

UNATTENDED RETAIL

TRACKER**

AUGUST 2018

The (Jewelry) Box





How one designer is selling **highpriced jewelry** via a vending machine – p. 6 (Feature Story)



Why vending machines are on the rise in **Vietnam** – p. 11 (News and Trends)



Who's on top in the latest provider rankings – p. 19 (Scorecard)

Unattended Retail Tracker™

Table of Contents

03

What's Inside

An overview of how vending machine operators are working to get ahead of the competition by accepting a wider array of payment methods, and why some companies are turning to unattended retail to better support their mission statements

06

Feature Story

High-end jewelry designer and business owner Marla Aaron on selling her valuable products via a vending machine

11

News and Trends

The latest unattended retail space headlines

16

Methodology | Top 20 Rankings

Best of the bunch

Who's on top and how they got there

18

Watch List

The newest additions to the Tracker Scorecard

19

Scorecard

The results are in

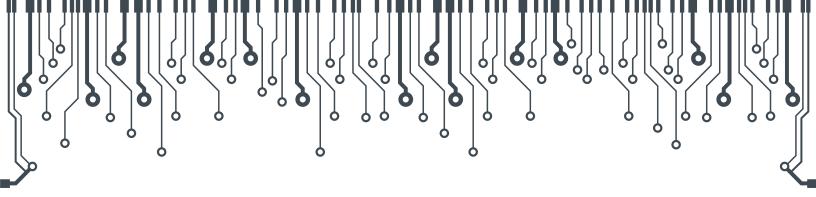
See this edition's top scorers and a provider directory featuring more than 105 players in the space, including four new entries.

87

About

Information on PYMNTS.com

What's Inside



t's a pain point that many consumers can relate to: smoothing out a dollar bill on the edge of a vending machine and inserting it into the bill slot, only to have it spit back out. Vending machine operators will increasingly find their "cash-only" payment requirements to be a revenue flow chokepoint, as few consumers carry cash at all anymore.

U.S. households made an average of 78.6 non-cash payments each month in 2015, according to the Federal Reserve's latest triennial payments <u>study</u> — up from 40.6 non-cash payments in 2000. What's more, it noted in a supplemental <u>report</u> that credit card payments grew 10.2 percent between 2015 and 2016, higher than the 8.1 percent seen from 2012 to 2015. Consumers already expect brick-and-mortar stores to accept cards, and major players like Starbucks are even <u>exploring</u> cryptocurrency acceptance.

Against this backdrop, vending machine operators may have a difficult time accepting just coins and bills, so some are enabling more ways to pay. For one U.S.-based frozen yogurt vending kiosk, that means accepting everything from cash and gift

<u>cards</u> to <u>mobile wallet</u> payments and, in the near future, cryptocurrency.

Vending machine retailers are embracing additional ways to pay elsewhere in the world, too — particularly as more consumers go digital. In Vietnam, for example, the introduction of noncash payment acceptance is spurring huge vending machine growth, with the number of units expected to double next year. A similar effort in China is enabling biometric-based payments charged to Alipay accounts.

Around the unattended retail space

Vending machines' growing noncash payment acceptance may enable more retailers to take advantage of the technology. Merchants often turn to unattended kiosks, vending machines and other options to reduce operating costs and increase transaction speeds, but those are far from the only inspirations driving self-service uptake.

India's Delhi Metro is turning to unattended retail after receiving a flood of complaints about its allegedly untrustworthy operators. Many metro riders have <u>reported</u> being cheated by corrupt ticket sellers, forcing the company to utilize machines in

hopes that automatic ticket vending will bring more reliable service.

For others in the space, being served by a vending machine comes with a side of entertainment. Frozen yogurt company Reis & Irvy's is dispensing treats with the help of a robotic arm, but the desserts are only one piece of the offering. The robot-based vending method is a major selling point on which the company is relying to attract more attention, hoping it will better engage customers and encourage social media sharing.

Meanwhile, a grocery store in Glasgow, Scotland, is turning to a vending machine to advance its mission to minimize plastic waste. It's <u>abandoning</u> plastic milk cartons and replacing them with milk dispensed from a machine into customers' reusable bottles.

