

Payments Powering Platforms

TRACKER™

JUNE 2018



PYMNTS.com
what's next in payments and commerce

TURNING TO THE CROWD — AND GIFT CARDS — TO FUND HONEYMOONS

How Honeyfund is using digital payments to fuel romantic getaways

— p. 6 (Feature Story)

Comcast, Fandango bring movie ticket purchasing to set-top boxes

— p. 10 (News and Trends)

The top players in our provider directory

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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

There seems to be a mantra for companies in the platform payments space: “Two heads are better than one.”

One such player, PayPal, recently looked to expand by turning to new and old partners — most notably [announcing](#) its acquisition of Swedish mobile payments provider iZettle for \$2.2 billion in cash. The move is meant to expand market sizes for both iZettle, which currently operates in 12 countries, and PayPal, which operates in roughly 200 countries and regions, and to better target small and medium-sized businesses (SMBs).

PayPal also expanded an existing partnership with payments giant Visa. The pair is rolling out an existing mobile payment collaboration in Canada in hopes of accelerating digital and mobile payment adoption for both consumers and merchants. The effort has already been rolled out in the U.S., Asia and Europe.

Visa is also turning to other corporate partners in its digital payment plans, recently [announcing](#) an investment in tokenized payment solution provider YellowPepper. The move aims to support growing opportunities for tokenized payments, increase access to Visa application program interfaces (APIs) and expand the use of push payments via Visa Direct. Eduardo Coello, the company's regional president for Latin America and the Caribbean, said the investment would enable Visa to “accelerate innovation” and expand its offerings to a “broader set of partners and clients across the region.”

In fact, over the past month, companies of all shapes and sizes have looked to put their heads together to offer better solutions.

A look around the payments powering platforms world

Telecommunications provider Comcast and digital movie ticketing firm Fandango are trying to get more moviegoers into theaters, and they're turning to cable TV to do so. A new [integration](#) between the pair will allow movie fans to find local show times and movie tickets via their televisions. According to a press release, the service will allow customers to say “Get tickets” into their Comcast Xfinity X1 voice remotes' microphones to see showtimes and purchasing options on their TV screens.

Another partnership could mean big things for eCommerce retailers. eCommerce solutions provider BigCommerce recently [announced](#) it will partner with Chase to enable merchants using its platform to accept payments in their online stores via Chase Pay. The partnership, which will allow merchants to display a Chase Pay buy button on their sites and connect with both their own and Chase-powered loyalty programs, also calls for Chase subsidiary WePay to provide immediate merchant onboarding services.

Finally, a new mobile payment platform is aiming to make life easier for Japan's retailers. The Sumitomo Mitsui Financial Group (SMFG) recently [announced](#) it would work with payment services solutions provider GMO Payment Gateway to introduce a network enabling

merchants to accept a wider range of payment methods — including Apple Pay and Alipay — as part of an effort to expand to new international markets.

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

Turning to the crowd to fund honeymoons

Digital payment platforms are also powering new solutions for modern newlyweds. With more millennials looking to trade the traditional bridal registry for a crowdfunded honeymoon, online fundraising platforms are increasingly looking to assist in their desires for new, shared experiences.

In the latest Payments Powering Platforms Tracker™ feature story (p. 6), PYMNTS caught up with Sara Margulis, co-founder and CEO of honeymoon fundraising platform [Honeyfund](#), to learn how the company offers a bridal registry that fits modern consumers' needs, why digital payments and gift cards have helped it eliminate credit card fees and how it has worked to expand its presence since its 2006 founding.

Payments Powering Platforms™ June Updates

We profiled more than 100 players in this issue of the Tracker, including four new additions: Elavon, Fidelity Payment Services, Sterling Payment Technologies and PatientPay.



5 FIVE FAST FACTS

36%

Portion of North American retailers that accept Apple Pay



39%

Projected growth in mobile payment transactions' value by 2020



55
MILLION

Expected number of American adults who will make an in-store mobile payment in 2018



11.4%

Projected CAGR of the global online payment gateway market through 2024



\$2.3
TRILLION

Total sales generated by worldwide eCommerce platforms in 2017





TURNING TO THE CROWD

— AND GIFT CARDS
— TO FUND
HONEYMOONS



FEATURE STORY

"Crowdfunding wasn't even a word in 2006 when we started Honeyfund."

SARA MARGULIS,
CEO and co-founder of **Honeyfund**

Modern consumers — millennials, in particular — couldn't care less about receiving fine china, crystal stemware or other knickknacks as wedding gifts.

In fact, recent [research](#) reveals that many are opting to receive cash for experiences instead of tangible gifts, hoping to fill their memory banks rather than their china cabinets. This shift has allowed wedding registry platforms to see a new revenue opportunity, and they are now working to help satiate millennial consumers' desires for experiential giving.

These platforms include [Honeyfund](#), which offers an online wedding registry designed to help couples raise money for a range of expenditures they may not be able to afford, according to CEO and co-founder Sara Margulis — like a far-flung honeymoon, a down payment on a dream home, cooking classes, tennis lessons or even a year of housecleaning.

In a recent interview with PYMNTS, Margulis explained how Honeyfund has expanded its presence since its 2006 founding by offering modern newlyweds a way to fund the experiences of their dreams.

"We attribute a lot of what we've done to givers who visit couples' pages and get super enthusiastic about the idea of contributing to the snorkeling, or [to] the VIP river cruise in Paris," Margulis said. "We found that wedding guests love giving toward a couple's honeymoon. A lot of that has been the result of that experience-giving trend."

Payments-powered honeymoons

Margulis originally came up with the idea for Honeyfund when planning her own wedding. She wanted to raise money to fund her honeymoon, but relevant platforms required high fees and expensive booking charges. As such, Margulis and her co-founder husband, Josh, decided to create an online platform that would not only allow newlyweds to raise money and accept gifts via

Feature Story

credit card, but also allow those who give a gift offline to completely avoid credit card fees.

"We wanted couples to have a way to raise money online [that was] completely free," she explained. "But, at the time, the only way we could think of doing that was [by] facilitating an offline gift. So, we always had the option for couples to put up a gift list and have the wedding guest pledge to pay for part of that list, and then bring them a check [in person] or mail it with a wedding card."

The original payment process was far from perfect. The Honeyfund team had to "crack the code" on fee-free online payment processing, and did so by turning to gift cards.

"We created a system that allows couples to redeem their funds through a network of digital gift card partners," Margulis explained. "We worked to bring together all the different partners they would need to put together a honeymoon, and we now have dozens of [them]."

“ALONG WITH THE GROWTH OF HONEYFUND, WE’VE SEEN Groupon REALLY CONTRIBUTE TO THE TREND OF EXPERIENCE-GIVING.”

These partners include travel service providers such as Princess Cruise Lines or Hotels.com airline booking platform SkyHour and retail firms like Amazon for guests looking for more traditional registry items.

Couples create personalized web pages that can include wedding details, information about the honeymoon or experiences for which they hope to raise funds and a list of other suggested gifts. Guests then pay with a credit card, which is processed via WePay, and credit card

Under the Hood

SARA MARGULIS CEO and co-founder
of Honeyfund

It's no secret that millennials crave experiences over products. As such, a growing number of newlyweds are eschewing traditional registries and embracing crowdfunding to gain access to out-of-reach expenditures. Consumers haven't always been this way, though, so what caused the shift in thinking? In a recent interview with PYMNTS, Sara Margulis, co-founder and CEO of online crowdfunding platform Honeyfund, discussed why young shoppers are more focused on experiences than products.

"The desire for experiences over things, I think, is fed by many factors. One, certainly, is social media. The idea that your experience is enhanced by sharing it with friends and family near and far via social media has been huge.

Also, just in general, the age of consumerism has naturally had a backlash. It's possible now, because of innovation in consumer goods, to really have everything you could possibly want at a very low cost. Walk into a Walmart, for example, and you can have any toaster, any set of sheets, towels, plates, silverware — whatever you need. It's all very easy to come by these days, so by the time people are getting married, which is a little bit later in their lives than it used to be, they already have this stuff.

In a lot of cases, people have so much stuff that they can't imagine getting 75 more boxes of stuff at their weddings. There's this sense that it's too much, and it isn't bringing people the life they dream of. What brings them that [dream] is travel and quality time with people [they] love.

So, I think if you combine all of those things, it's really led to the desire for experiences over things. Then, when you add in the technology innovations in crowdfunding and all these different options to make it possible for you to receive experiences, it's just the natural evolution."

Feature Story

processing fees are covered by the margins from gift card sales, Margulis said. This allows Honeyfund to offer “zero-fee online crowdfunding for weddings.”

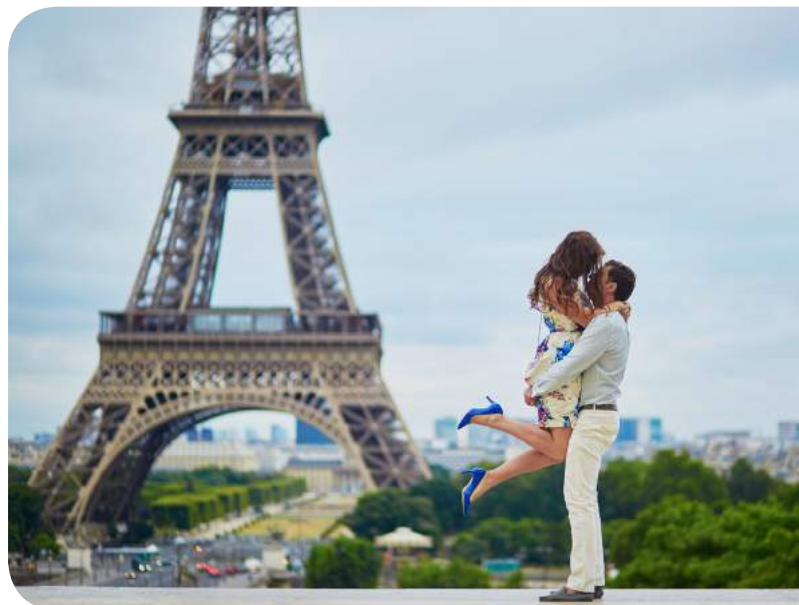
The future of experiential commerce

As the Honeyfund team worked to embed payments into its platform, the crowdfunding industry seemingly sprang up around it. Online crowdfunding wasn’t a concept in 2006 when the company was formed, but it’s now become a common practice. Experiential giving has also seen a massive boost, and has become a bustling market in its own right.

“Crowdfunding wasn’t even a word in 2006 when we started Honeyfund,” Margulis said, noting that the wedding industry has helped to pioneer the efforts. “Along with the growth of Honeyfund, we’ve seen Groupon really contribute to the trend of experience-giving.”

With crowdfunding and experiential giving in full swing, she doesn’t expect either industry to slow down. Instead, Margulis predicted both will continue to grow, as companies of all shapes and sizes look to offer customers more connected and full-service experiences.

Honeyfund has similar ideas of its own, planning to offer more retail partners and wedding content providers to draw in a more mainstream customer audience: those who may be unfamiliar with crowdfunded registries. It recently [integrated](#) with Target, for example, which enables engaged couples to register for cash, wedding gifts or home items, and to set up Honeyfund registries on the retailer’s website or mobile app.



“That’s been a big leap forward in our customer acquisition strategy,” Margulis said. “It not only allows us to have access to a much bigger user base, but it [also] really elevated the concept of Honeyfund in society in general.”

Increased exposure and legitimacy are crucial for the still-growing company, she added, as is millennials’ growing demand for experiential gifts.

After all, if this group continues to turn to experiences over things, and wedding registries can enable easy payments on their platforms, stacks of china and crystal stemware might soon become a thing of the past.



NEWS AND TRENDS

Mobile movements

Square Cash closing Venmo gap

"I'll Venmo you" has become a common phrase among the consumers who are eschewing cash for peer-to-peer (P2P) payment networks like PayPal's Venmo, but Square's Cash app is seemingly posing a threat to Venmo's P2P crown. According to a [report](#) from digital brokerage firm Nomura Instinet, Square Cash monthly downloads are happening at a faster clip than those of Venmo. Analysts say the growth is partly due to Square's decision to enable bitcoin buying and selling on its platform.

Square is already planning to expand the availability of its P2P service, announcing in early April that Square Cash would be available in the U.K., its first international market. A spokesperson told MarketWatch earlier this year that the company is also planning to bring the solution to a wider international market in the coming months.

Despite the surge, Venmo is still in the lead. The PayPal service has more than 1 million more downloads to its credit, though Square has closed the gap by roughly 4 million downloads since last year.

SMFG enters mobile payment market in Japan

Square isn't the only mobile payments player planning to expand its offering. Japan's Sumitomo Mitsui Financial



Group (SMFG) recently [announced](#) plans to introduce a new payment acceptance network, thereby enabling merchants to accept a wider range of payment methods — including Apple Pay and Alipay — as part of an effort to expand into new international markets.

SMFG will work with payment services solutions provider GMO Payment Gateway on the network, and hopes to debut the joint offering within a year. Japanese retailers currently often need a different payment gateway for each individual type of service, but the joint offering would allow acceptance of more payment types — including credit and debit cards, mobile payment platforms and even QR codes — via one solution.

Payment platform priorities

Payment platforms prepare for new innovations

Mobile wallets may be slowly increasing in popularity, but payment players are already investing in the new wave of technology. Network providers and manufacturers are working to [add](#) payment technology not just to smartphones, but also to wearable devices like smart watches, bands, rings and artificial intelligence (AI)-enabled virtual assistants, such as Amazon Echo and Google Home. Automobiles and appliances could soon be equipped with payment capabilities, too, as Visa and Mastercard are reportedly collaborating with vehicle manufacturers to bring payment options into cars and help consumers quickly pay for groceries, meals or parking.



What's behind Australia's NPP?

As some players work to bring payments to connected devices, others in the space are hoping to improve the payment platforms themselves. That includes NPP Australia and the New Payments Platform, its entry into the world of real-time payments. In a recent [interview](#) with PYMNTS, Adrian Lovney, CEO of NPP Australia, noted the new platform was designed to improve upon the country's existing payments infrastructure rather than replace outdated technology.

"There is a view that, in Australia, every time we want to create a new, different payment system, we start again from scratch," Lovney said. "In a country of [only] 28 million people, that wasn't seen as particularly efficient ... We needed a more efficient way of creating our next piece of infrastructure."

The platform is currently designed to support domestic payments and transfers, but Lovney and his team are working to meet bank and marketplace demand to offer faster international transactions. He expects a model designed to address these issues will hit the market in the near future.

B2B bulletins

Taking B2B eCommerce omnichannel

Faster and more efficient payment systems like NPP could offer a boost to the business-to-business (B2B) payments and transactions market, but Brandon Spear, president of global B2B payment and credit solutions provider MSTs, believes more can be done to eliminate buyers' and suppliers' negative experiences. These experiences have become all too common, Spear told PYMNTS in a recent [interview](#), noting that solutions could be found in the world of business-to-consumer (B2C) commerce.

"All of us have our favorite eCommerce site we go to, and we all know how easy and transparent and simple it is," he said. "Think about how easy and frictionless that is, and then contrast that [with] the B2B world."

Buyers need to easily consume data from their vendors and integrate that into their accounts payable systems. Suppliers are expected to manage and maintain contracted rates and credit agreements. Customers need these interactions to be the same, no matter the channel they use to buy. If B2B solution providers could offer all these capabilities, the rewards would be great.

"All of that, in a simple word, is loyalty," Spear said. "The easier it is, the more aligned processes are, [and] the more loyal your customers are likely to be."

More payment platforms mean more headaches for B2B sellers

The gap is shrinking, but paper checks are still the number one way U.S. companies pay suppliers — and that's despite a wide range of other payment types like ACH transfers, wire transfers, virtual cards and physical payment cards. For vendors, this means staying compatible with multiple payment rails, often based on corporate customers' preferences. Managing myriad payment providers means moving between several platforms, a waste of time for professionals and business owners.

B2B sellers expanding into China, for example, must support payments made via Alipay and WeChat, Oren Levy, founder and CEO of payments company Zooz, noted in a recent [interview](#) with PYMNTS. His team is hoping to solve this challenge via a new PaymentsOS platform, which was designed to enable businesses to connect and manage various payment providers via a single interface.

