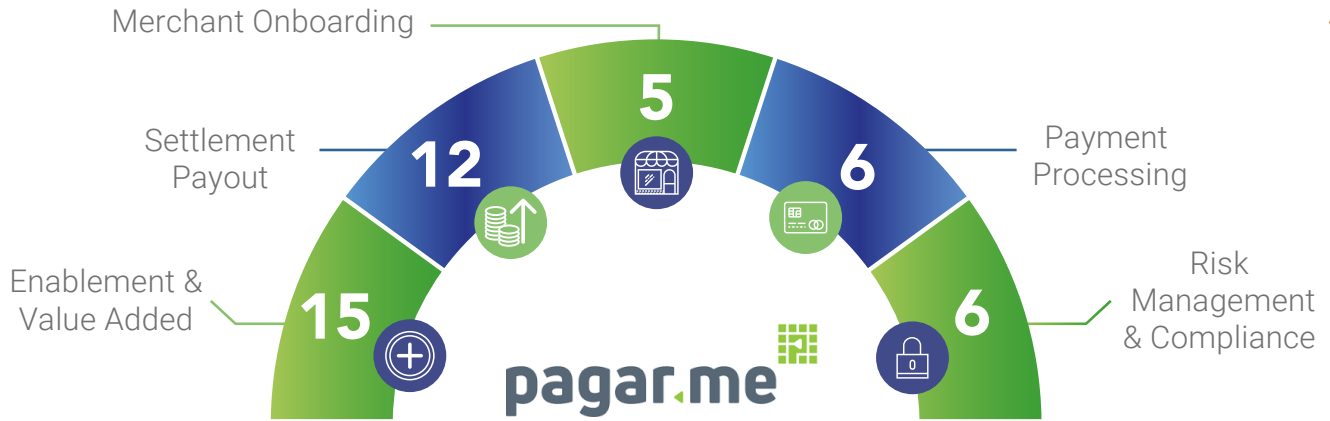


**Company:** Orbital Payment Gateway      **Founded:** Unknown      **Headquarters:** USA

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

44

New!



**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

New!