Vending luxury goods

For jewelry designer <u>Marla Aaron</u>, selling luxury items through a vending machine is her way of

building engagement and standing out in a crowded market. Her New York City-based machine's most popular item retails for \$644 — though the selection's prices run as high as nearly \$1,600 — and Aaron told PYMNTS she's found customers are interested to get their luxury with a dash of fun.

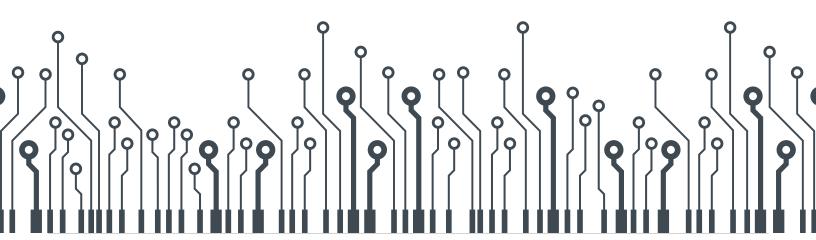
"I look at the vending machine as principally an exceptional vehicle for branding and storytelling," she said.

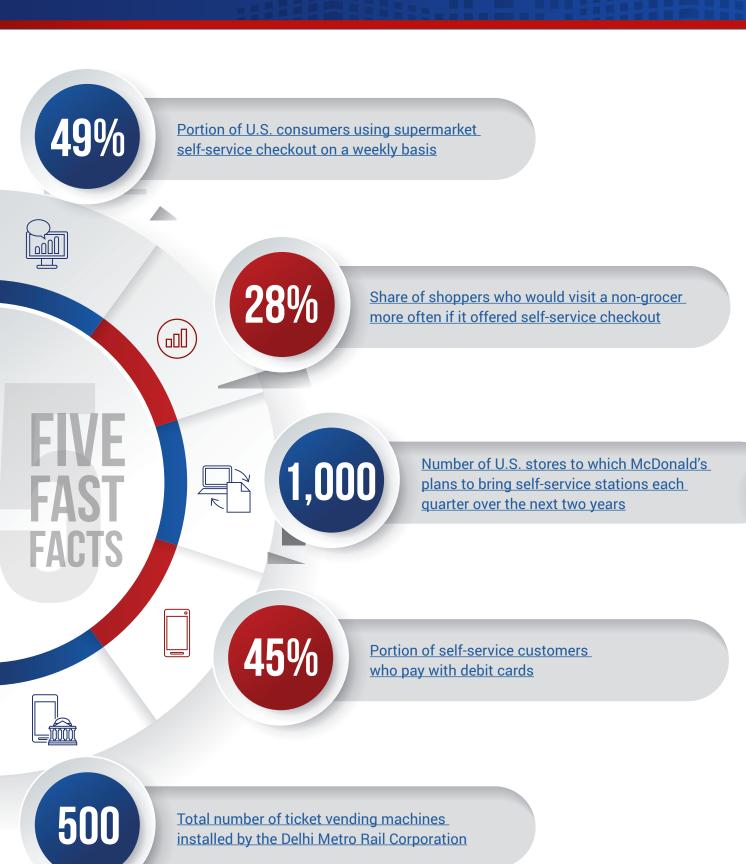
In this month's feature story (p. 6), Aaron explains what it took to get a jewelry vending machine off the ground and how she keeps customers coming back.

Inside the August Tracker

The August Unattended Retail Tracker[™] includes four new additions to the provider directory: En Punto, Pyramid Consulting, Reis & Irvy's and Smart Retail.











An office worker likely finds it easy to rationalize putting \$1.50 in coins into a vending machine in exchange for a Hershey's candy bar. While that price pales compared to those of high-end jewelry items typically sold in New York City, a vending machine has become a key part of one jewelry seller's strategy.

Marla Aaron, a jewelry designer with a company of the same name, has been selling her high-end products in a vending machine for nearly a year. Currently housed in a New York City park, it offers customers a range of items priced from \$160 to \$1,600.