"Without a payments management and optimization platform, merchants might find it challenging to aggregate and harmonize data in real time," Levy said,



"[This causes] a lack of crucial analysis and insights, ultimately leading to a loss of millions of dollars."

Partnering providers

PayPal purchases iZettle

A pair of payments players are coming together, with industry giant PayPal recently [announcing](#) it would spend roughly \$2.2 billion to purchase Swedish payments company iZettle as part of a deal expected to close in Q3 2018. Dan Schulman, PayPal president and CEO, said in a statement that the companies are a "strategic fit," and that PayPal is hoping the acquisition will allow for expansion into new markets.

In a recent [interview](#) with PYMNTS' Karen Webster, PayPal COO Bill Ready noted the companies were natural allies. Both share a common mission of democratizing access to digital payments, he explained, and to do so by making omnichannel payments a reality in the 200

countries and regions in which PayPal operates today. What's more, the partnership would enable both to better serve SMBs in markets worldwide.

"The question we are asking — in the U.S, in Europe and all over the world — is who is best positioned to help small businesses connect with their customer across every digital and physical channel [on which] they want to meet them?" Ready said. "PayPal and iZettle, together, we believe, can offer a best-in-class answer to that question."

PayPal, Visa expand strategic partnership into Canada

iZettle isn't PayPal's only partner in its quest to expand its customer base. The company is also turning to an existing collaboration with Visa in hopes of accelerating consumer and merchant adoption of secure, reliable

and convenient digital and mobile payments in Canada, according to a recent [announcement](#).

Visa and PayPal are expanding their strategic partnership — already available in the U.S., Asia-Pacific and Europe — to the country. The move aims to help create a seamless experience for consumers when they pay with a Visa credit card at places that accept PayPal. Canadian consumers will also be able to easily add Visa cards to their PayPal digital wallets from other banking apps.

In addition, the collaboration will allow PayPal users to access Visa Direct, Visa's real-time payments solution, which can more easily move funds from a PayPal account to a Visa debit card in real time. The two payments companies have agreed to extend participation in the Visa Digital Enablement Program, too, which provides Visa's partners with access to tokenization technology.

Visa invests in YellowPepper

Visa is also turning to industry partners, recently [announcing](#) it had made an investment in tokenized payment solution provider YellowPepper to support growing opportunities for tokenized payments, increased access to Visa APIs and expanded usage of push payments via Visa Direct. Eduardo Coello, Visa's regional president for Latin America and the Caribbean, said in a statement that the investment would enable the company to "accelerate innovation," and expand its offerings to a "broader set of partners and clients across the region."

The investment comes after Visa and YellowPepper initially established a multi-year partnership in 2017. Visa's investment is the first of its kind in the region, reinforcing shared efforts to increase mobile payments usage throughout Latin American and the Caribbean. It is part of Visa's strategy to develop its ecosystem and support a broader range of new partners, according to the company, which has previously made investments in



Chain, Klarna, Marqeta, solarisBank, Square and Stripe, among others.

Comcast, Fandango bring movie ticket buying to set-top boxes

Payment processors and solution providers aren't the only players forging new partnerships, though. Movie ticket seller Fandango has [announced](#) it will pair with cable and internet service provider Comcast to bring movie theater ticket sales to the latter's cable boxes. The new integration will allow movie fans to find local show times and movie tickets via their televisions, according to a press release, allowing Comcast customers to say "Get tickets" into their Xfinity X1 voice remotes' microphones to see showtimes and purchasing options.

The feature will debut for tickets to Universal Pictures' approaching release of *Jurassic World: Fallen Kingdom*. This is the first time this capability has been available on a set-top box, Comcast said in the news release, noting it expects to extend the offering to additional releases throughout the year.

Retail reinventions

Chase Pay buy button comes to BigCommerce

Another industry partnership could mean big things for eCommerce retailers. eCommerce solutions provider BigCommerce recently [announced](#) it will partner with Chase, giving merchants using the platform the option to accept Chase Pay payments in their online stores. The integration will allow retailers to display a Chase Pay buy button on their checkout pages, and enable eCommerce sellers to use their own loyalty programs or offer integrations with Chase's Ultimate Rewards platform. BigCommerce will handle immediate merchant onboarding through Chase subsidiary WePay.

In a statement announcing the partnership, Russell Klein, chief development officer at BigCommerce, said the partnership would "simplify and speed up the checkout process on merchant sites," and "give consumers more confidence in their online purchase decisions." The news comes just one month after BigCommerce revealed it had closed a \$64 million funding round led by Goldman Sachs, with participation from current investors General Catalyst, GGV Capital and Tenaya Capital, bringing its total raised to more than \$200 million.

How contextual capabilities will change commerce

Integrated payments provider WePay has its eyes trained on more than just simplifying and speeding up customer checkout. In a recent [interview](#) with PYMNTS' Karen Webster, company co-founder Rich Aberman said eCommerce and web platforms of all shapes and sizes will be embracing native commerce within a decade.

"In 10 years, your ability to transact using your payment credentials will be universal across all the platforms you use to engage in commerce," he predicted. "It'll be commerce in context of where you spend your time, whether physically or online."

Aberman also believes the friction of cards, payments and bank account credentials will be a thing of the past, meaning it may just be a matter of time before Facebook or another online platform hits on the key that takes contextual commerce to the next level.

"It's a big step, and it'll happen slowly, but I do think it's inevitable," Aberman said.

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

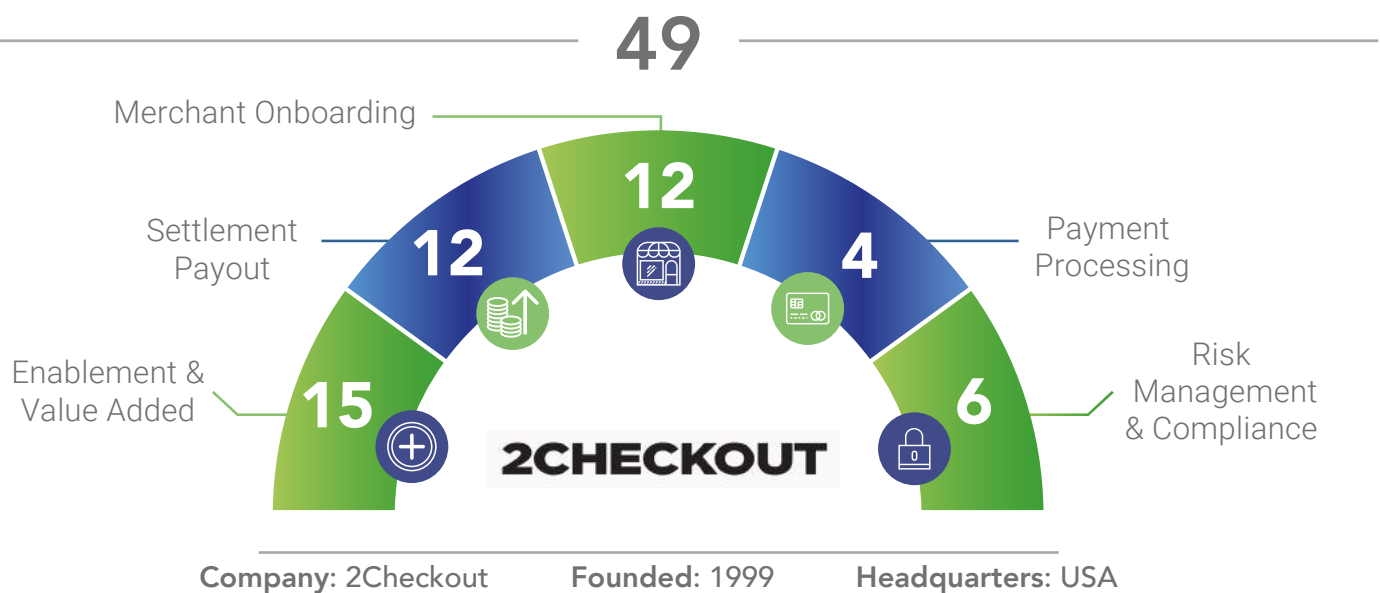
PYMNTS will periodically update scores based on new developments. If you would like your company to be considered for inclusion in the Tracker's Scorecard, or if you wish to have an existing listing reconsidered for an update, please head over to our [profile submission/update page](#).

Scorecard

Note: Companies are listed in alphabetical order.

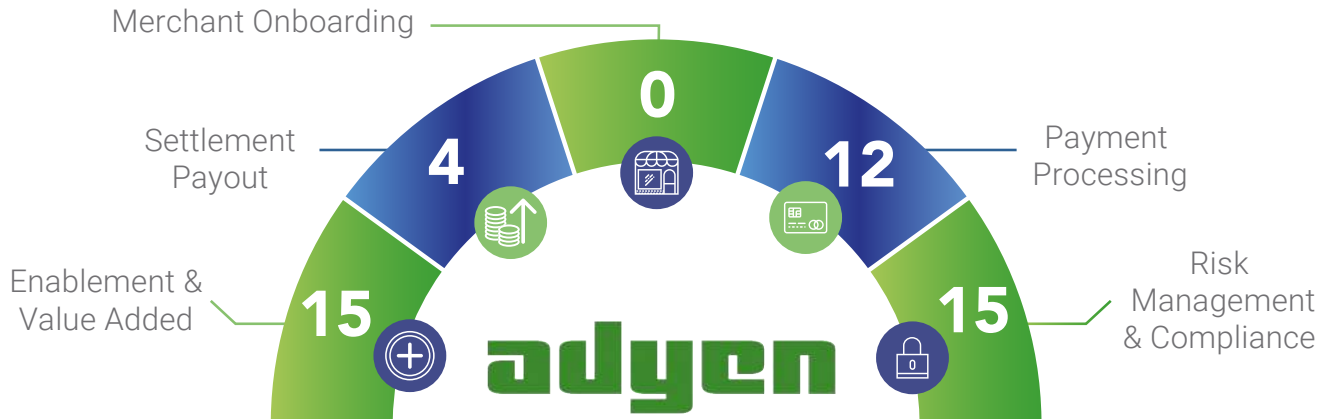


2C2P is a Singapore-based payment services provider offering services for online and mobile merchants, banks and other financial institutions.



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



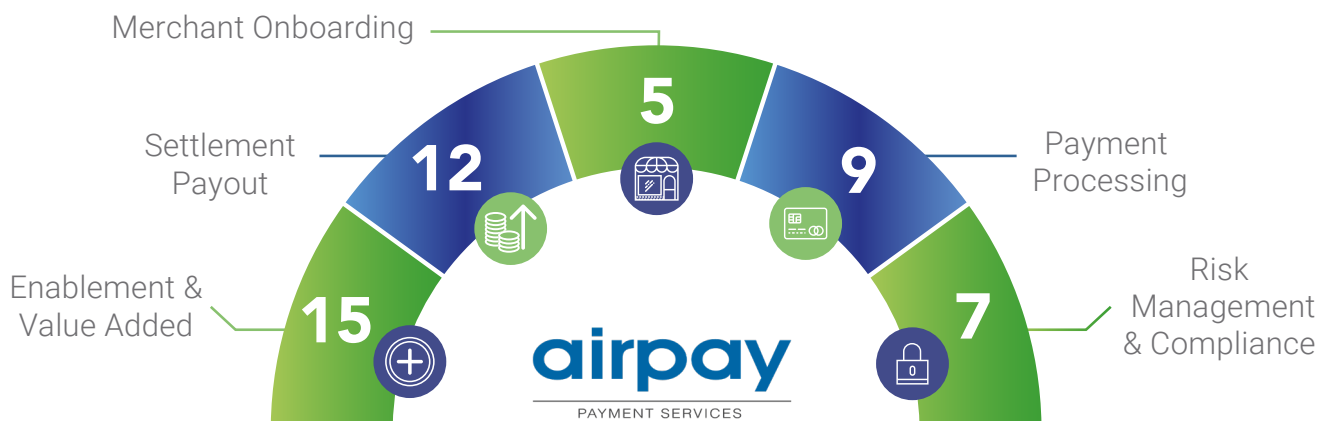
Company: Adyen

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.