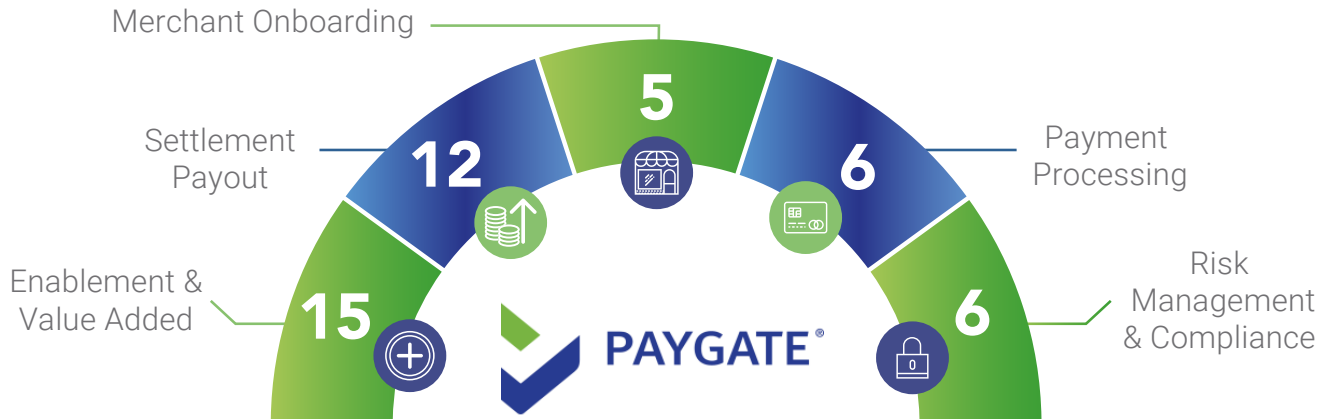


**Company:** PAYFORT      **Founded:** 2013      **Headquarters:** Dubai

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



44



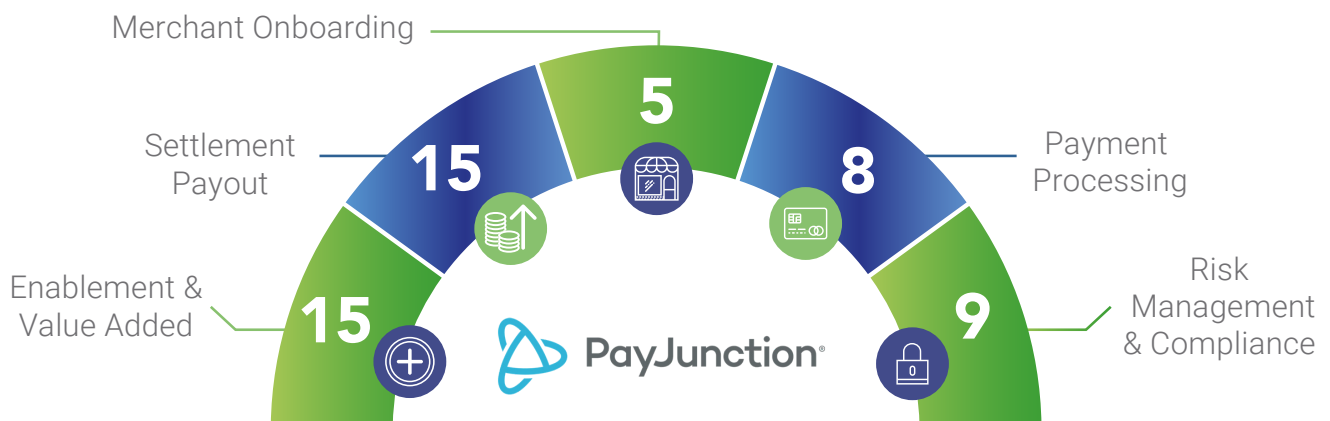
**Company:** PayGate

**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.

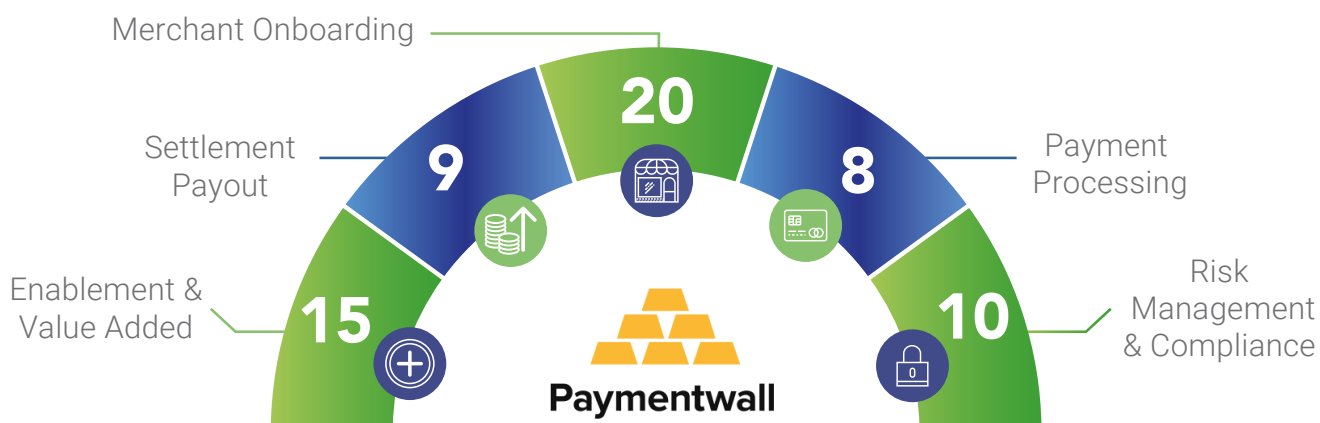