The machine's value goes beyond merely dispensing products. It's not just a new way to make Aaron's jewelry available, but also a way to provide a more exciting purchasing experience.

"I look at the vending machine as principally an exceptional vehicle for branding and storytelling," she said. "[It's] maybe the best thing we've ever done."

Aaron launched her venture in 2017 in the Brooklyn Museum, before moving the machine to a park outside the William Vale Hotel in Williamsburg this year. In a recent interview with PYMNTS, she explained what it takes to sell high-end jewelry in an unattended retail manner — and who's buying it.

The jewelry box experience

Inspired by a trip to Japan and the plethora of unattended retail examples on its streets, Aaron sought to bring the same experience to New York with her own vending machine. Doing so meant she'd be able to introduce a physical retail presence in the city, while providing an advantage over the prohibitively expensive rent prices that had previously kept her from opening a staffed storefront.

The Marla Aaron vending machine became the first, and thus far only, physical retail location under Aaron's control, with the rest of her sales made online or sold wholesale to approximately 40 brickand-mortar shops worldwide.

Crafting the right experience was a critical element in launching the venture. She wanted to use the unusual purchasing process to infuse a spirit of fun while also retaining a sense of luxury. As such, the machine dispenses each item in way to offer an elegant feel: in a specially designed suede pouch inside a linen-cardboard box, topped with a ribbon. There is also a touchscreen display with a video to help guide customers through the purchasing process.

While some newcomers do stumble across the machine and discover the brand that way, most purchases aren't made by someone randomly strolling in the park. For the most part, Aaron said, vending customers are often well aware of the Marla Aaron brand from her Instagram or online store and are searching out the new experience.

"These are our customers who are seeking out the vending machine, and then posting pictures of themselves buying things from our vending machine on Instagram," she said. "What I'm seeing right now is it's a fun way for existing customers to engage ... in a physical way."

The current selection of items ranges from a \$165 necklace featuring a sterling silver Babylock — a small version of Aaron's distinctive carabineer-style pendants — hung on a silver chain, to a \$1,588 piece that includes a 14-karat gold lock with twisted rope texture, strung on a silver chain. The \$165 accessory was the hottest item when the vending machine was housed in the museum, but Aaron has since noticed an uptick in average sales on her online store. She

UNDER THE HOOD

Marla Aaron, jewelry designer and business owner, on designing her vending machine offering to create the right brand atmosphere

"We want consumers to stumble upon it. We want it to feel like a discovery. We've approached it with some humor and with a sense of fun. We think buying fine jewelry should be fun. It shouldn't be this very serious thing.

That said, when you receive your product and stick your hand in and pull out your box, the packaging is the finest packaging you could possibly buy for fine jewelry. It's made in Italy for us. The pouch is suede. The box is a linencardboard. The ribbon is beautiful and imprinted with our lock. We've offered a sense of fun, while keeping in mind the basic tenants of what [the experience of] buying fine jewelry should feel like."

responded by stocking additional higher-priced items when she moved the vending machine to its current location, and the \$644 golden Babylock on gold chains have taken the title of top seller.

Payments and security

Of course, \$644 can't be paid with pocket change, and the machines currently only accept credit card payment, though Aaron and her team are exploring Apple Pay acceptance in the future.

While credit cards do introduce the risk of getting hit by a high-value chargeback, such an issue has not yet occurred. Thus far, there have been no attempts to break into the machine, she added, and no issues with criminals camping out to rob customers of their luxury purchases. There are integrated security measures, though — a camera staff can view remotely from their smartphones, as well as the park's own cameras — and Aaron has acknowledged that the venture requires relying on a level of faith.

"Of course, there are some bad actors, but they're extremely few and far between," she said. "You don't want to ruin a good idea — like a vending machine of fine jewelry out in public — because of the potential for bad actors, when the majority, in my belief, are good actors."

The business does support refunds, returns and exchanges if a person is not satisfied with his or her vended item — the customer must simply email the company and mail the item back.