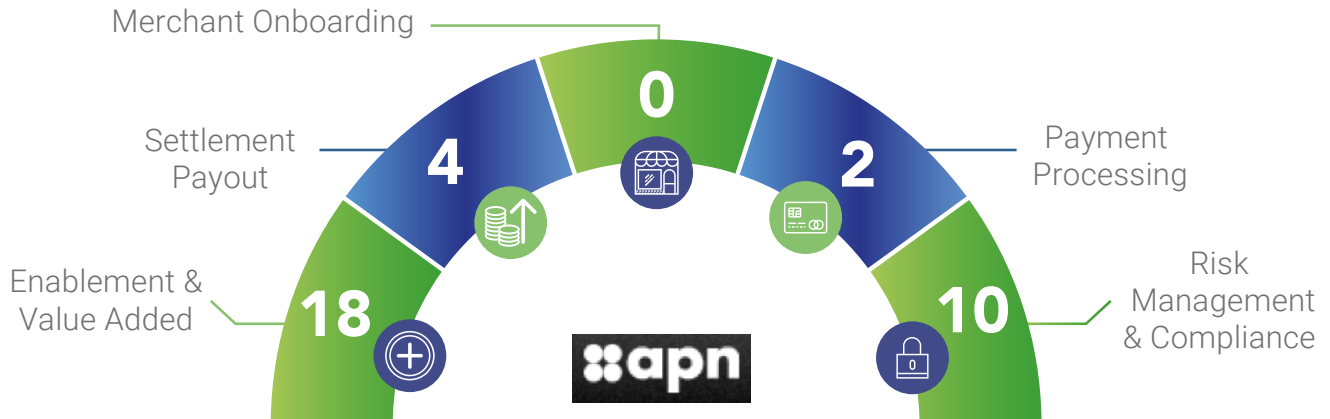
51



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



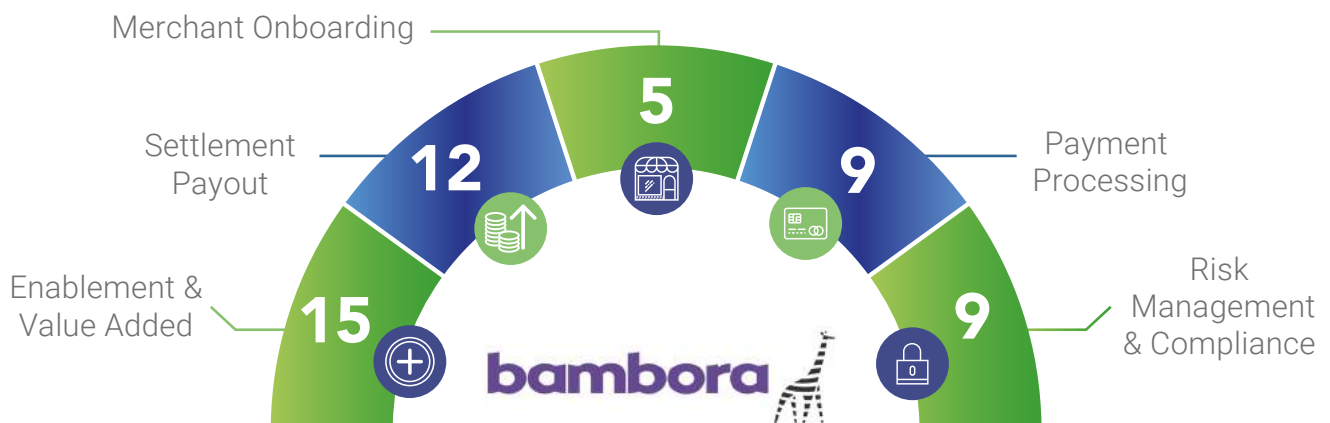
Company: Authorize.Net

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



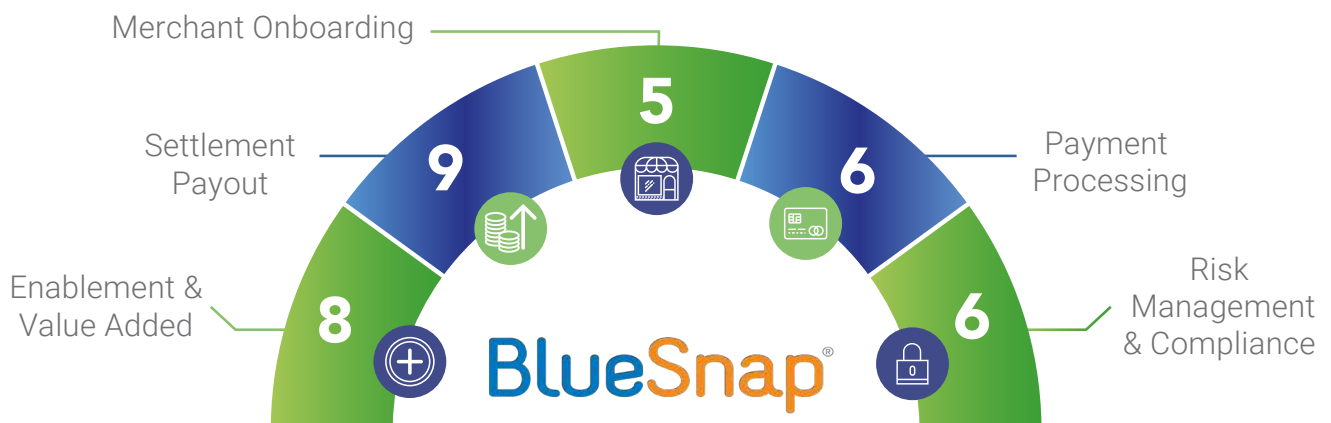
Company: BluePay

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



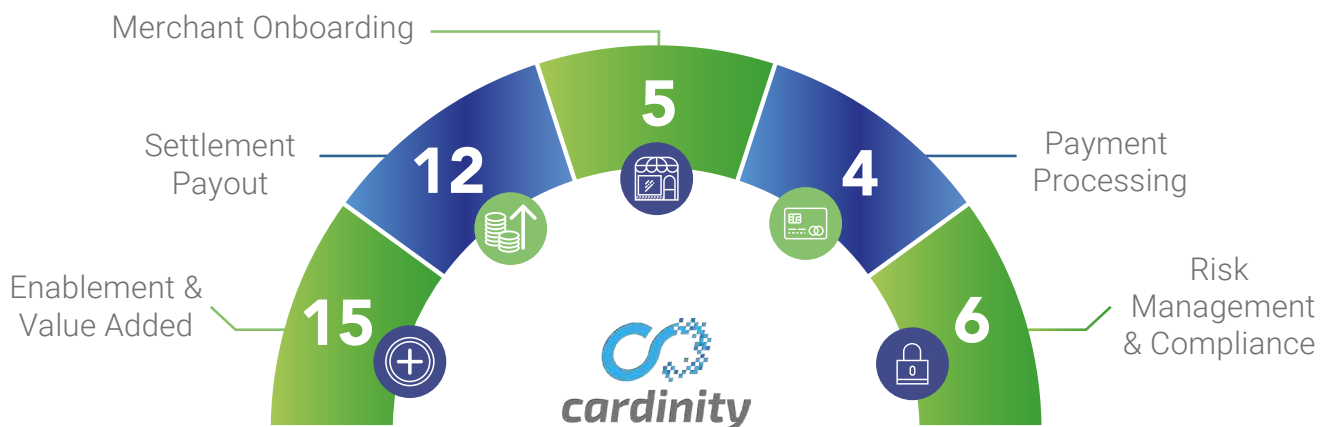
Company: Braintree

Founded: 2007

Headquarters: USA

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

42



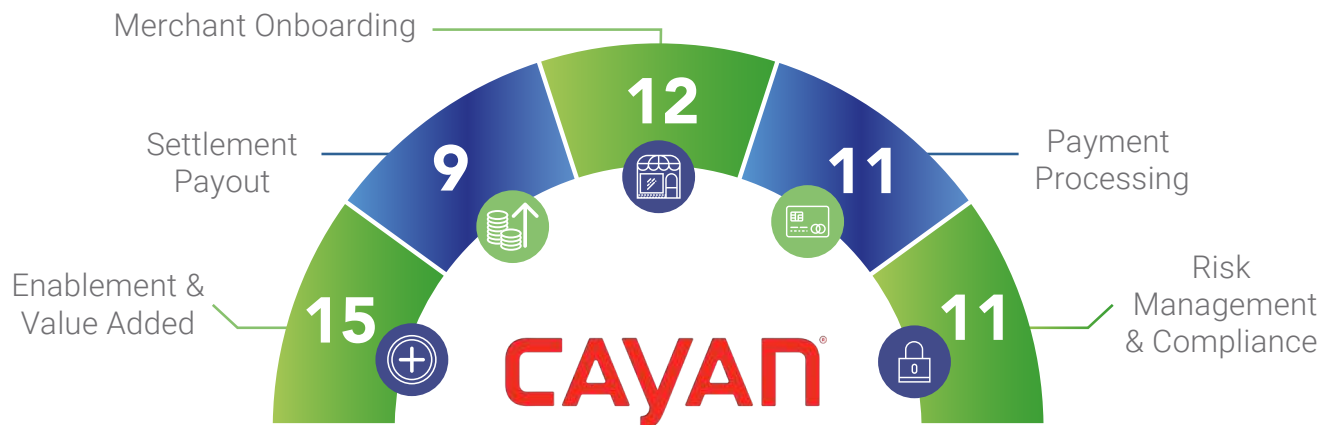
Company: Cardinity

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



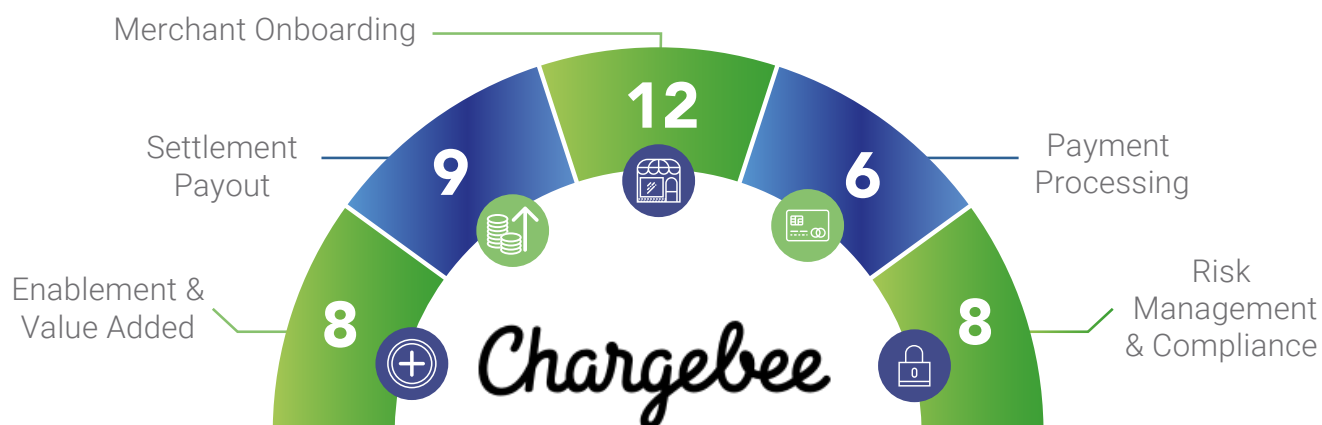
Company: Cayan

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.

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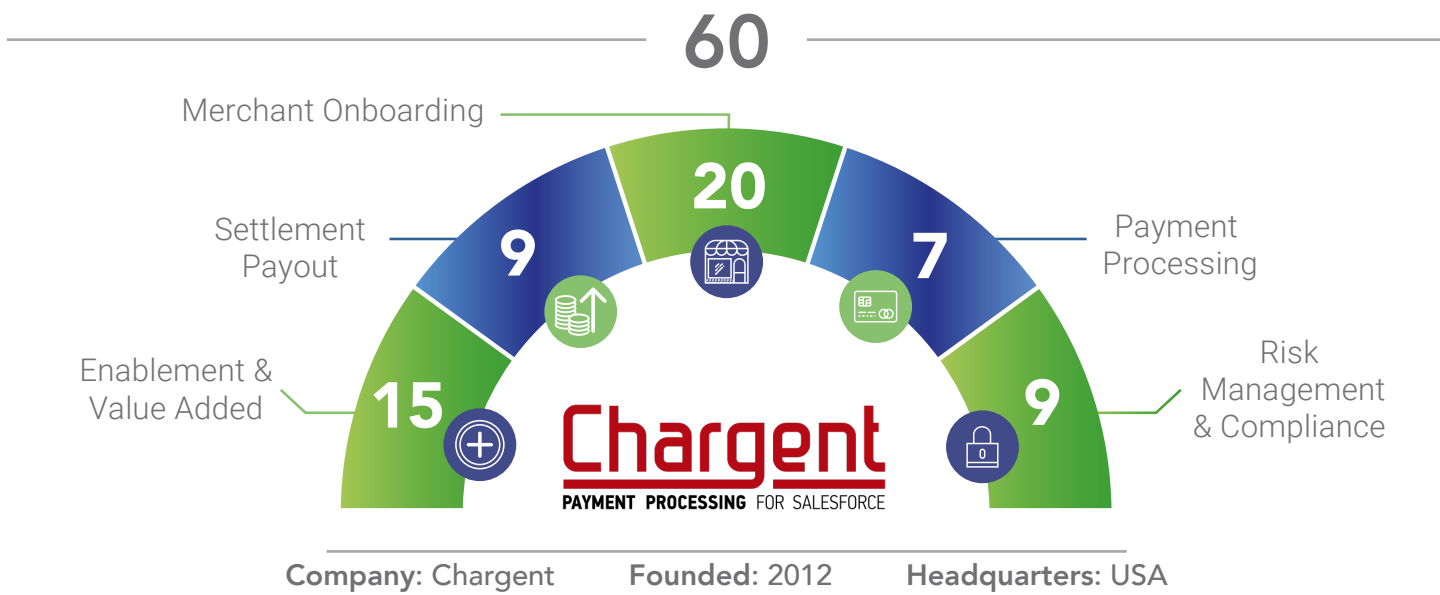


Company: Chargebee

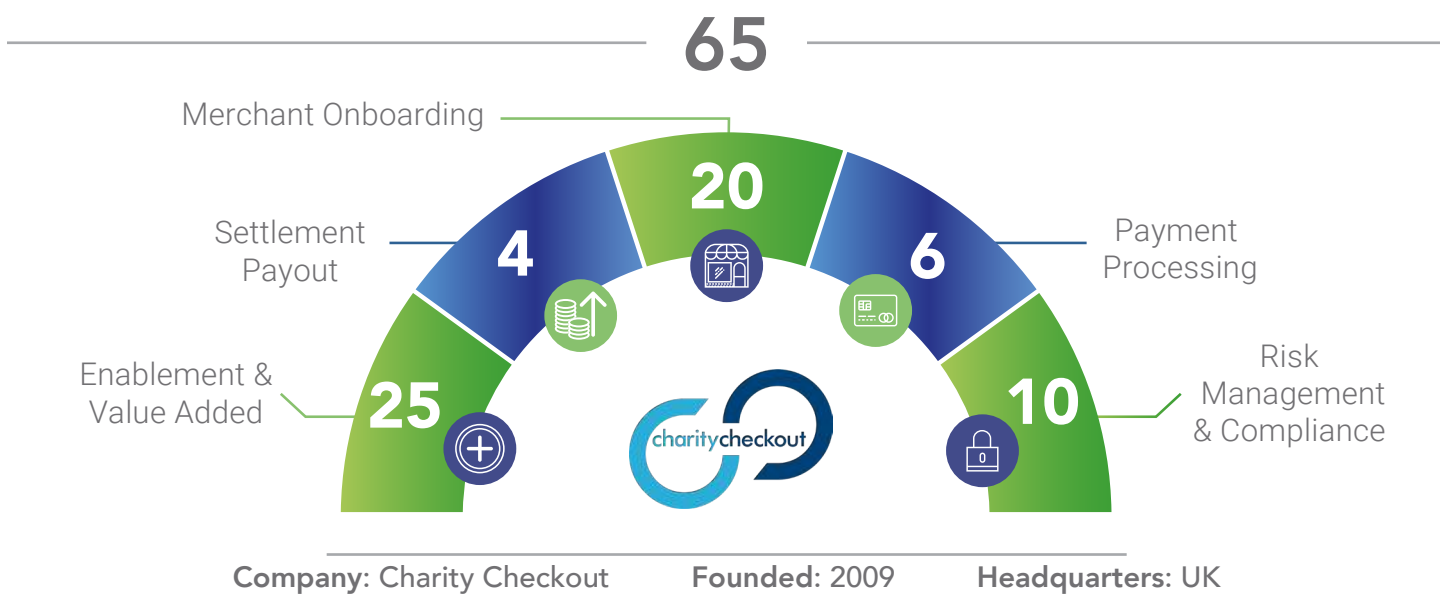
Founded: 2011

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.

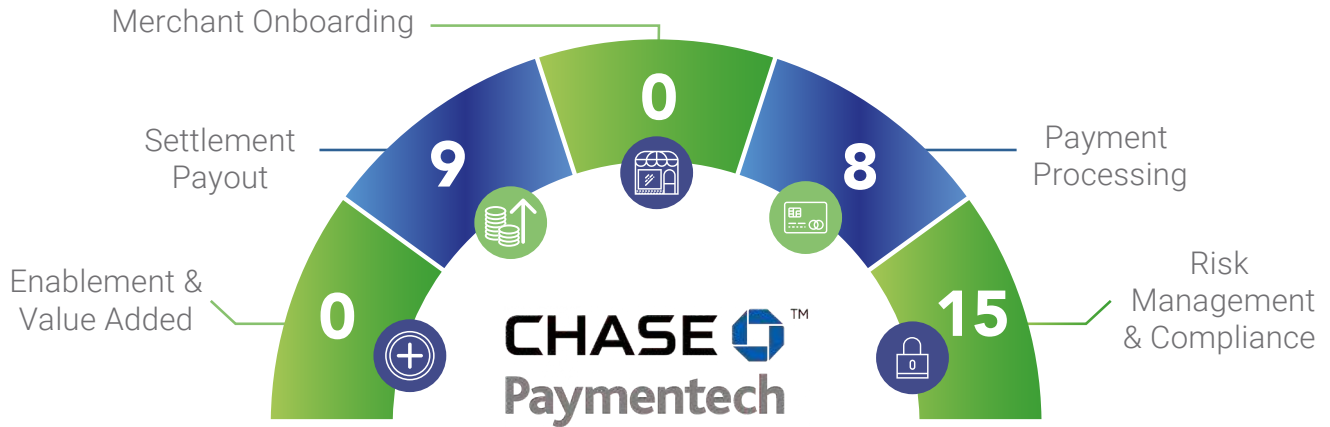


Chargent develops payment applications and gateways. The company's products include Payment Processing for Salesforce a payments application on the Salesforce AppExchange. Chargent offers credit card and ACH acceptance and offers recurring billing, and customer data management features.



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.