45



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

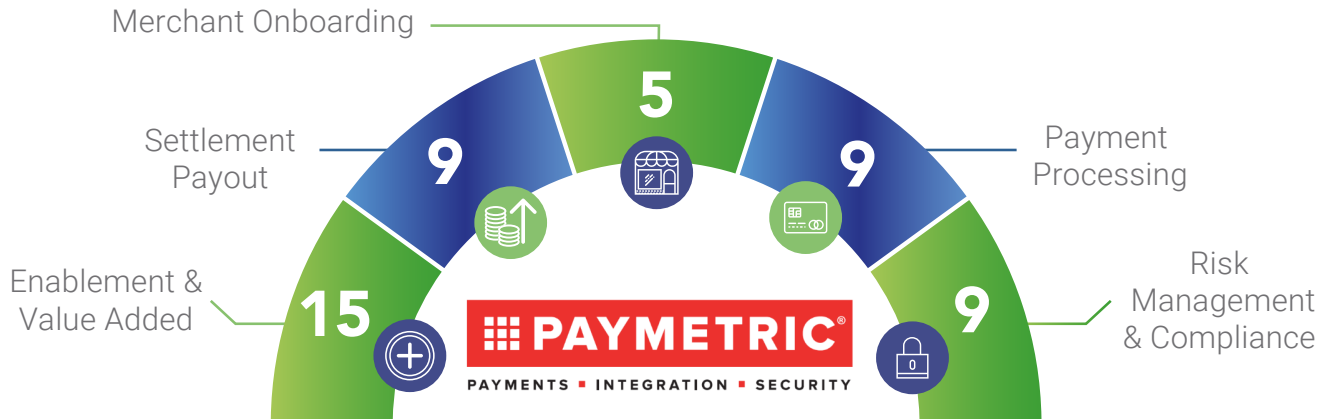
62



**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

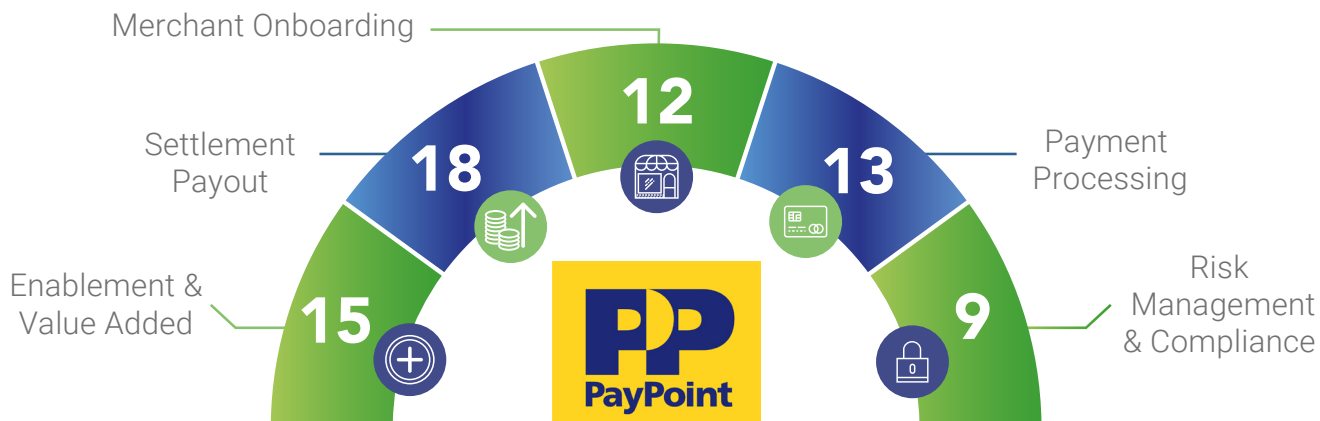
Founded: 1998

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.