Location, location

The vending machine has received regular traffic in its current location, but getting it set up was a struggle. Aaron envisioned it as an attraction that would be in demand, but quickly found that others did not share the perspective. Instead, they viewed her proposal with the same lens as an operation seeking to rent retail space in an airport.

"It was actually very difficult for New York real estate people to wrap their minds around how to charge someone for a vending machine," she said. "Instead of looking at it like an amenity, people were looking



at it like, 'How can I charge you?"

The museum, the machine's first location, considered it an exciting holiday attraction. The kiosk has since settled at the park, but that may not be the end of the road. Aaron plans to add additional machines in more locations, hinting that big changes are coming to both the offerings and approach, although she couldn't reveal the full picture.

"This is really taking the form of an incubator for some fun ideas we have that we'd like to implement," she said.

While candy may still be the vending machine king, luxury goods have begun joining the ranks and appear to be settling in to stay — and Aaron's efforts will continue to see if unattended retail can give jewelry products a new way to shine.





News and Trends







Friction-free food

Taipei 101 brings bento boxes to vending

A new meal option is coming to what was once the world's <u>tallest</u> skyscraper in the form of a bento box vending machine. Taiwan's Taipei 101 has introduced five of the machines, four dispensing hot meals and one selling cold. The food is <u>prepared</u> daily at well-known restaurants, and the machines are capable of feeding each of the building's 10,000-plus workers every day.

Meals are available between 7:30 a.m. and 6 p.m., with the offerings being changed for breakfast, lunch and afternoon tea. Breakfast isn't exactly the Western standard, however, with hamburgers offered from 7:30 a.m. to 10 a.m. Bento boxes are available between 11:30 a.m. and 2 p.m. and cakes from 2 p.m. to 6 p.m. Customers must use electronic payments like LINE Pay and EasyCard, as cash is not accepted.

McDonald's scales up kiosks

Taipei 101 isn't the only company searching out unattended ways to serve burgers, though. Fast food giant McDonald's has also been pushing its kiosk strategy, reportedly planning to add self-service stations to 1,000 more U.S. stores each quarter for the next eight to nine quarters. CEO Steve Easterbook said the initiative will give customers more options for how they pay and receive service. This could be a potentially impactful move for McDonald's revenues, as a recent study found customers spent 30 percent more on average when placing orders at self-service kiosks.

Self-service is a grocery trend

Customers don't always want to eat on the go, however, and grocers have been paying attention to how unattended retail can help them get their food faster. Supermarket chain Kroger has been expanding access to its "Scan, Bag, Go" service, enabling shoppers to select items on their smartphones as they shop in the aisles, then scan said phones at a self-checkout station to pay. Additionally, Michigan-based grocery chain Meijer is readying for the Chicago <u>launch</u> of its own self-scanning mobile app after testing the service in several Michigan locations.

These grocers seem to be in good company, too, according to a new PYMNTS <u>report</u>. Nearly 71 percent of U.S. consumers have tried self-service retail at a supermarket, and 49 percent report using it on a weekly basis.

Locavore lets fresh milk flow

Other supermarkets are turning to automatic self-service to reduce waste. Glasgow-based grocer Locavore recently introduced a fresh milk vending machine, enabling customers to refill glass bottles with unhomogenized milk from local farms rather than sell it in plastic cartons. It previously received funding from Zero Waste Scotland to help fuel waste reduction measures, and the vending machine is expected to reduce plastic consumption by more than 100 containers per day.

Locavore has also announced plans to use entirely recyclable packaging by 2025.

Travel and toys

Delhi Metro counters corruption with vending machines

Others in the space are more interested in vending machines' potential to ensure fairness. That's the case for the Delhi Metro Rail Corporation, after complaints of corrupt staff cheating customers or



refusing to return change prompted it to <u>introduce</u> automatic machines for ticket vending and recharging Metro cards.

"The Delhi Metro has been removing human intervention wherever possible for better customer service and to remove any kind of foul play," a spokeswoman said in a news release.