32



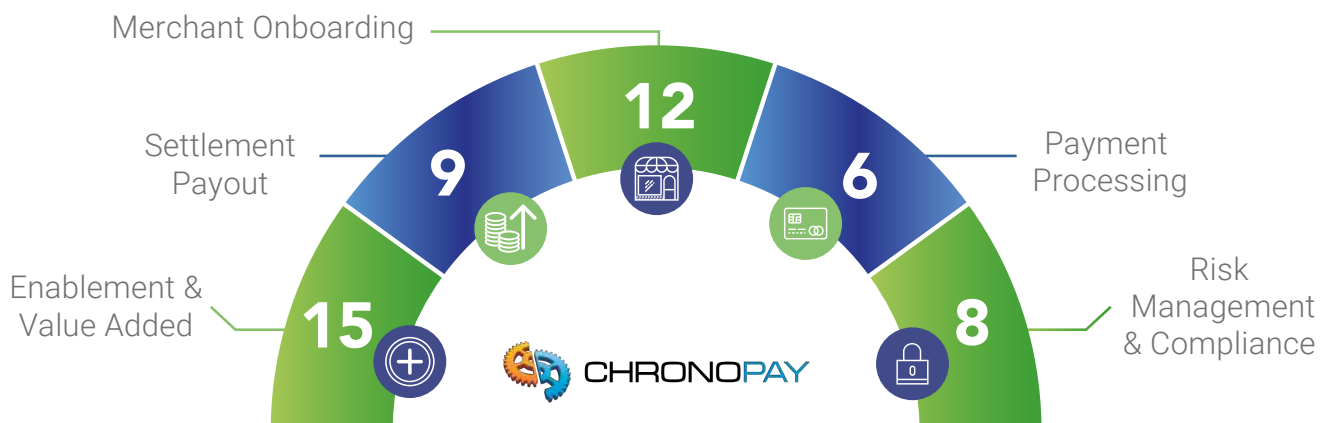
Company: Chase Paymentech

Founded: 1985

Headquarters: USA

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



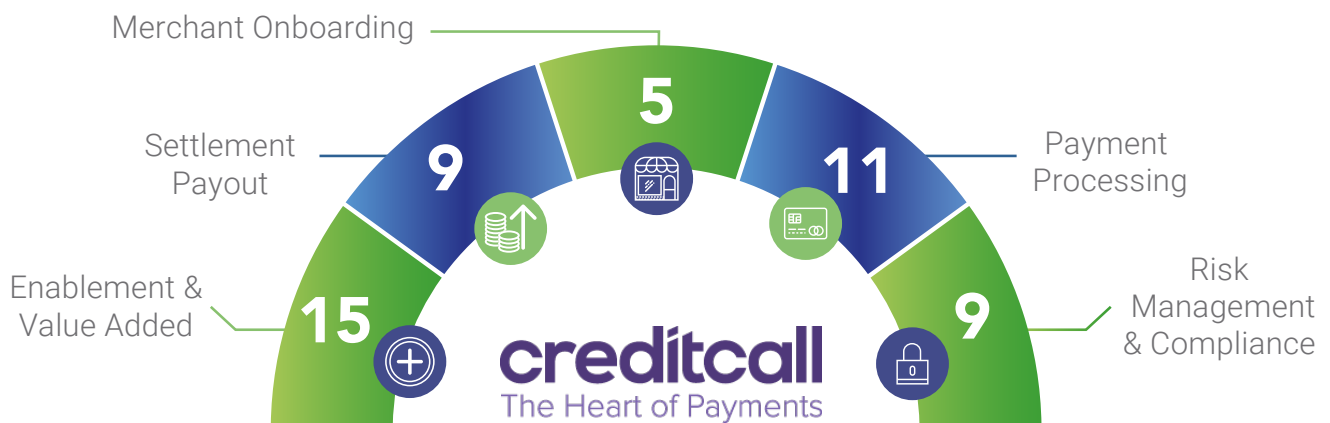
Company: Clarus Merchant Services

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.

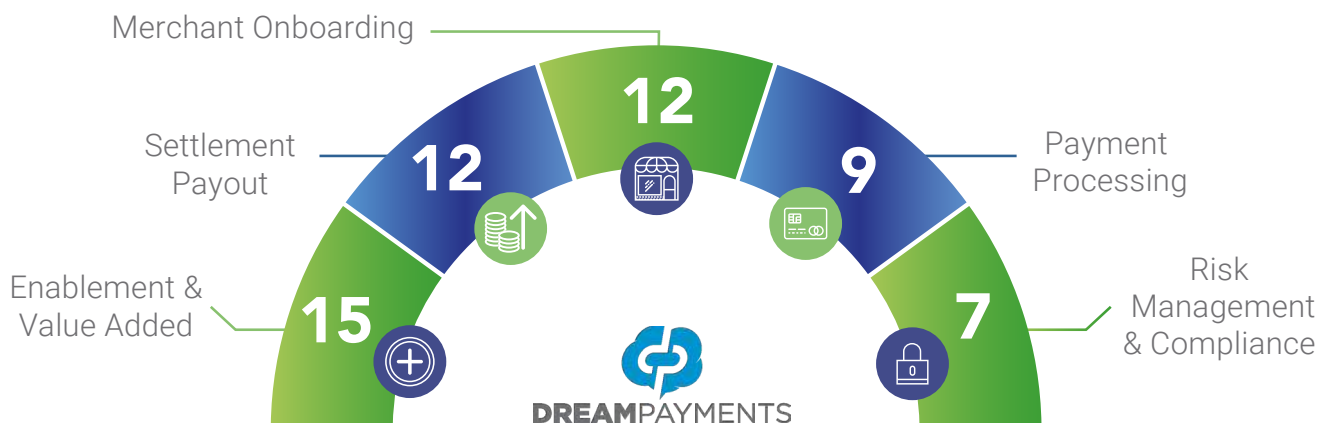
48



Company: CyberSource Payment Management **Founded:** 2010 **Headquarters:** USA

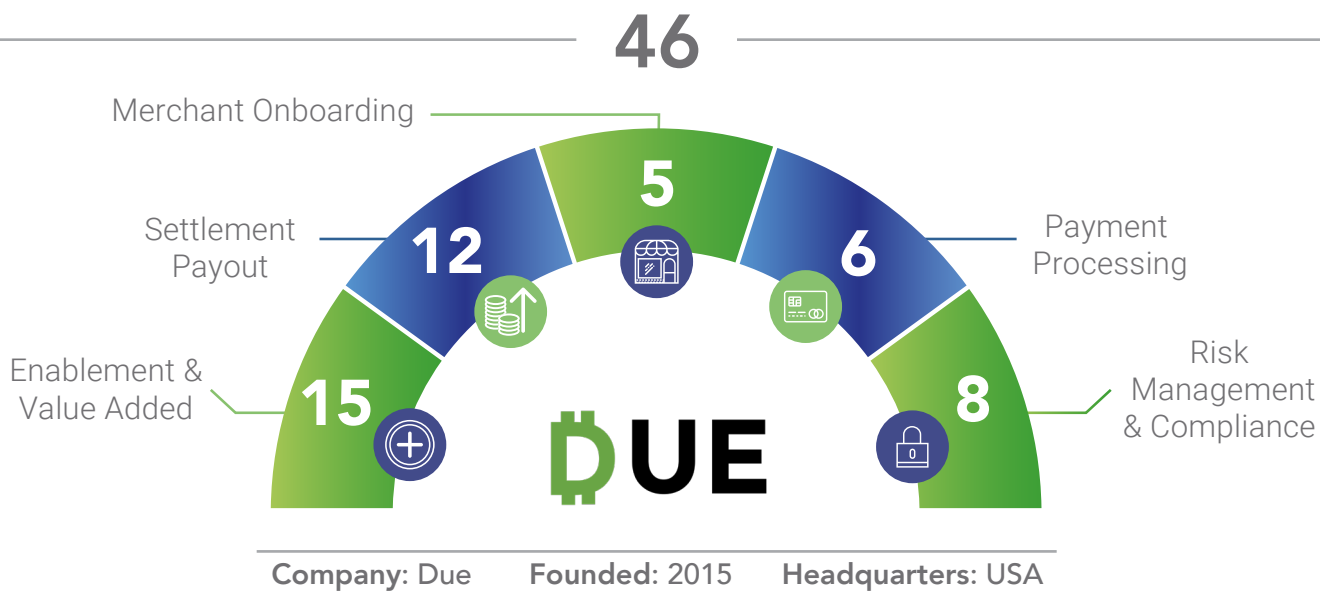
CyberSource, a payment gateway and merchant services provider, focuses on the active management of the payment process, from payment acceptance and order screening through reconciliation and payment security.

55

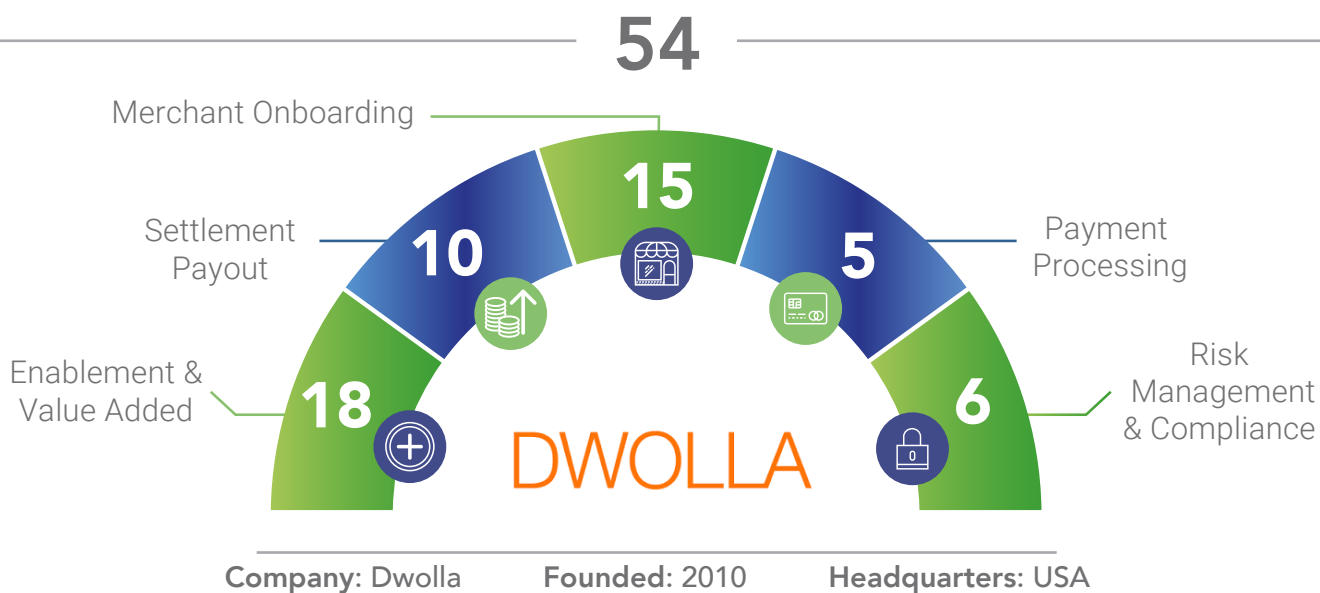


Company: Dream Payments **Founded:** 2014 **Headquarters:** Canada

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.



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.



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

Updated!



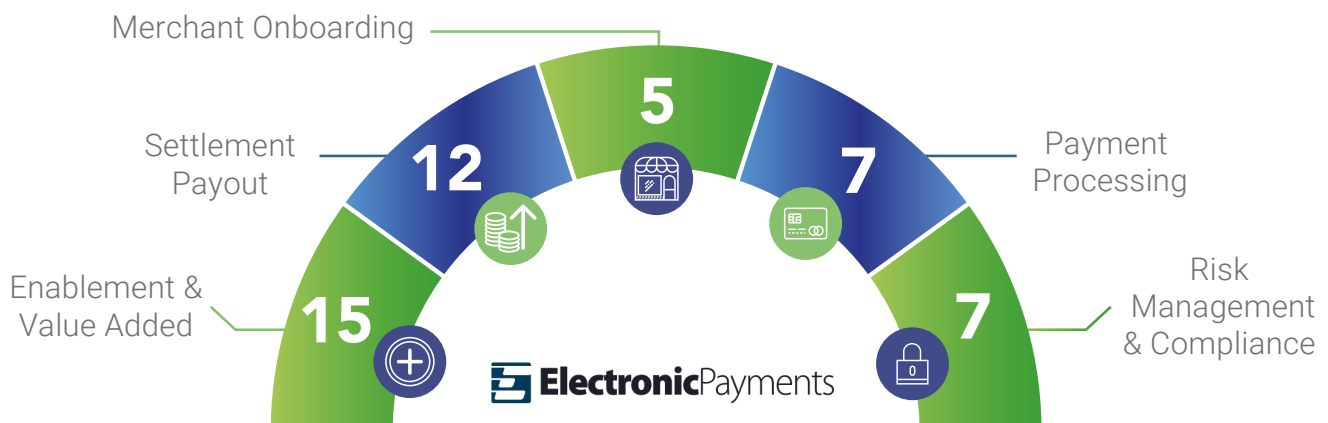
Company: Elavon

Founded: 1991

Headquarters: USA

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

46



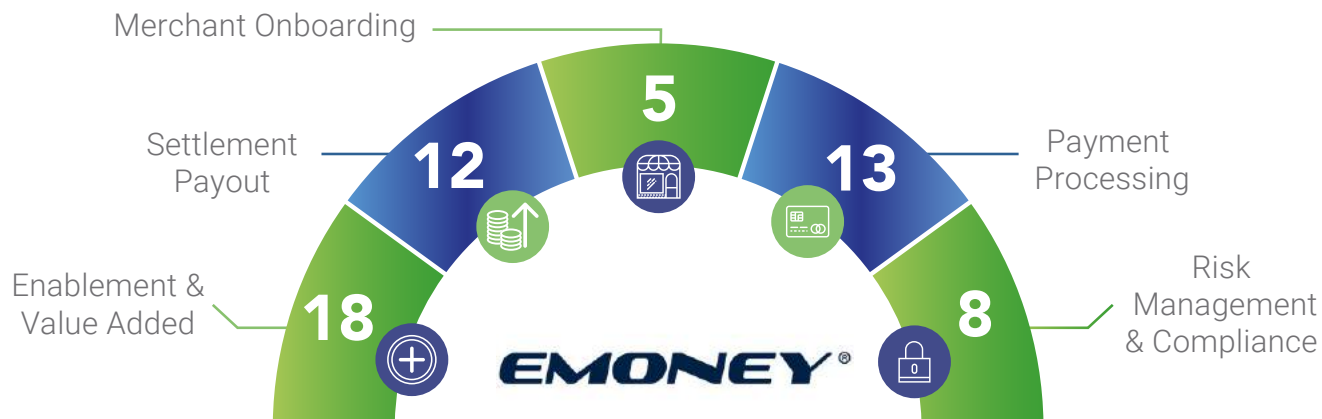
Company: Electronic Payments

Founded: 1998

Headquarters: USA

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

56



Company: eMoney

Founded: Unknown

Headquarters: USA

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

40



Company: EPX

Founded: 1979

Headquarters: USA

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

48



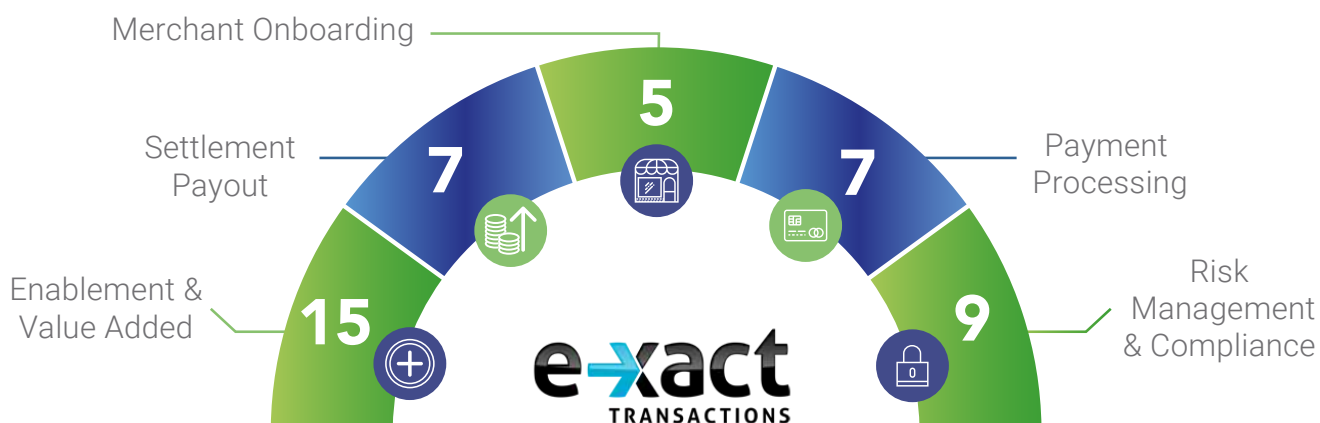
Company: EVO Payments

Founded: Unknown

Headquarters: USA

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

43



Company: E-xact Transactions

Founded: 1998

Headquarters: Canada

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

48

New!