58



Company: PayStand      Founded: 2013      Headquarters: USA

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

42



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

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

56



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

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

47



Company: PayVector

Founded: 2007

Headquarters: UK

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

54



Company: PayWay

Founded: 2009

Headquarters: Uganda

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

59



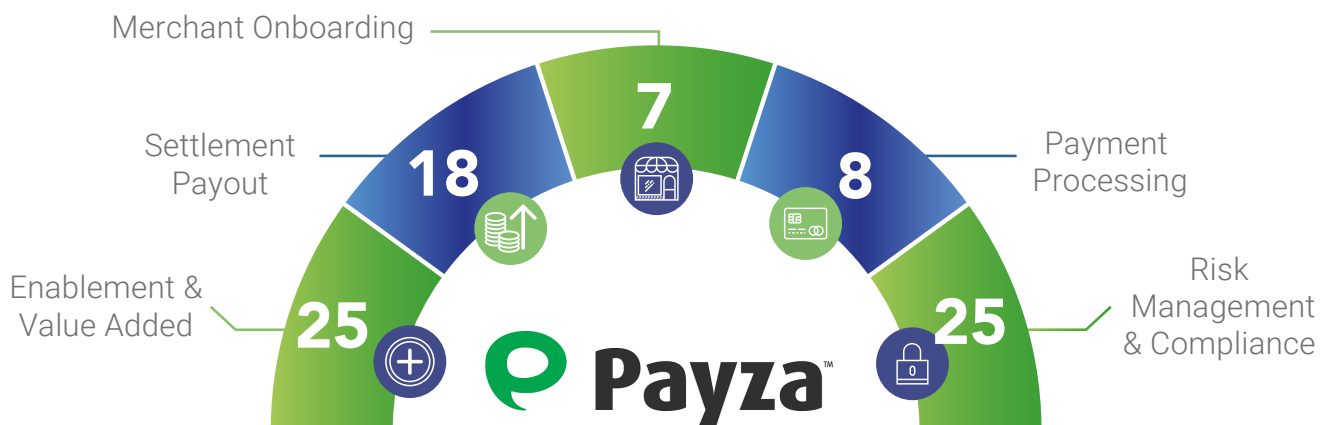
Company: Payworks

Founded: 2012

Headquarters: Germany

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

83



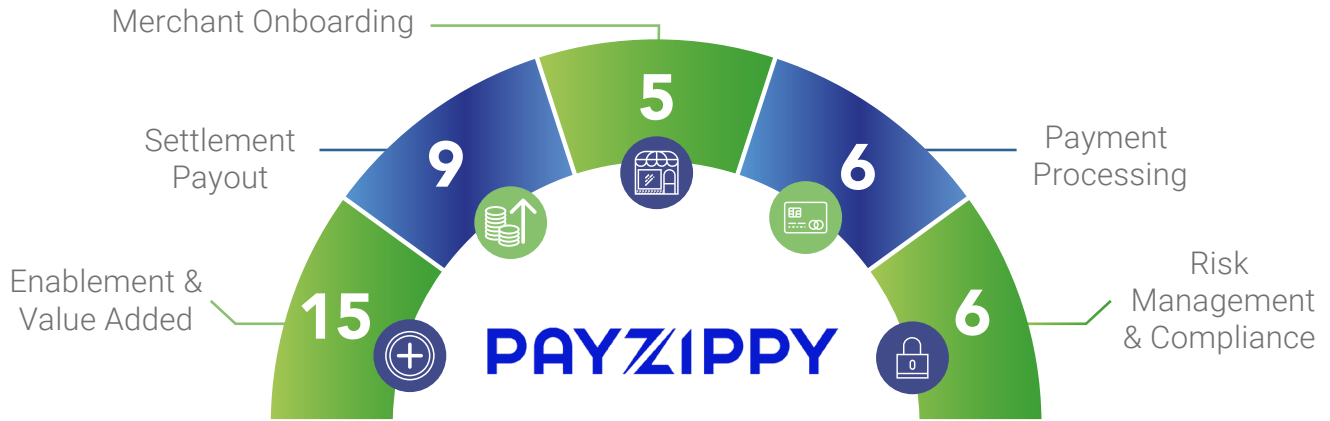
Company: Payza

Founded: 2012

Headquarters: UK

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

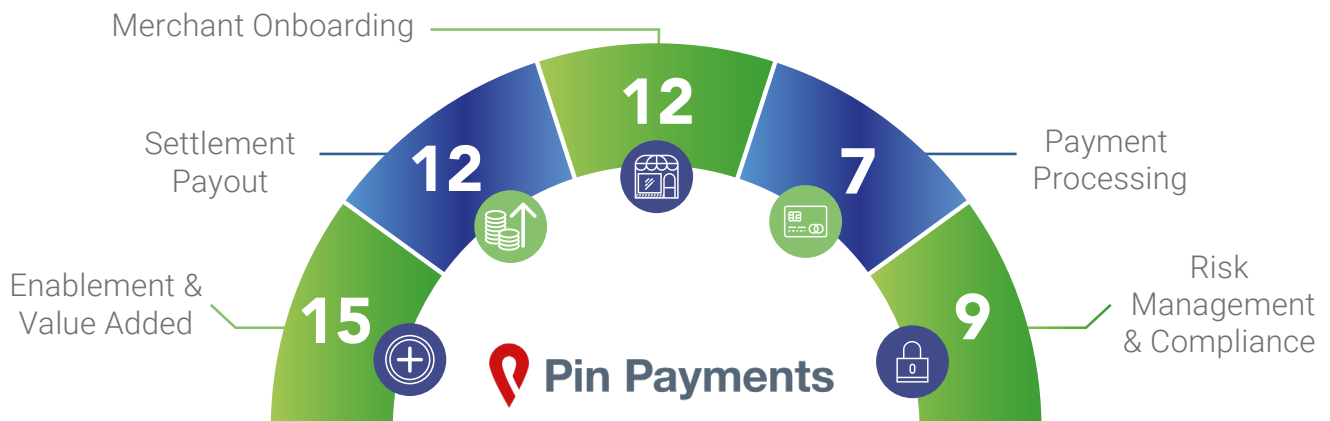
41