So far, 500 machines have been installed at roughly 120 stations. The machines function in both Hindi and English and allow users to pay with debit or credit cards. The company claims the machines will provide faster vending service than human staff, and that it has plans to begin bringing unattended technology to some of its trains.

Indian Railways offer onboard food vending

Delhi Metro is just one Indian rail operation exploring such machines, though. Indian Railways is taking vending out of the station and onto moving trains, launching a food vending machine on its Coimbatore-Bengaluru UDAY Express double-decker train. Passengers reportedly pay for their purchases in cash, using an associated tablet to place an order, and the machines dispense items like biscuits, chips, packaged snacks, canned juice, soft drinks and hot or cold coffee and tea.

Pokémon merchandise arrives at travel stations

New models of Pokémon Center vending machines were <u>spotted</u> at an airport and toll road rest stop in Japan. The models represent an update over an earlier version and an alternative to purchasing in the approximately one-dozen Pokémon Center brickand-mortar <u>stores</u> in the country.

The new machines sell products like Poké Balls, as well as Pikachu and other Pokémon dolls, all of which are dispensed in Pokémon-themed boxes. They support Japanese, English, Chinese and Korean languages, with a digital Pikachu displayed on the video screen to assist consumers in making their purchases.

Safe and dry

Kirin Beverage installs vending machine security cameras

Soft drink vendor Kirin Beverage is tricking out its new "Mimamori" vending machine model, which was reportedly <u>designed</u> with a camera at approximately eye level to help identify the facial expressions of customers and passersby. Vending machines traditional set built-in cameras higher up, which can hamper their ability to read the faces of people wearing hats.

Kirin Beverage Value Vendor, the vending machine management company subsidiary of Kirin Beverage, is working with a local police station on the initiative. The pair are slated to place 30 machines in public parks and along paths to schools in Tokyo's Adachi Ward this year.

DyDo DRINCO hopes free umbrellas can boost sales

Another Japanese beverage company is also hoping to improve its vending machines, this time by adding freebies. DyDo DRINCO announced an expansion to its program that provides free umbrella rentals, with the items stored in compartments attached to its vending machines sides. The idea is to offer the umbrellas to people caught in downpours who would then return the umbrellas after use, the company said. It reported a 70 percent return rate in the Kansai area in 2016, and expects that umbrella-



borrowers will show their gratitude by purchasing from the vending machines.

DyDo DRINCO first introduced its free umbrella rental initiative in Osaka, Japan, in 2015, and has since expanded to the Fukuoka, Nagano, Niigata and Yamanashi prefectures. It currently boasts 280,000 vending machines, with roughly 500 offering umbrellas.

Payment mediums

DeepBlue brings pay-by-palm to China

Japanese consumers no longer need to worry if they forget their umbrellas at home, and those in China can now be more comfortable leaving their wallets behind, too. Some vending machines are allowing them to ditch coins and cards and instead pay by palm print. Machine developer DeepBlue Technologies has reportedly received orders for 20,000 units, each of which features biometric scanners that detect veins in a customer's palm.

After identification, the vending machine's door unlocks so customers can remove their desired items. Computer vision technology enables the machine to determine which products were removed and it automatically bills customers' Alipay accounts.

In a recent <u>interview</u> with *FoodBev*, Jason Zhou, vice president of DeepBlue's international business department, noted the machines offer retailers a more cost-effective and profitable alternative to a brick-and-mortar convenience store. As for vendors already sold on unattended retail, the pay-by-palm

solution reportedly helps facilitate commerce in areas where customers are unlikely to have cash on hand.

Cash-free vending machines advance in Vietnam

Lack of readily available cash also plagues Vietnam, and has historically hampered vending machine use in the country. This likely <u>stems</u> from the low levels of coins in circulation following the nation's decision to cease minting them seven years ago. Wear and tear on its physical currency, which often keeps bills from being accepted by vending machines, is also a cause of low vending volume.

The arrival of new payment methods is making a difference, however, particularly as more machines are accepting mobile wallets. Approximately 3,000 are now deployed in the country, with one industry



group estimating the number will double in the next year, fueled by mobile wallet payments.