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

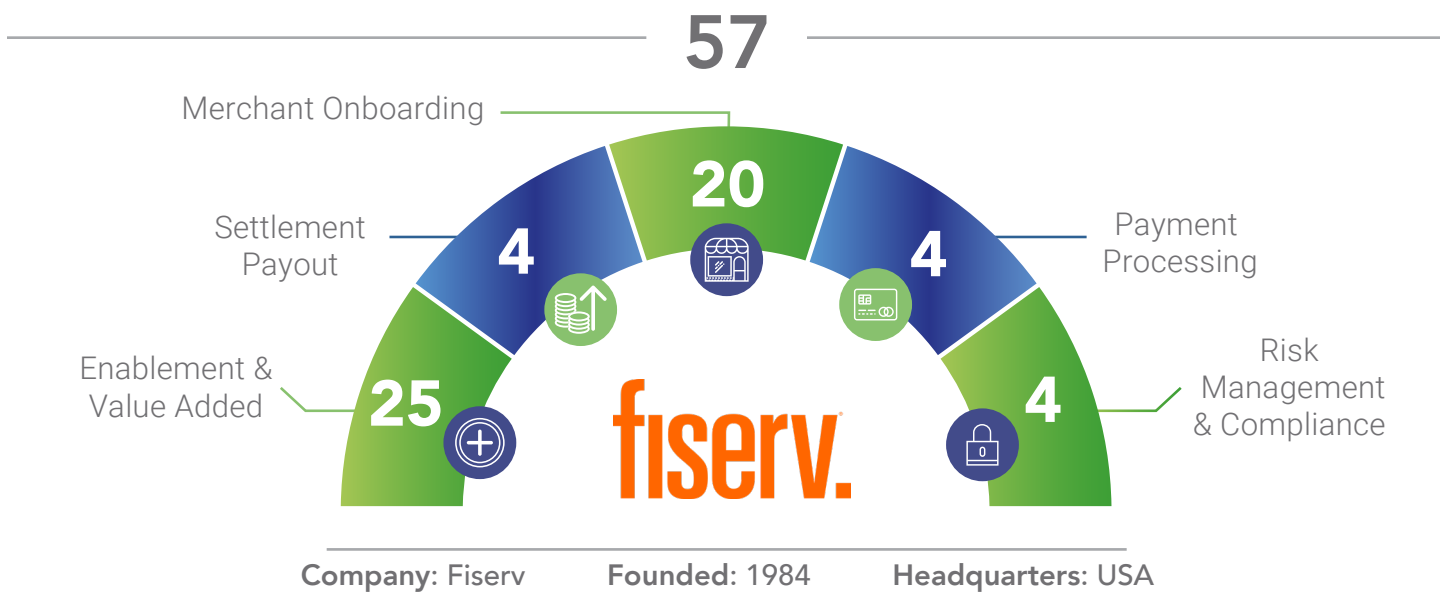


Company: FIS

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.

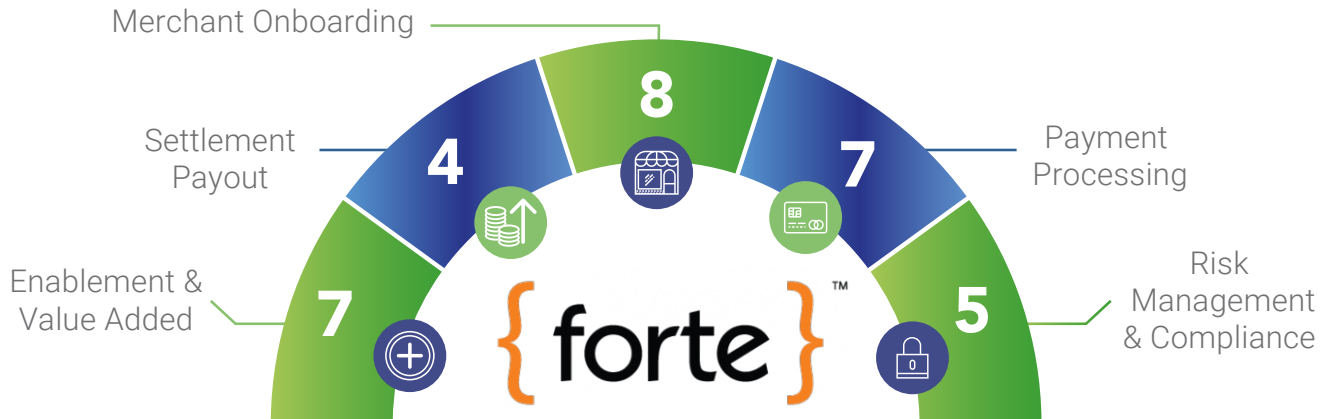


Fiserv offers financial services technology and services. The company's solutions are designed for mobile and online banking, payments, risk management, data analytics and core account processing.



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.

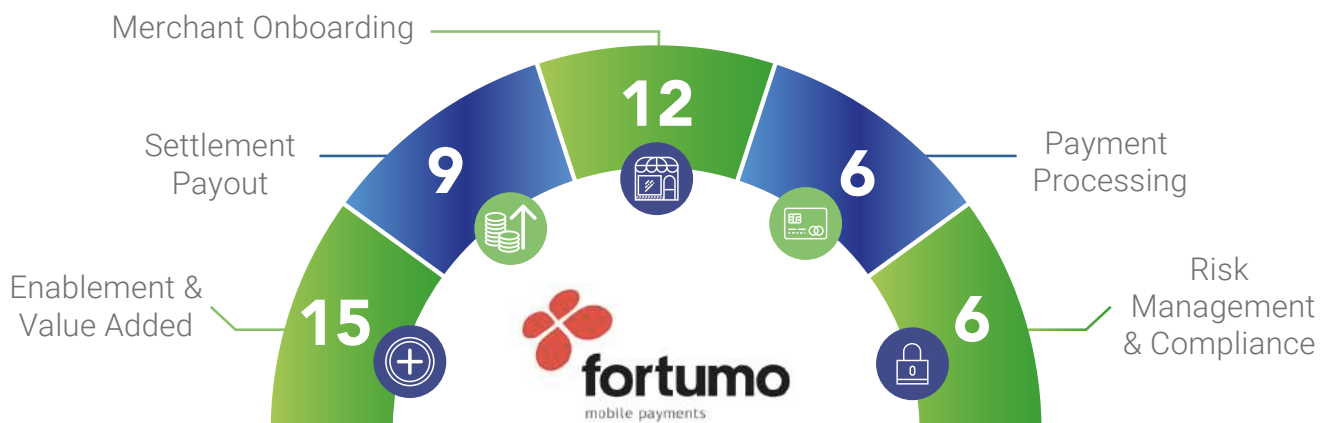
31



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

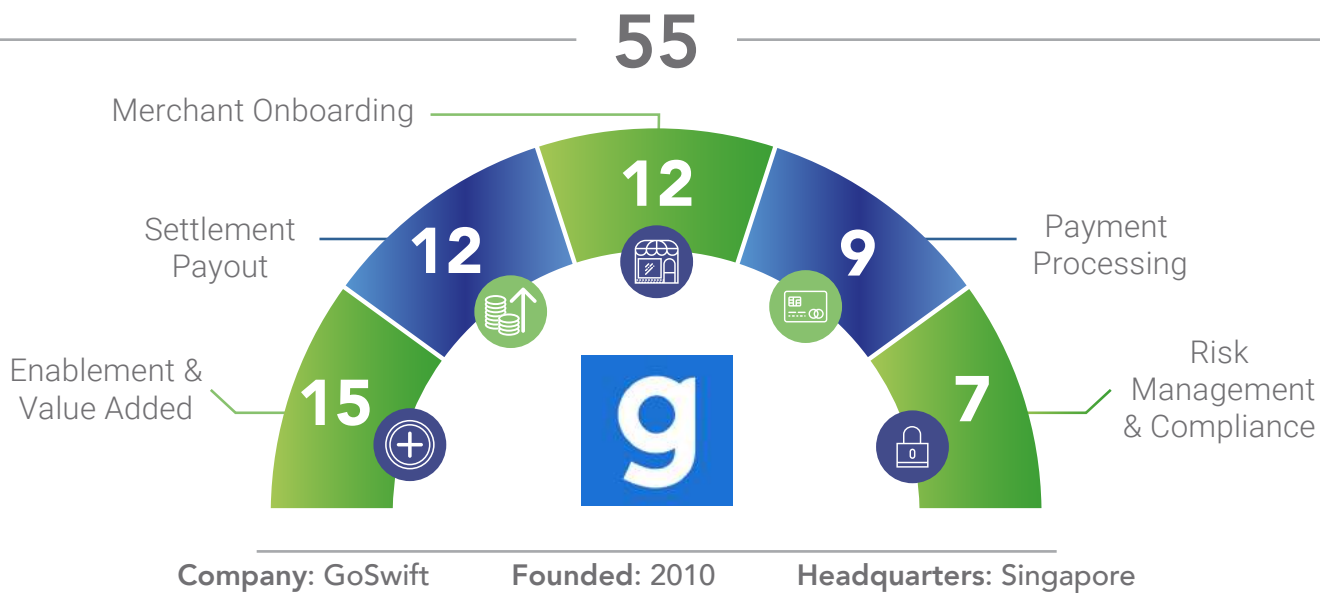


Company: GlobalOnePay

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.



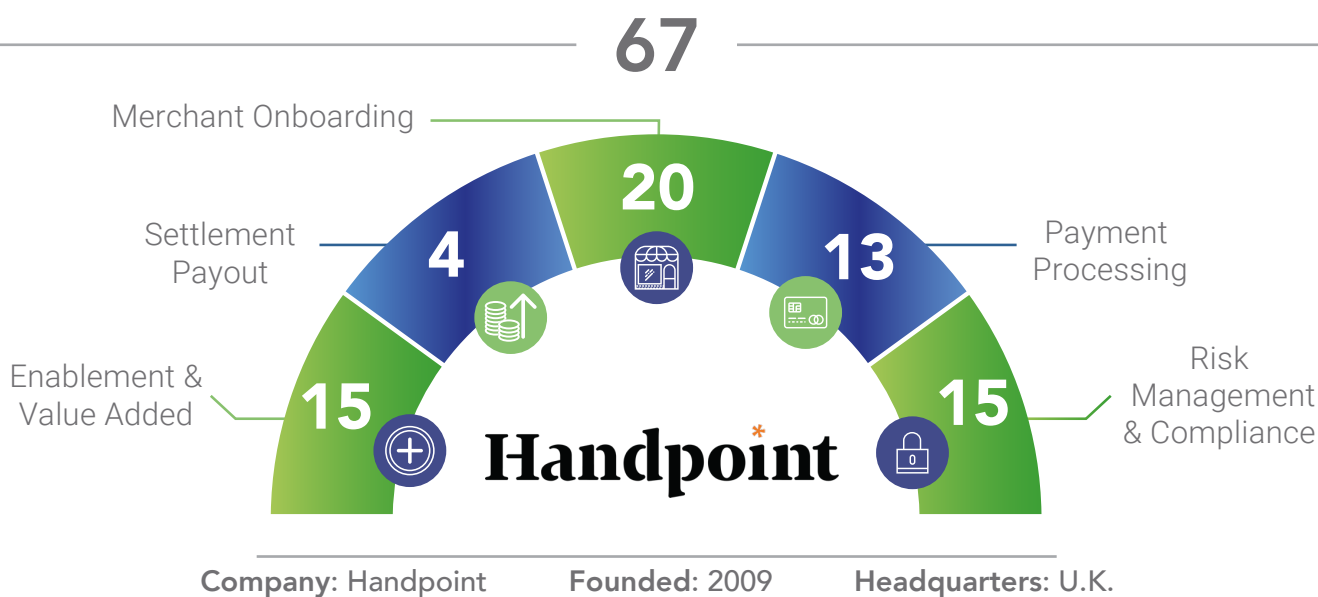
GoSwift International is a global financial solutions provider. It offers integrated white label payment gateways and mobile applications for online, mobile and in-store payments.



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.

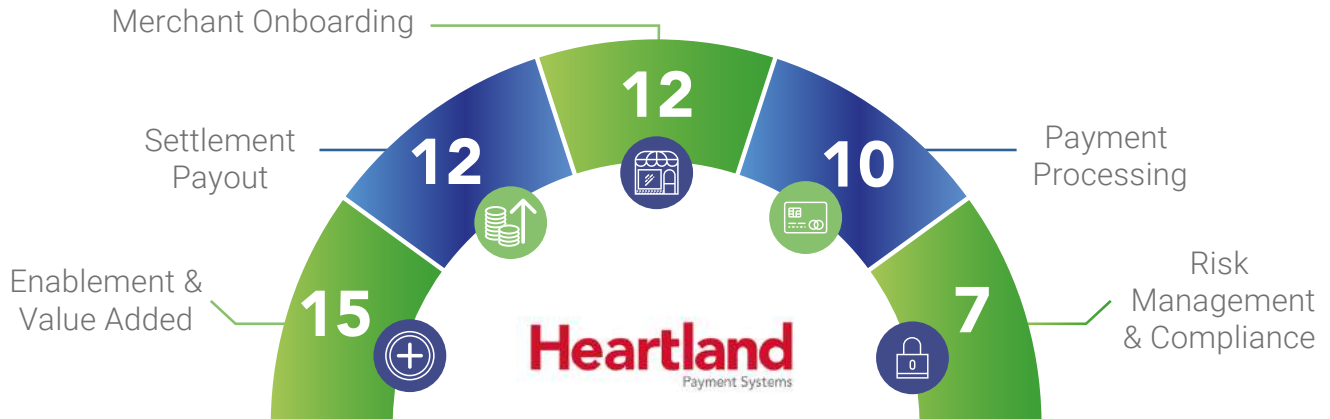


Greater Giving was born out of the desire of shortening benefit auction checkout lines. The company provides support with training classes, videos and resources, and ongoing phone, email and live chat coverage for its clients.