**Company:** PayZippy      **Founded:** 2013      **Headquarters:** India

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

55

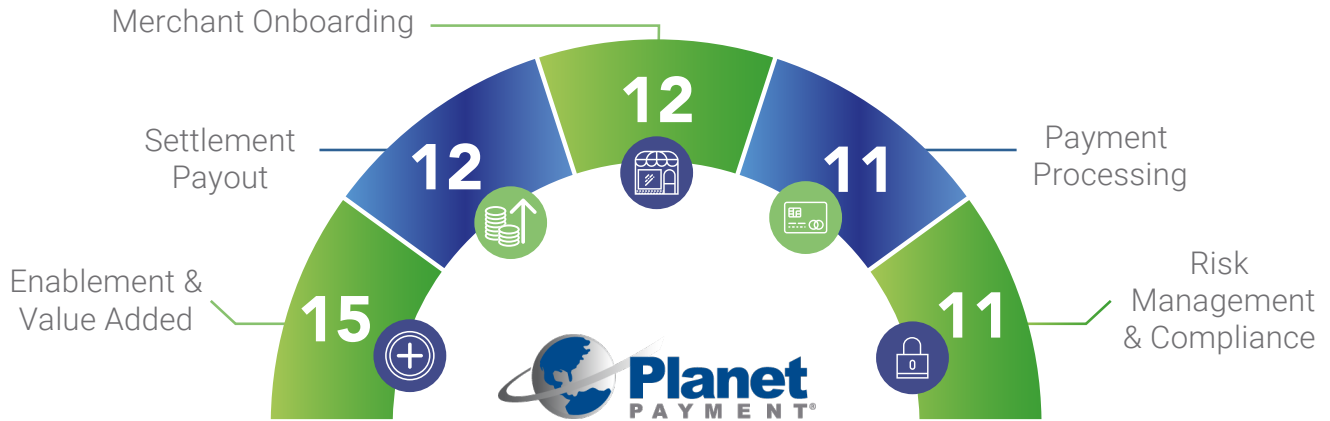


**Company:** Pin Payments      **Founded:** 2011      **Headquarters:** Australia

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



61



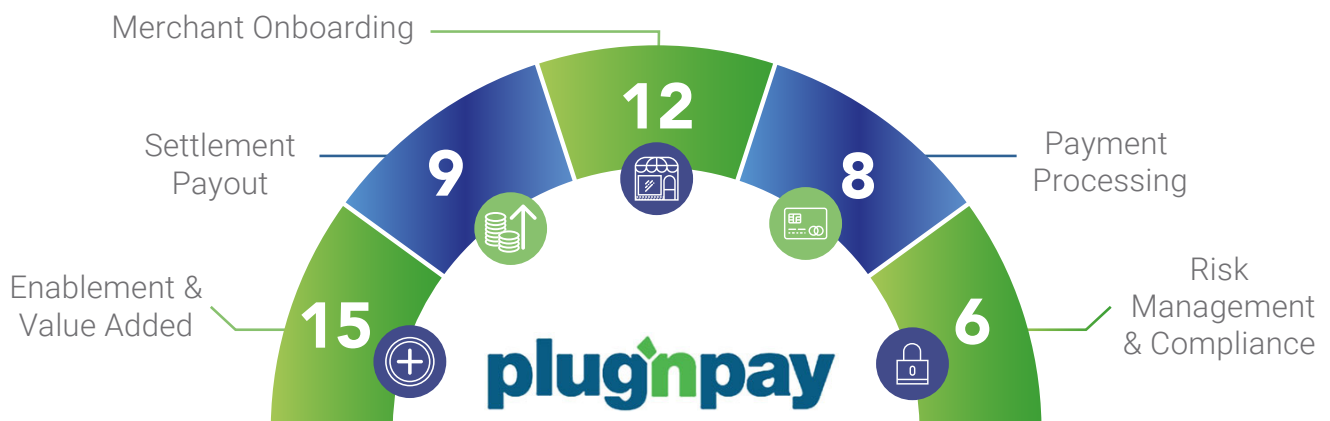
Company: Planet Payment

Founded: 1996

Headquarters: USA

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

50



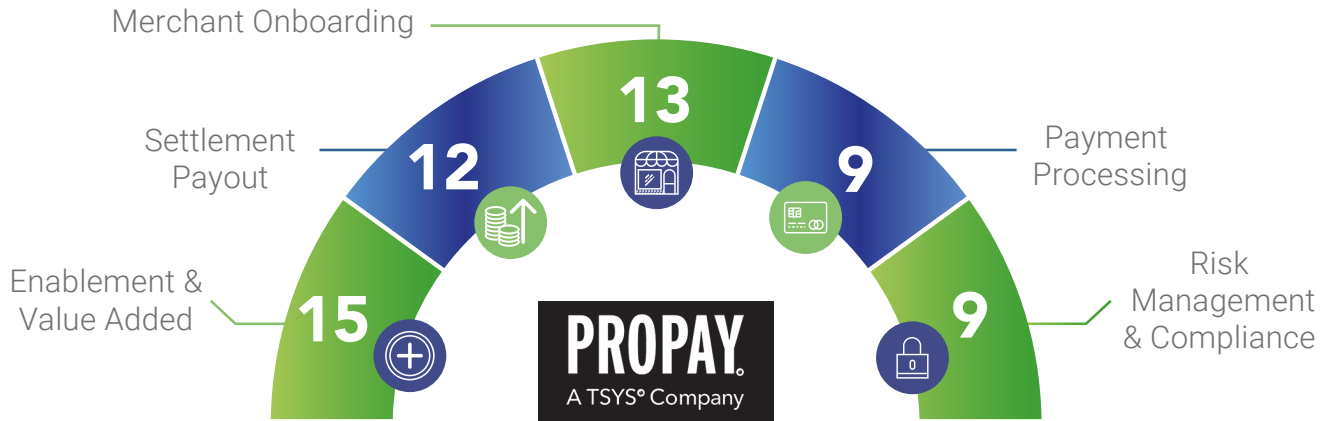
Company: Plug'nPay Technologies

Founded: 1996

Headquarters: USA

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

58



Company: ProPay

Founded: 1997

Headquarters: USA

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

60



Company: Razorpay

Founded: 2013

Headquarters: India

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

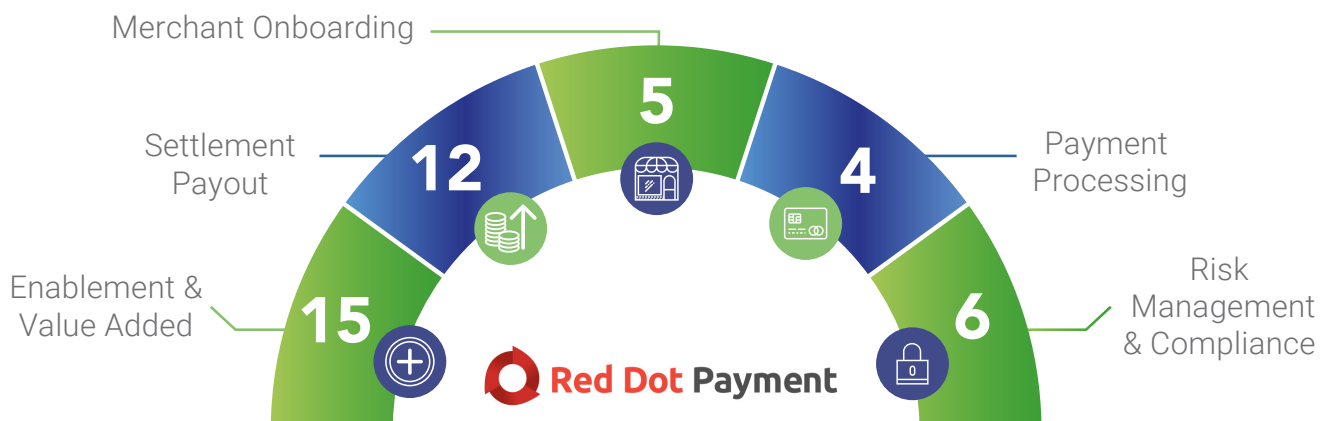
52



**Company:** Realex Payments    **Founded:** 2000    **Headquarters:** Ireland

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.