Vending machine provider Kootoro is already ramping up its deployment in Vietnam. Its units cannot accept cash, instead receiving payment via customers' Toro digital wallets. Shoppers must download and register with the app, then use it to scan a QR code to make payments for items like lunches and desserts. The machines also dispense plastic-wrapped coconuts, and can drill a hole in them to enable customers to drink from them with straws.

Froyo robot accepts mobile wallets, crypto

Consumers in Columbus, Ohio, will also be able to go cashless with new vending machines slated for arrival. Customers can currently <u>pay</u> with Apple Pay, Google Wallet, credit cards and cash when buying frozen yogurt from Reis & Irvy's robot vending kiosks

and, if a new project bears fruit, cryptocurrencies could soon be <u>added</u> to that list. A business installing one of the customizable machines could also set it up to <u>accept</u> payment with store gift cards and promo codes, according to the company.

Twelve of the kiosks will be deployed throughout Columbus under a recent deal between a local franchisee and Generation NEXT Franchise Brands, which owns and distributes Reis & Irvy's. The devices provide frozen yogurt, other desserts and entertainment, and feature a robotic arm that holds a cup into which selected flavors and toppings are dispensed.

Reis & Irvy's currently has approximately 1,275 machines deployed across the U.S.

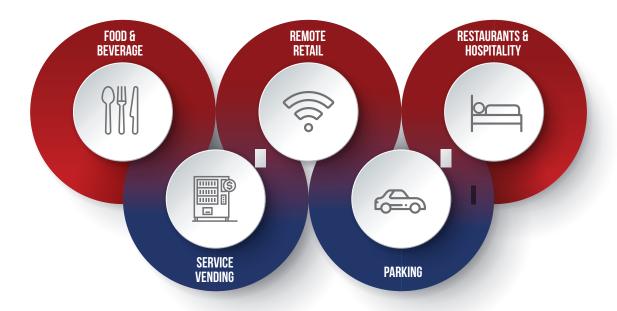


Methodology

The bimonthly PYMNTS.com Unattended Retail Tracker™ gives an overview of current market trends, activities and the players delivering those services. It includes the latest news and highlights, and a directory of key players with information about their capabilities and unattended retail offerings.

Scoring

The companies included support unattended retail and payments for the following self-service industries:



Companies included in the Tracker Scorecard have been evaluated on four primary criteria:



 Industries: The markets and verticals a company serves



The safety and security features a company offers, including compliance Security:

with security standards such as PCI

Payments:

The type of payment methods a company accepts, like credit/debit

cards, private label or closed-loop solutions and digital wallets

• Technology: The payment acceptance methods a company offers, like NFC, EMV, magnetic stripe, QR code, Bluetooth Low Energy and smart cards

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 wish to have an existing listing reconsidered for an update, please head over to our profile submission/update page.

Top Rankings



Watch List - New Additions

New Additions to the Unattended Retail Tracker™





FroyoRobots



Pyramid



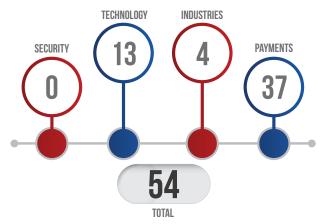
SmartRetail





Company: 1.800. Vending

Founded in: 1980 Headquarters: U.S.

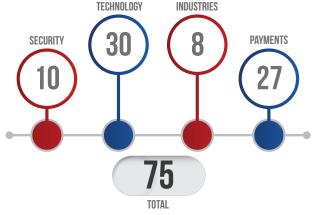


1.800. Vending is a vending machine supplier which offers merchants a range of technologies. The firm vending equipment supports NFC technology and accepts Google Wallet, Apple Pay & PayPal Mobile as well as Visa PayWave & MasterCard PayPass, and credit and debit magnetic stripe cards and smart cards. The firm also offers a vending management software which helps merchants monitor and manage sales, profit margins, inventory, etc.



Company: 365 Retail Markets

Founded in: 2008 **Headquarters:** U.S.