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

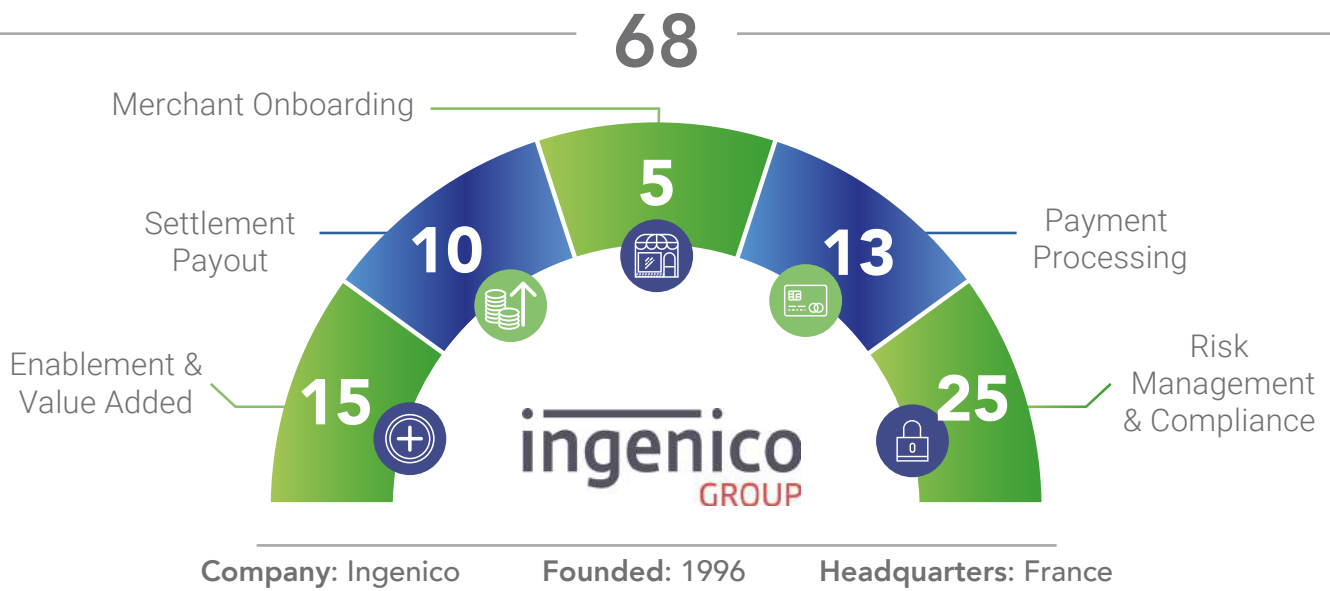
Heartland Payment Systems, Inc., provides a payment processing platform to merchants in the U.S. and Canada. This involves facilitating the exchange of information and funds between merchants and a cardholder's financial institutions, providing electronic payment processing services to merchants, transaction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

54



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

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



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



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

39



Company: iPay88

Founded: 2006

Headquarters: Malaysia

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

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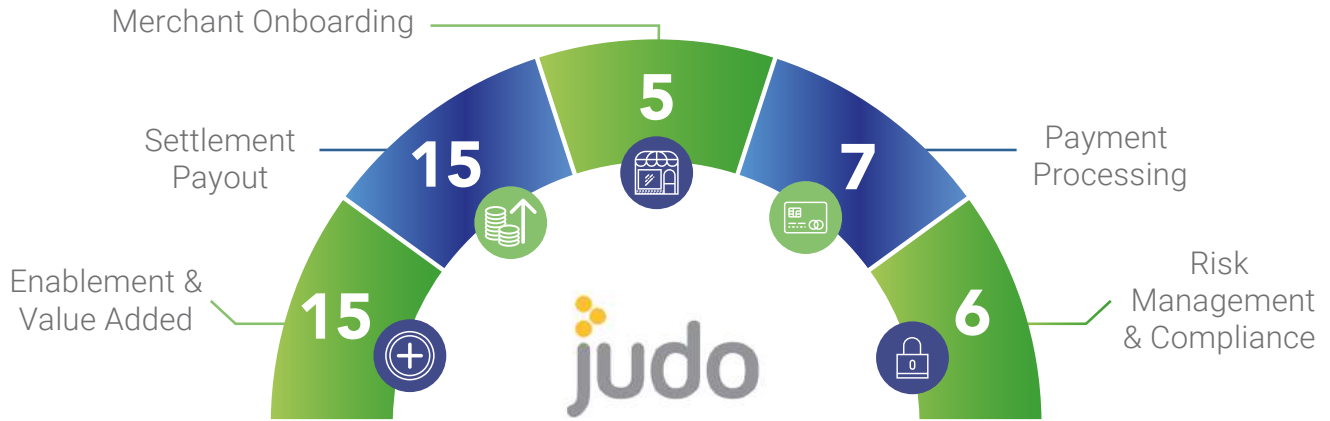
Company: JetPay

Founded: 1999

Headquarters: USA

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

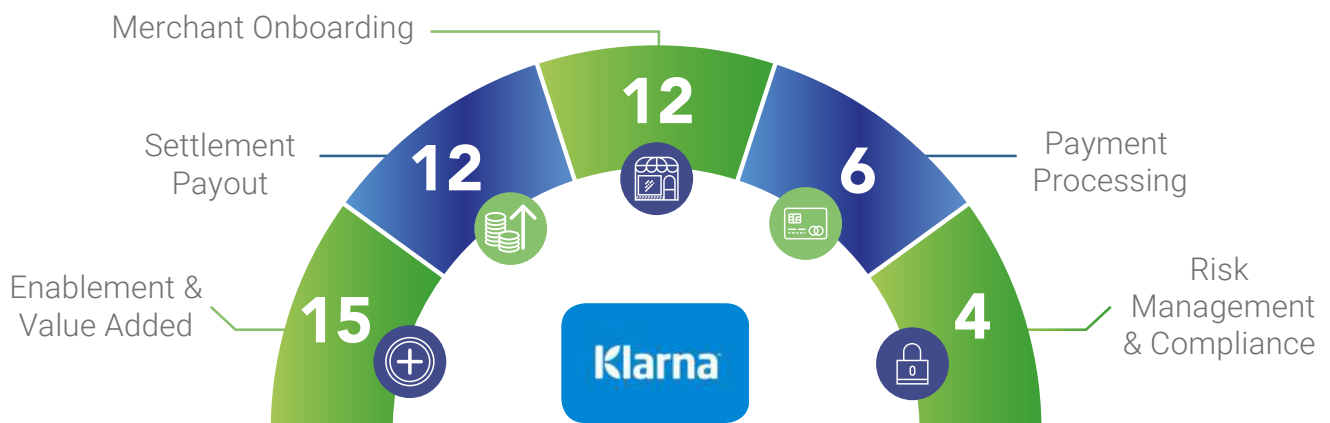
48



Company: Judopay Founded: 2012 Headquarters: UK

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

49



Company: Klarna Founded: 2005 Headquarters: Sweden

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

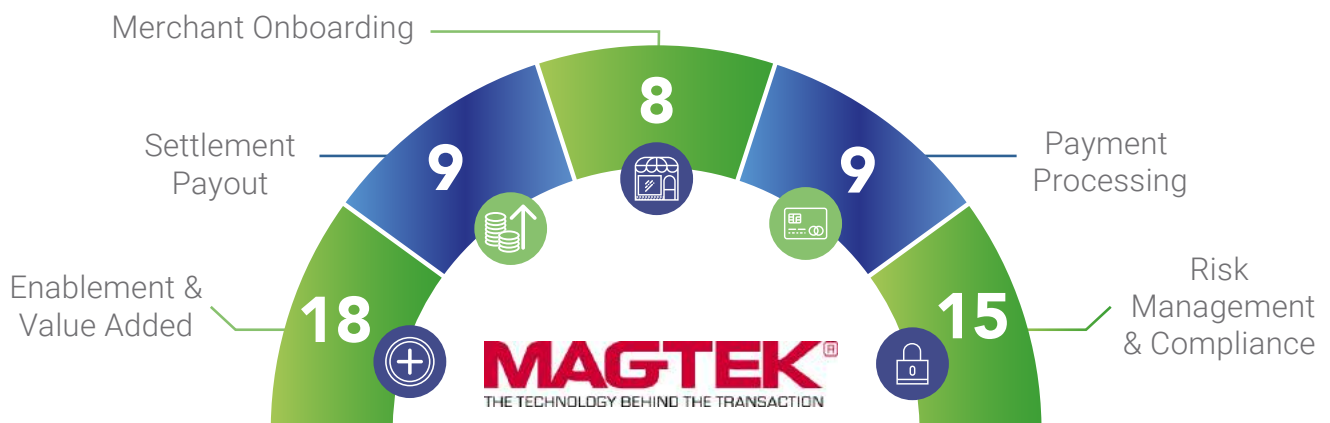
49



Company: MagicPay Founded: 2010 Headquarters: USA

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

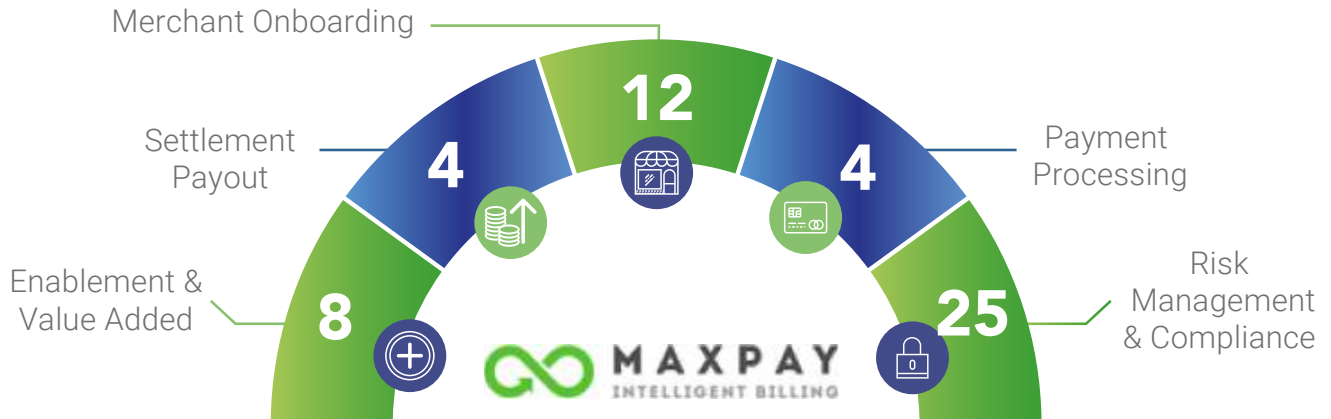
59



Company: MagTek Founded: 1972 Headquarters: USA

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

53



Company: Max Pay

Founded: 2014

Headquarters: Malta

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

65



Company: MangoPay

Founded: 2013

Headquarters: Luxembourg

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

57



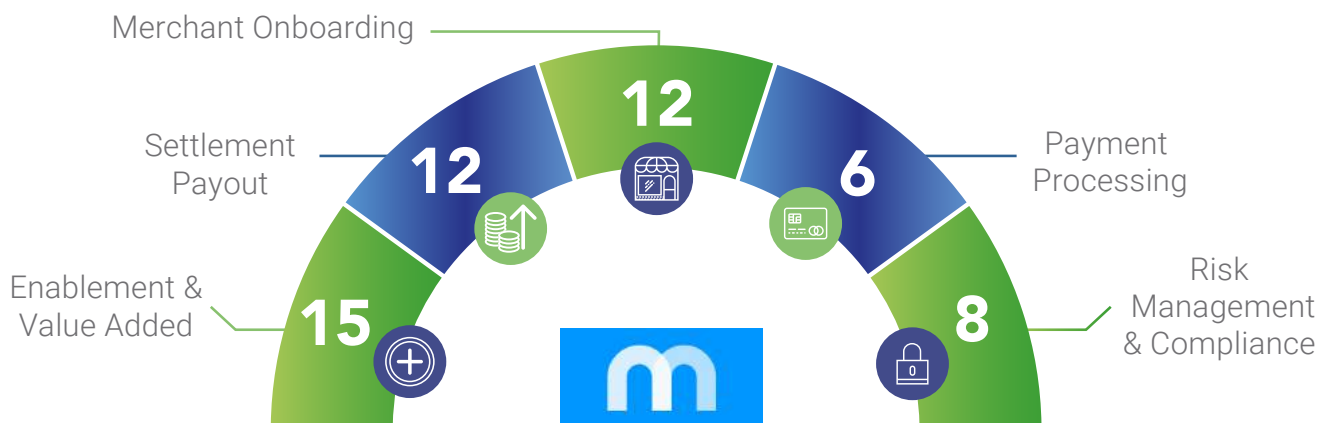
Company: Merchant e-Solutions

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.

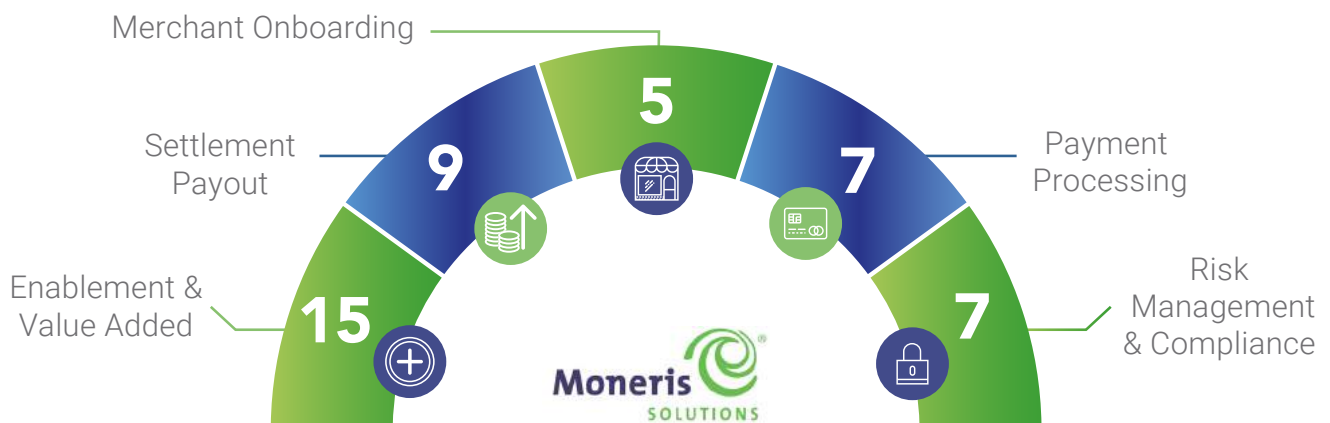
52



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.

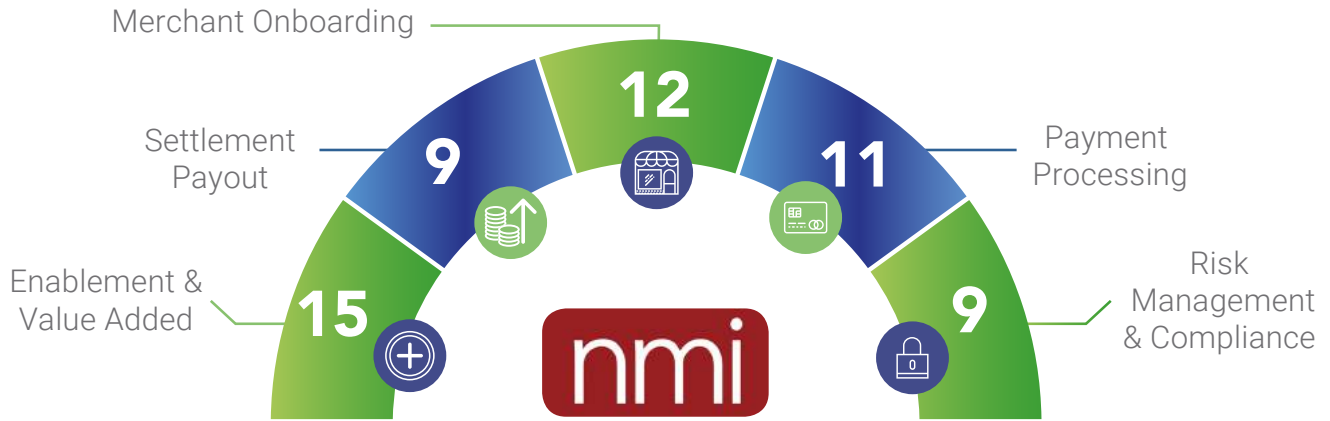
43



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



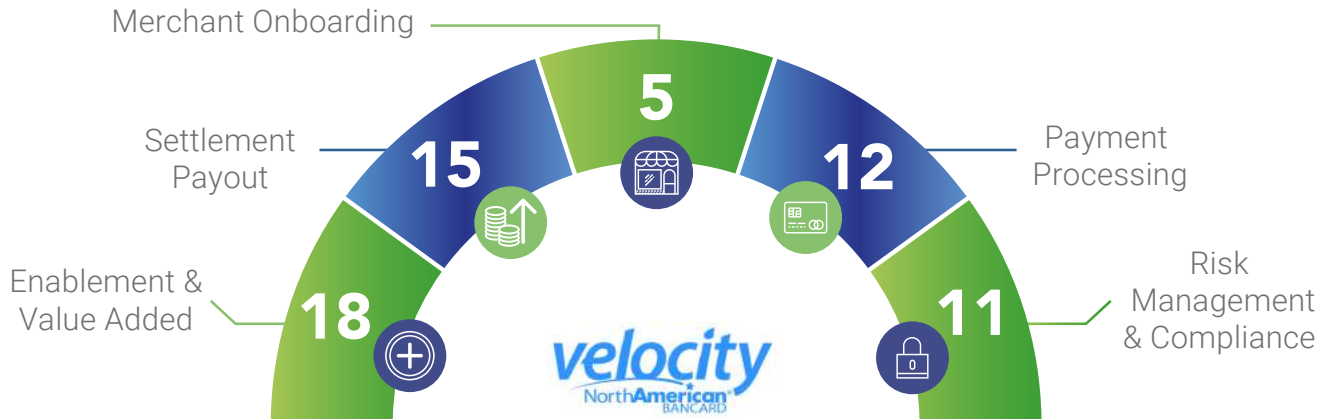
Company: Nochex

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



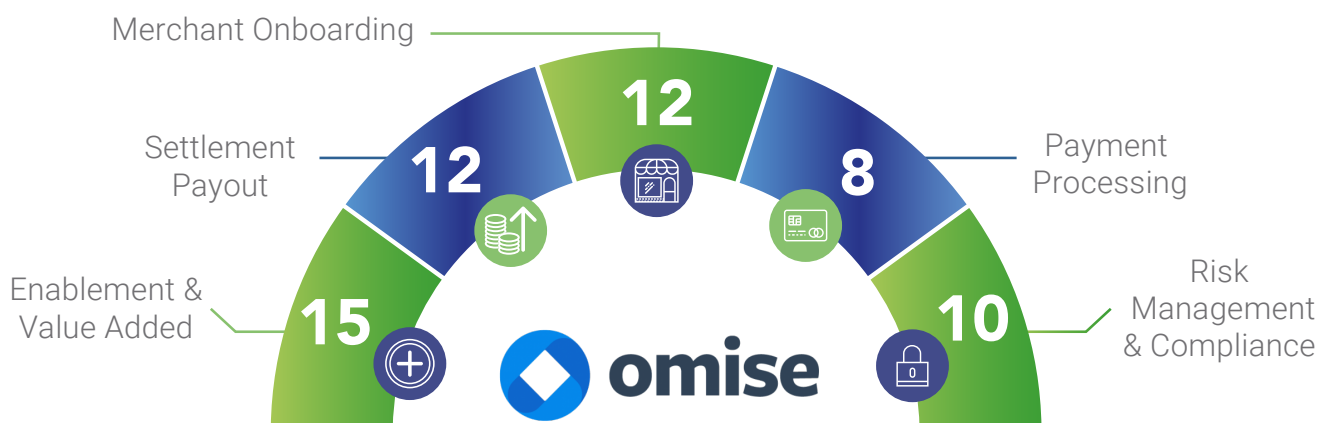
Company: North American Bancard Velocity

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.