77



Company: Sage Pay

Founded: Unknown

Headquarters: Spain

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

50



Company: SecurionPay

Founded: 2014

Headquarters: Switzerland

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

62



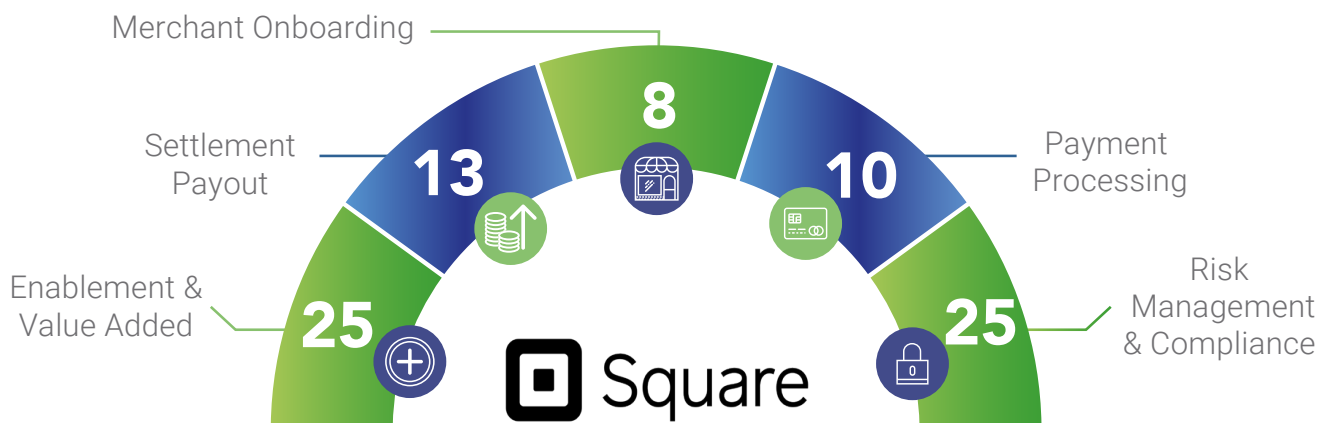
**Company:** Spire Payment Solutions

**Founded:** 2004

**Headquarters:** USA

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

81



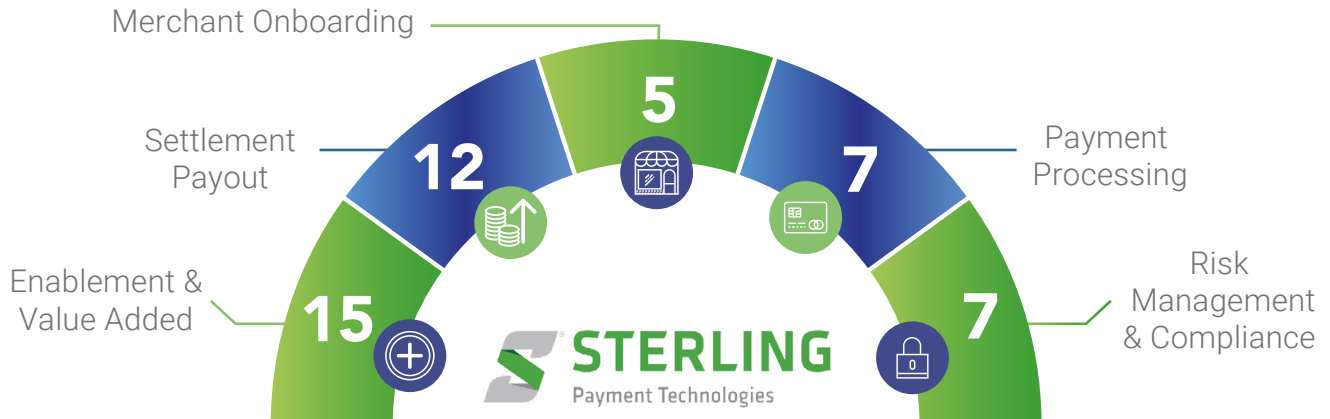
**Company:** Square

**Founded:** 2009

**Headquarters:** USA

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

46



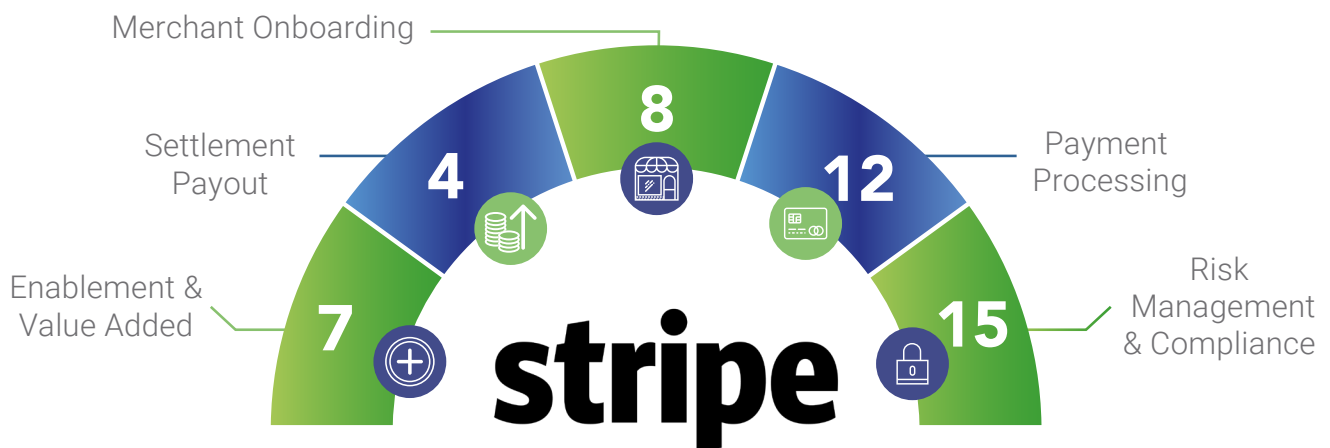
Company: Sterling

Founded: 2001

Headquarters: USA

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

46



Company: Stripe

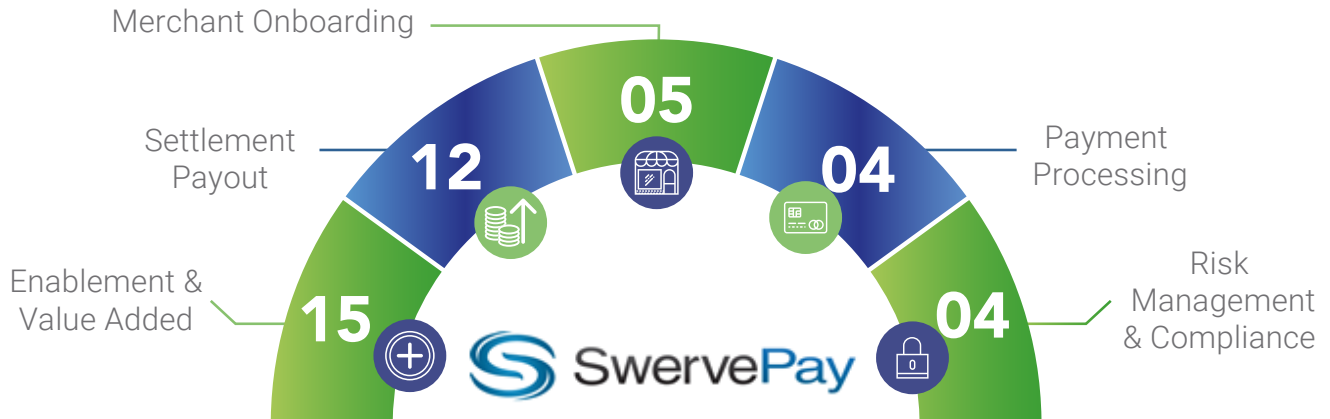
Founded: 2010

Headquarters: USA

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



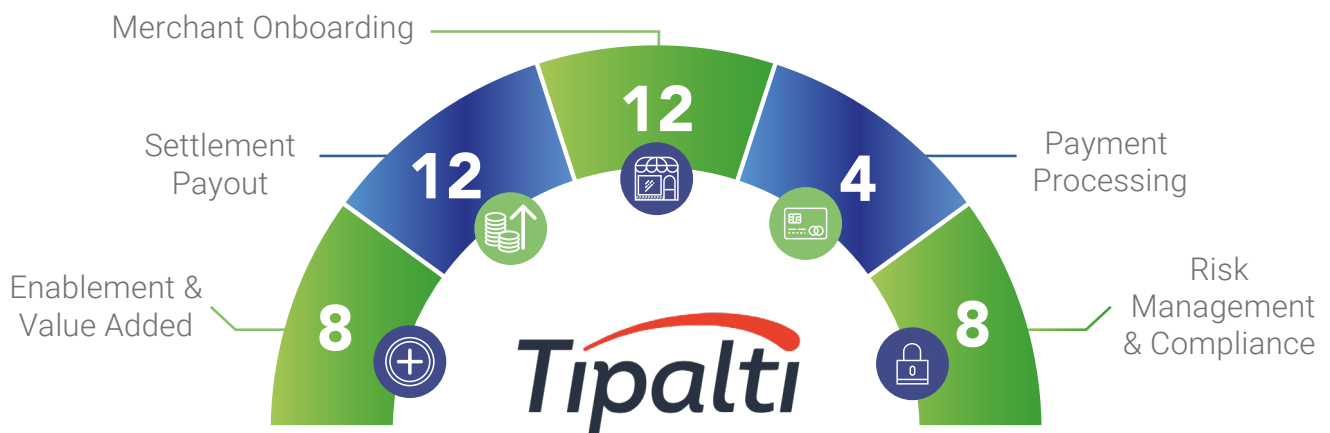
40