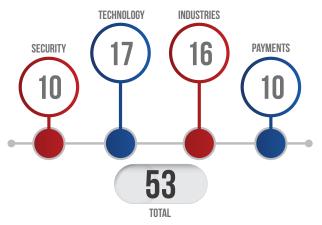
365 Retail Markets is a global provider of unattended and highly automated MicroMarket self-checkout solutions. The company offers PCI certified platforms for vending, food service and hospitality, and provides hardware and software. 365's kiosks offer capabilities such as a dual-sided credit card reader, EMV, NFC and mobile wallets acceptance (including Google Wallet, Apple Pay and Soft Card), a newly recessed fingerprint scanner, and a barcode scanner with the ability to scan coupons from mobile phones. Its software solution provides inventory management and tracking and reporting tools.



Company: 3C Payment

Founded in: 1988

Headquarters: Luxembourg

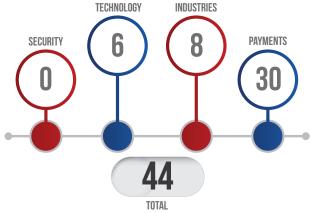


3C Payment's services include integrated EMV hardware that links to hosted infrastructure and payment gateway services. The company offers online and in-app payment acceptance linked to onsite and ERP systems.



Company: Accelerated Retail Technologies

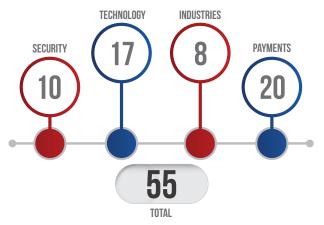
Founded in: N/A **Headquarters:** U.S.



Accelerated Retail Technologies is a provider of automated retailing systems, micro stores, kiosks and self-service retail solutions. The company's offerings include an interactive touchscreen ordering system and back-end inventory management. They also allow for the opportunity to display product information and customizable item sizes.



Company: Advam
Founded in: 2014
Headquarters: Australia

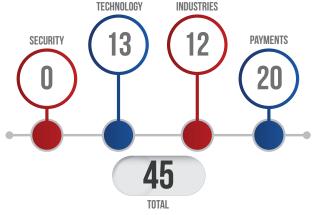


Advam offers payment acceptance solutions designed for a wide range of industries, including parking, airports, travel, shopping centers, education, health care, insurance, online retailers and much more. The company's UnattendedPayments solution allows users to pay in an easy, secure and quick way. The solution is an end-to-end solution, integrated with EMV certified terminals and enabled to accept NFC payments. The solution provides highly secure services, as it is PCI DSS Level 1 compliant. UnattendedPayments also includes tools that allow merchants to manage transactions data and improve their understanding of consumers' purchase trends.



Company: Advanced Kiosks

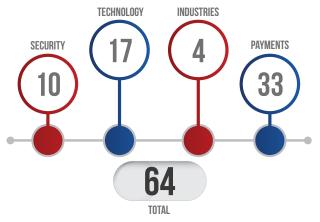
Founded in: 2003 Headquarters: U.S.



Advanced Kiosks develops self-service solutions for the education, healthcare, government and retail industries. The company designs hardware and software applications to create a made-to-order self-service kiosk. Among other features, their self-service kiosks count with barcode and QR readers as well as magnetic stripe card readers.



Company: Agilysys Founded in: 1963 Headquarters: U.S.

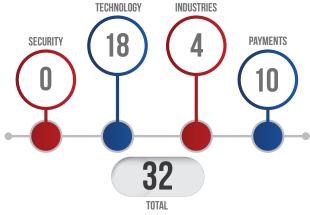


Agilysys is a developer and marketer of enterprise software, services and solutions to the hospitality industry. The company has developed the rGuest Buy solution, a self-service kiosk designed for casino resorts, cruise lines, corporate food service, healthcare and hotels, among other verticals. Accepted technologies include magnetic stripe, EMV chip cards and NFC contactless payments. Agilysys is a PCI-compliant firm and utilizes tokenization and fraud management tools.