41

New!



Company: PatientPay

Founded: 2008

Headquarters: USA

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

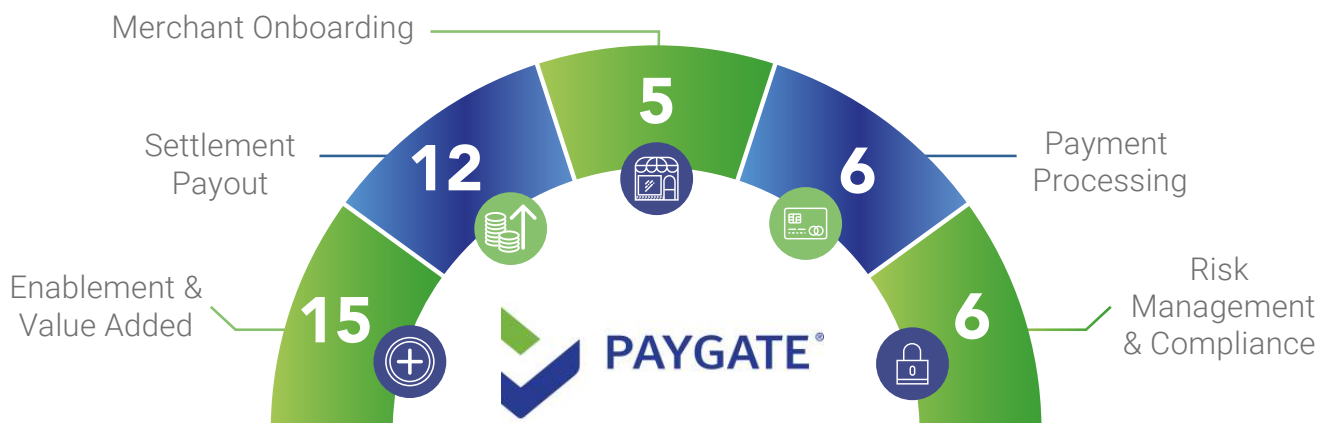
47



Company: Payclix **Founded:** Unknown **Headquarters:** USA

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

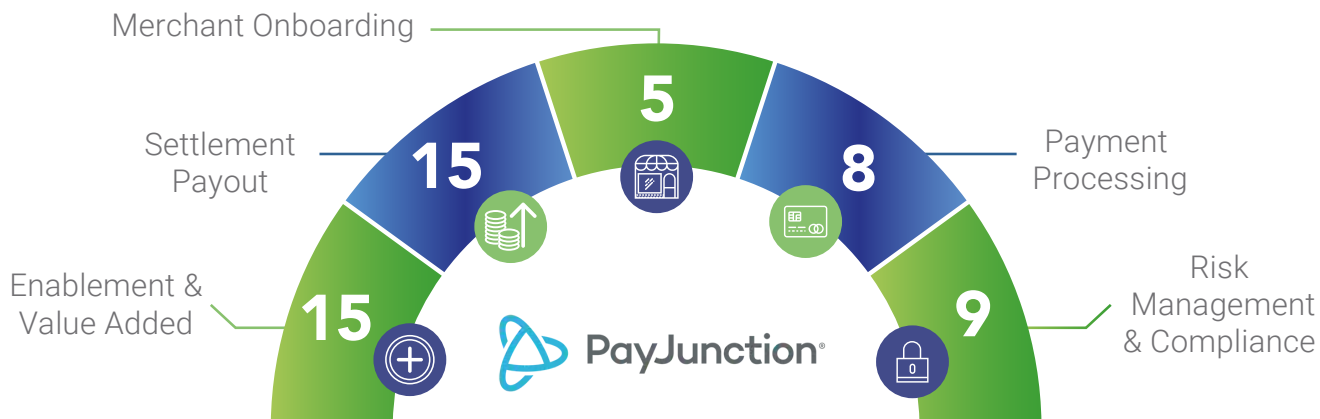
44



Company: PayGate **Founded:** 1999 **Headquarters:** South Africa

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

52



Company: PayJunction

Founded: Unknown

Headquarters: USA

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

52



Company: Payline Data

Founded: 2009

Headquarters: USA

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

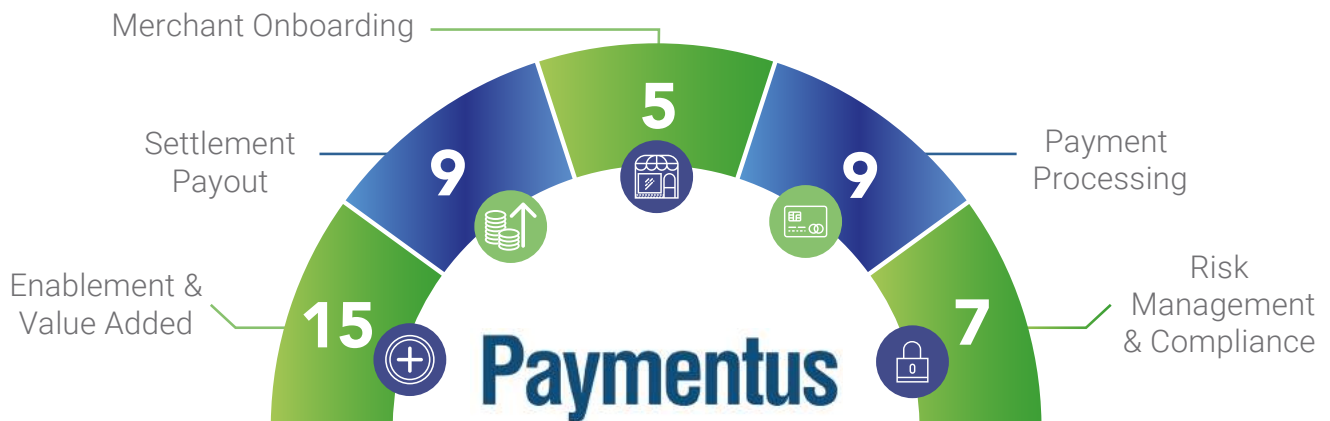
46



Company: Payment Express **Founded:** 1997 **Headquarters:** New Zealand

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

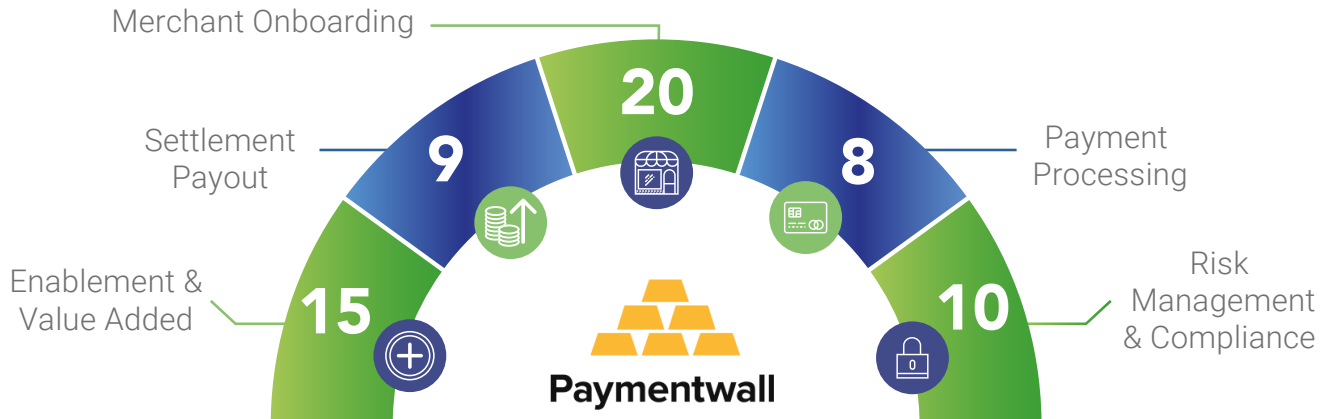
45



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

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

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



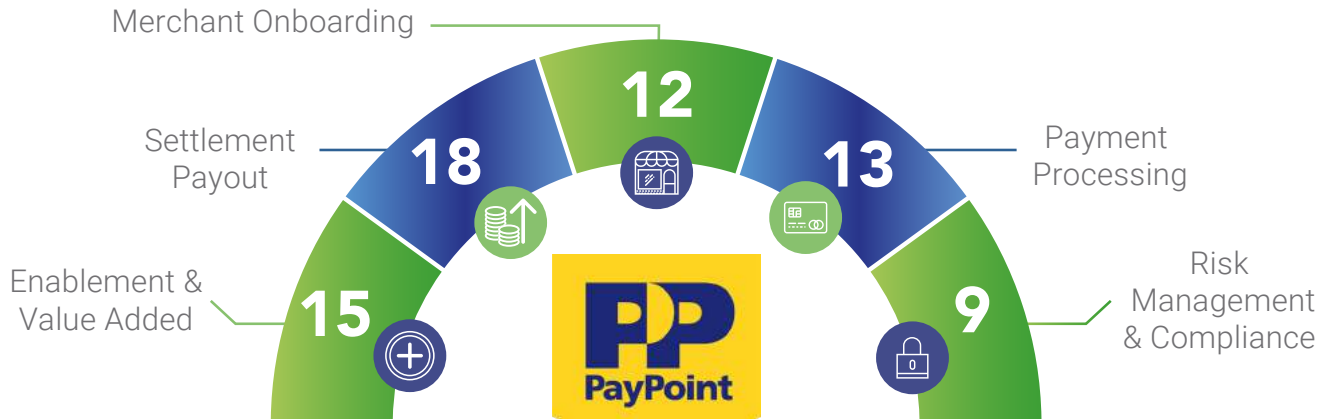
Company: PayPal

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, invoicing 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.

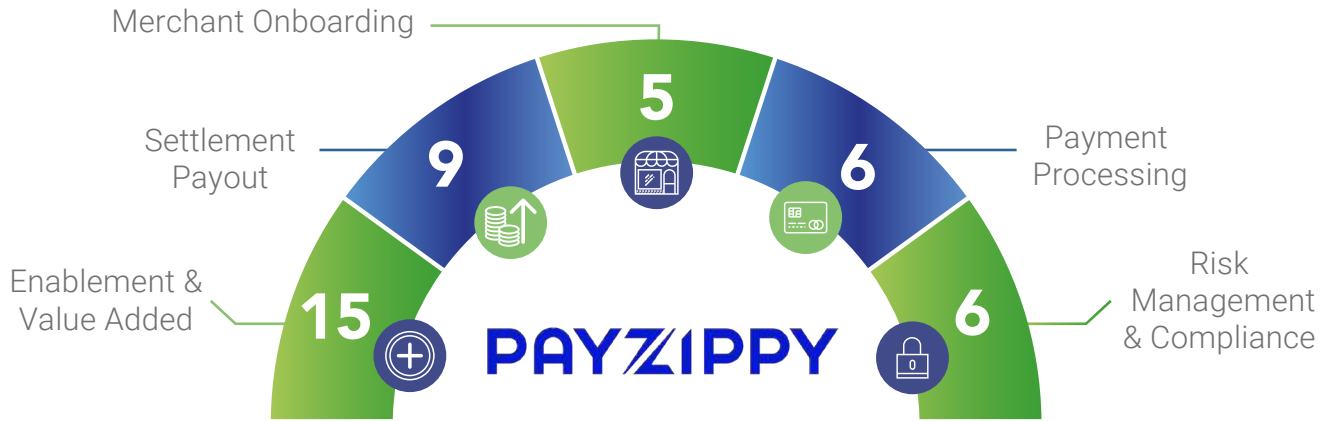
83



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.

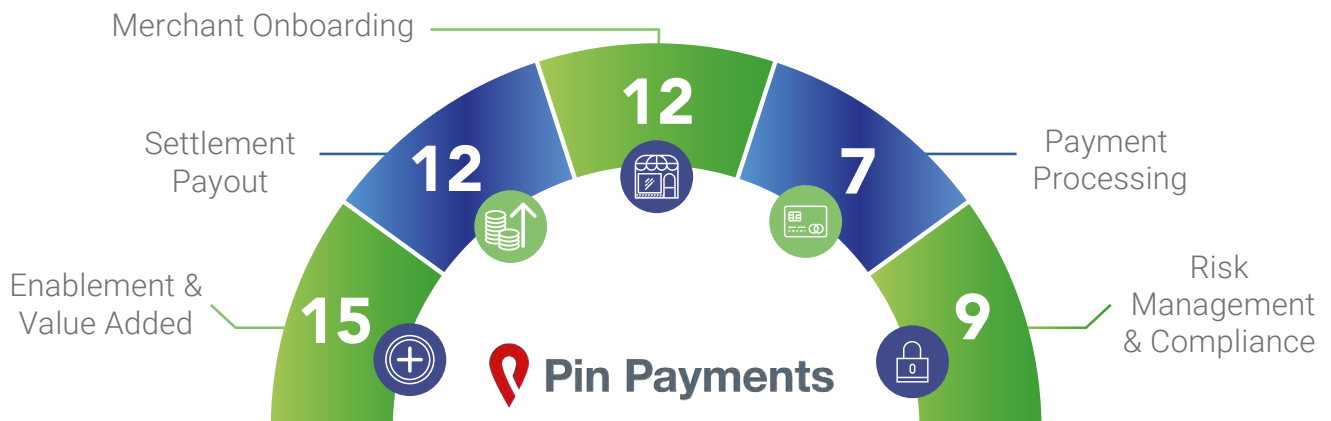
41



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

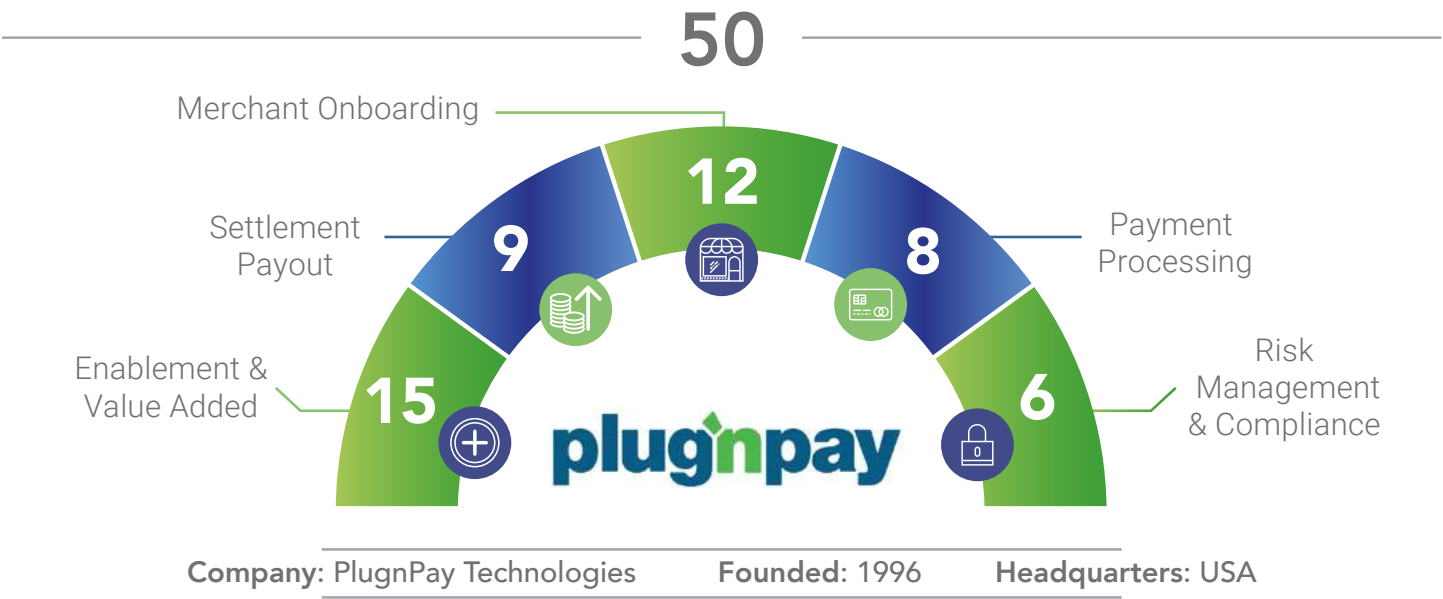
PayZippy is a payment product enabling consumers and merchants to make mobile and online payments. Users save their card details such as card number, expiration date and name to transact quickly with PayZippy.