Company: SwervePay      Founded: 2010      Headquarters: USA

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

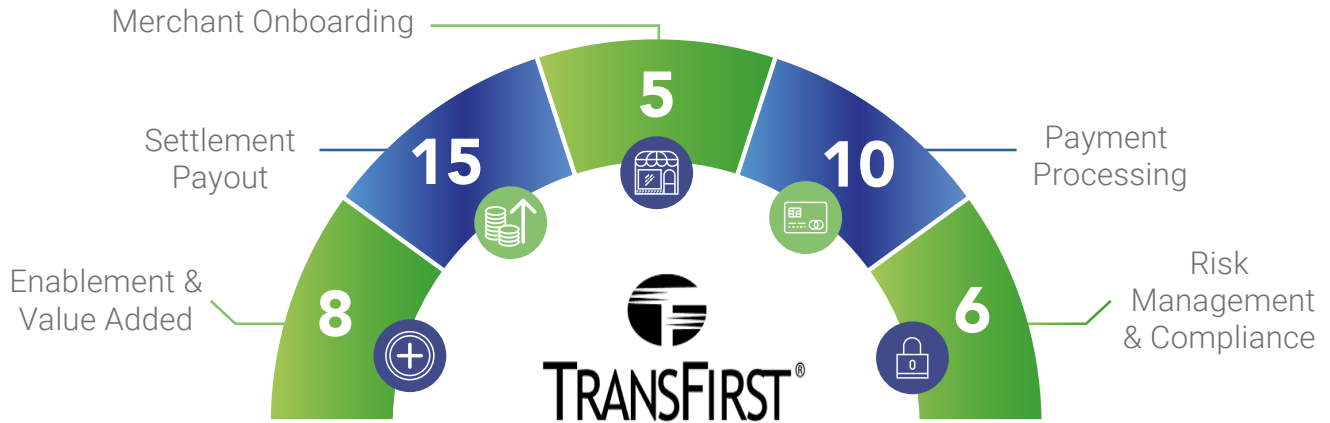
44



Company: Tipalti      Founded: 2010      Headquarters: USA

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

44



Company: TransFirst

Founded: 2014

Headquarters: USA

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

50



Company: TrustCommerce

Founded: 1996

Headquarters: USA

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

71



Company: Vantiv      Founded: 1971      Headquarters: USA

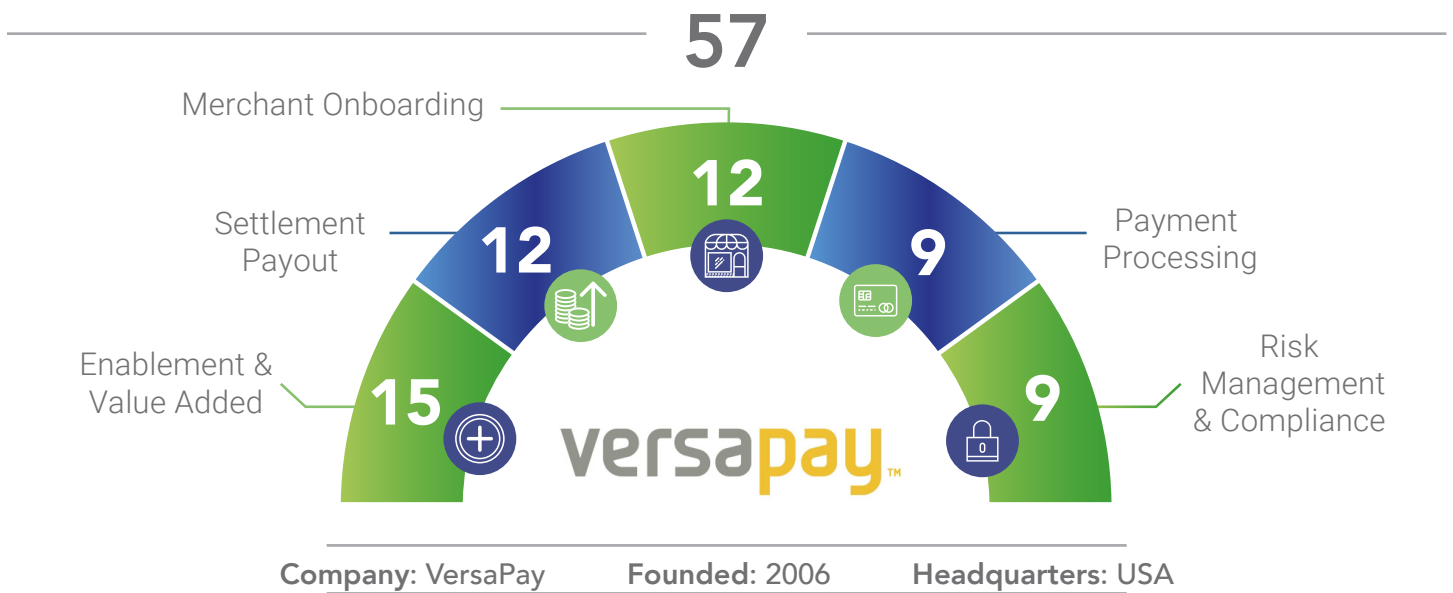
Vantiv Integrated Payments works with software developers and technology service firms to integrate payments within both the front and back of point-of-sale systems and applications. The company specializes in payment acceptance, card issuing and processing, mobile payment technologies, fraud prevention and data security.