55

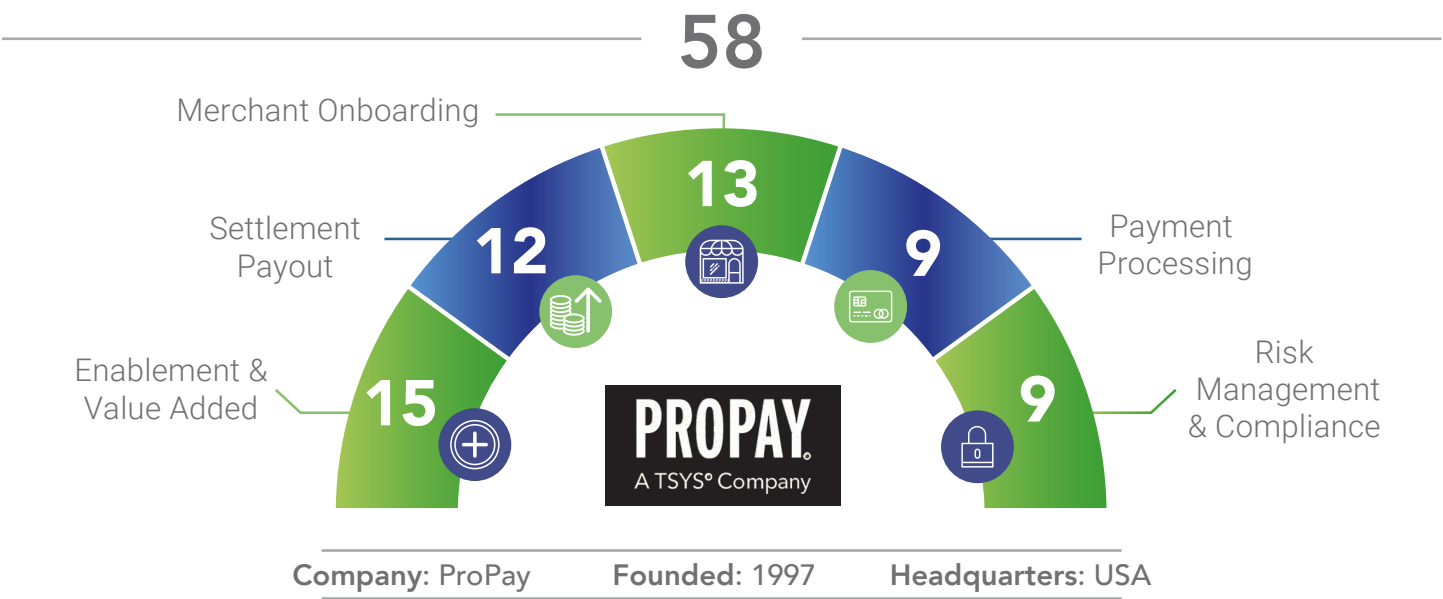


Company: Pin Payments **Founded:** 2011 **Headquarters:** Australia

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



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.

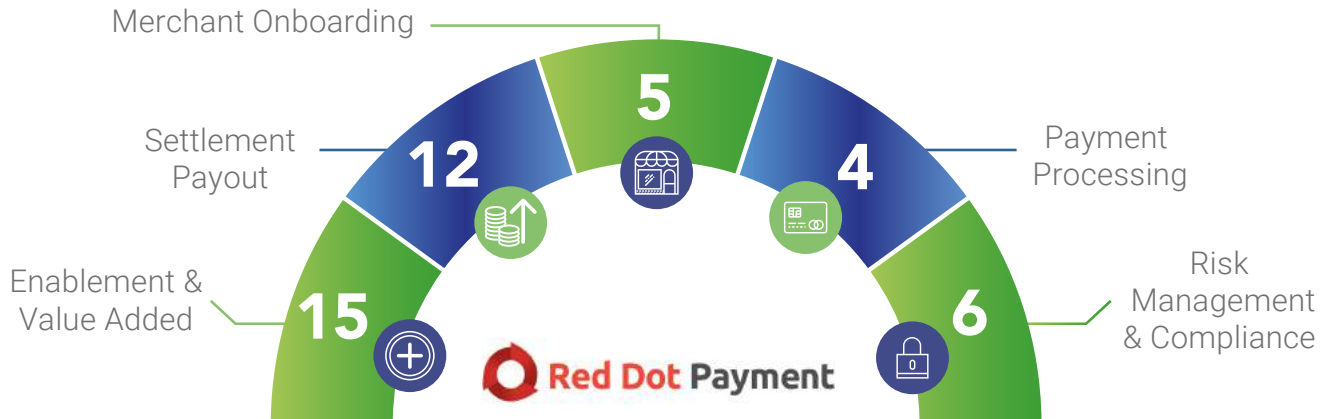


Razorpay provides payment gateway solutions designed to integrate with existing websites and eCommerce stores for India-based businesses and organizations. The platform also offers pricing and payment tools, among others.



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.

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

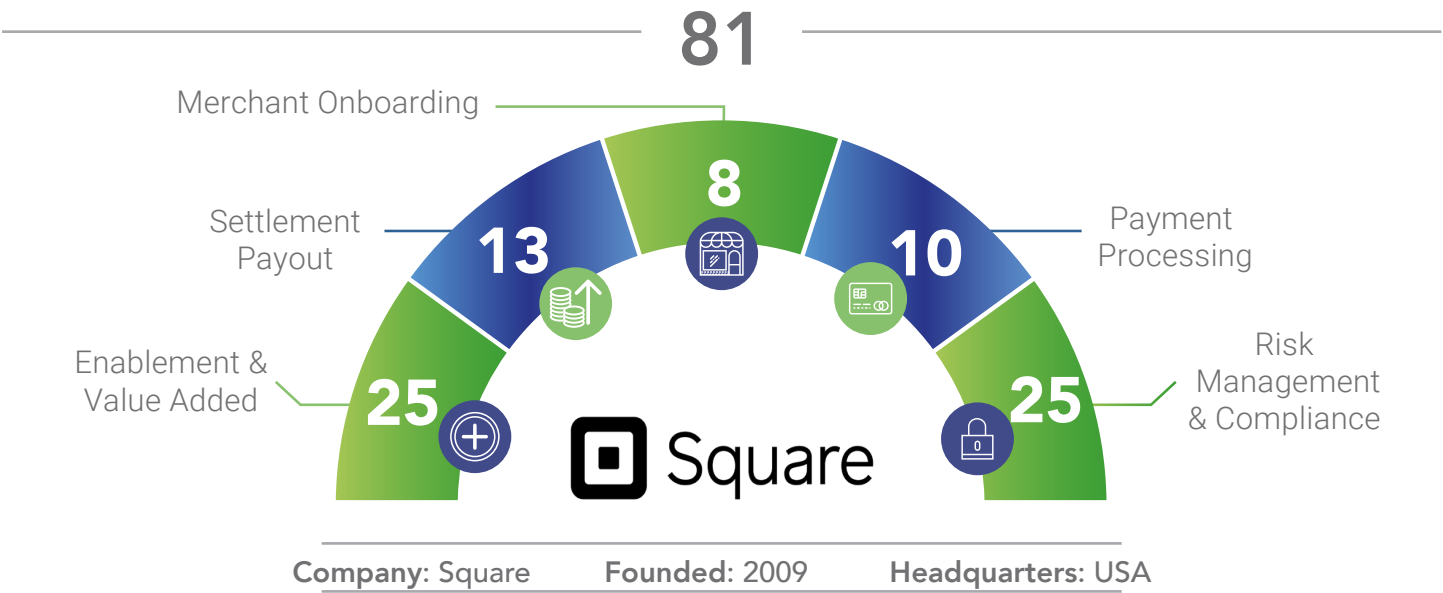
SecurionPay offers mobile and online payment processing platforms designed for use by eCommerce business owners and web developers. The platform offers a cross-device, standalone payment gateway that supports a range of integrations, as well as a selection of payment and security APIs.

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.

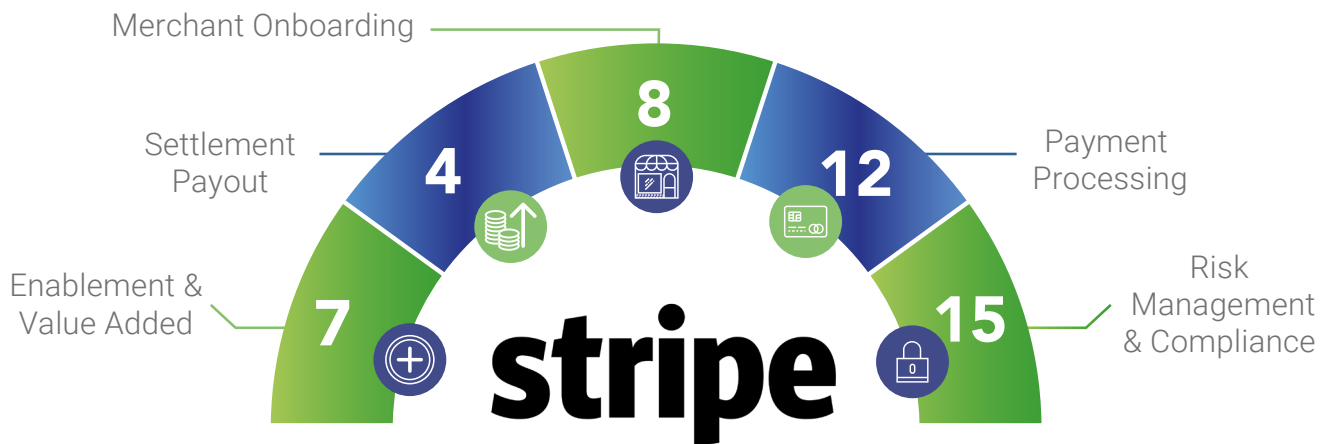


Square provides a payment software and inventory tracking to small businesses. It also offers a crowdfunding feature called Square Cash, which facilitates the reception of money from customers and small enterprises. Additionally, the company offers an inventory service.



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

46



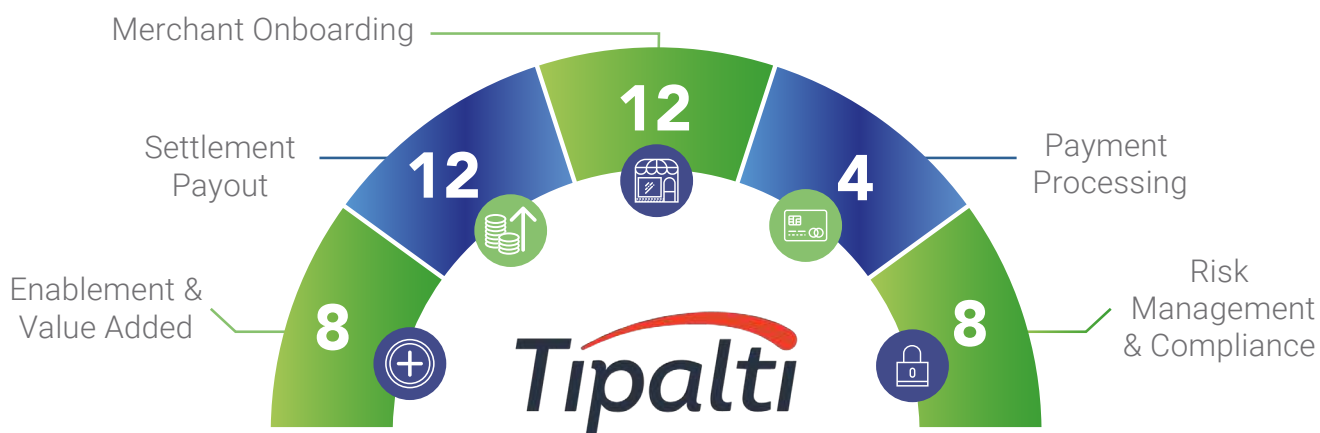
Company: Stripe

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.

44



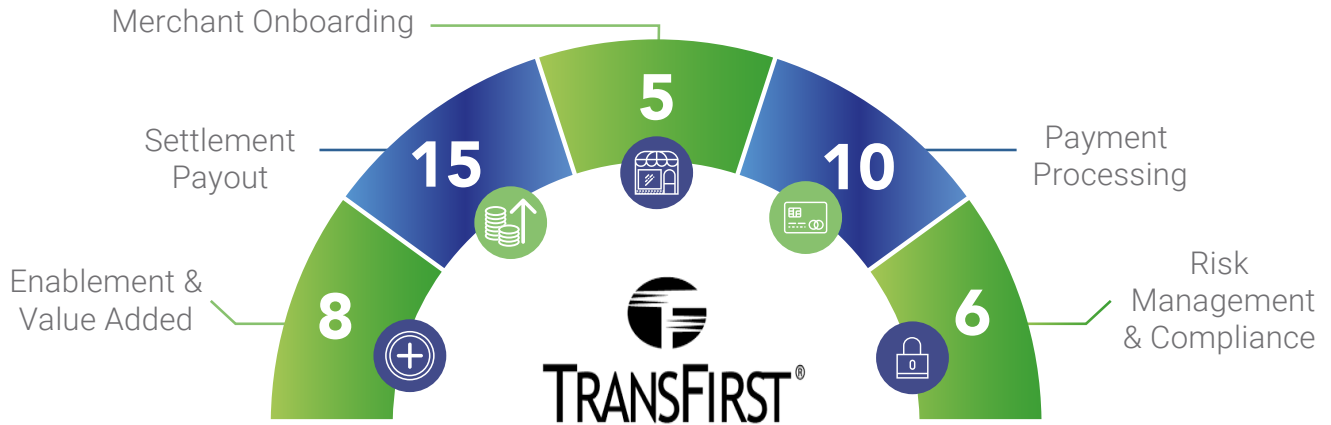
Company: Tipalti

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.

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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