55

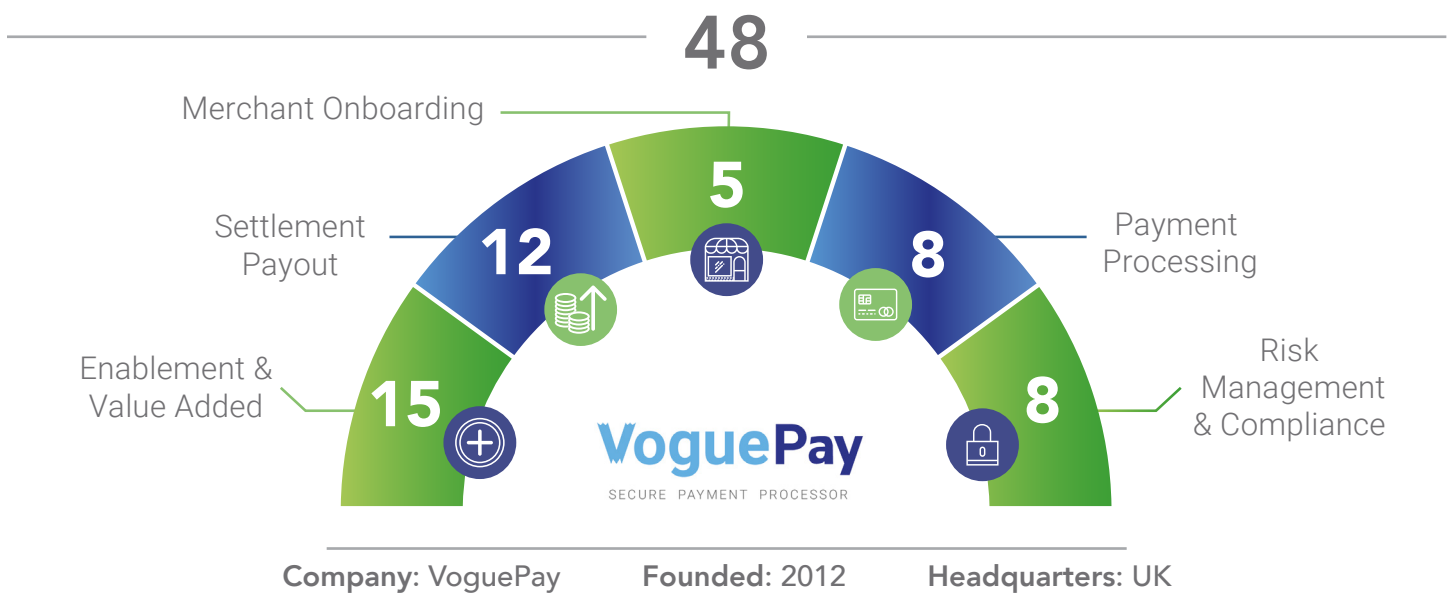


Company: Verifone      Founded: 1981      Headquarters: USA

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.



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



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



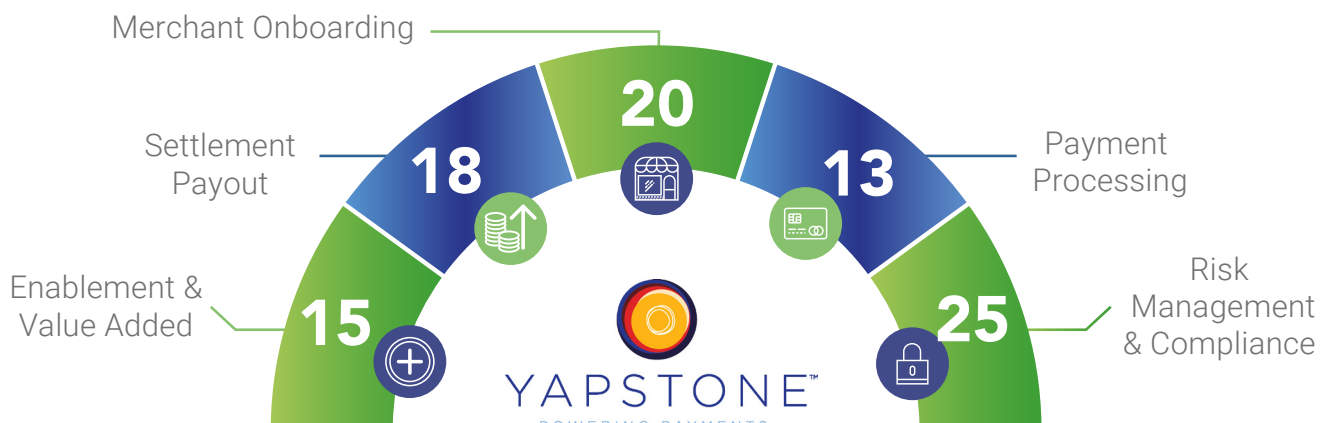
Company: Worldpay

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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