Company: Almex Founded in: 1998

Headquarters: South Africa

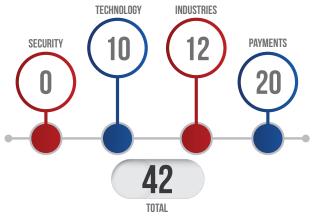


Almex supplies both hardware and software solutions for public transportation smart card ticketing and can be used for bus, train, taxi and BRT companies. Almex also provides an end-to-end solution covering transactions between ticket issue stations, validators, portable sales or validator devices and BRT and back office systems.



Company: Alps Innovations Group| MagexUSA

Founded in: 2013 Headquarters: Canada

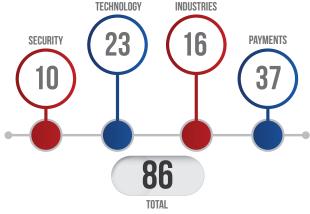


Alps Innovations Group | MagexUSA provides automated and self-service retail kiosks and automated retailing software systems. The company also offers machines designed for vending and remote retail, real-time inventory management tools and customer data analytics. Payments accepted include coins, bills and magnetic stripe as well as chip credit and debit cards.



Company: Apriva Vend

Founded in: 1999 **Headquarters:** U.S.



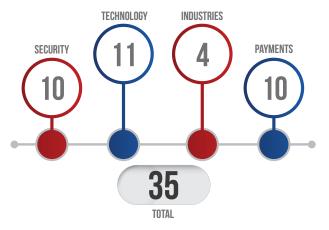
Apriva is a provider of wireless payment processing and mobile communications, as well as POS solutions for mobile merchants, small business, developers, vending machines and education markets. The Apriva Vend product includes hardware and software, wireless connectivity, transaction and alarm reporting capabilities, as well as integration with leading payment processors and financial institutions. Supported payment technologies are EMV, NFC, mobile wallets such as Apple Pay, Android Pay, Samsung Pay; SmartCard and BLE. Apriva's payment solutions is PCI-compliant, it's software encrypts and compresses all cashless payment data, ensuring it is transmitted securely and quickly.



Company: APT Controls Group

Founded in: 1961

Headquarters: United Kingdom

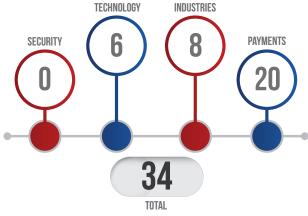


PT Controls Group, a company of the SWARCO Group, develops solutions to coordinate the movement and management of vehicles and people. It works in areas like parking and parking management, electrical vehicle charging, energy storage and crowd control systems.



Company: Automated Retail Systems

Founded in: N/A **Headquarters:** U.S.

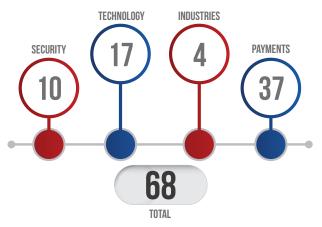


Automated Retail (AR) Systems offers automated retailing solutions that integrate computing, cloud-based monitoring and robotics. AR Systems' vending machines and self-service stores feature a touchscreen, LED lighting and a magnetic stripe card reader.



Company: Avanti Markets

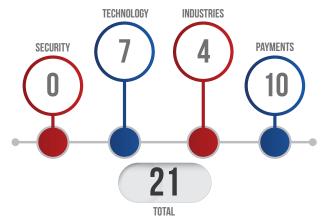
Founded in: 2009 **Headquarters:** U.S.



Offering services to the micro market industry, Avanti Markets aims to help merchants manage their businesses with a back-end software that integrates promotions, inventory management tools, pre-kitting systems and data warehousing infrastructure. The company also provides innovative and PCI complaint kiosks with internet access and enabled to support debit and credit cards and contactless payments such as Apple Pay. The micro markets also support payments through the Avanti Markets mobile app or by using the Avanti Market prepaid.



Company: Bikeep Founded in: 2013 Headquarters: U.S.

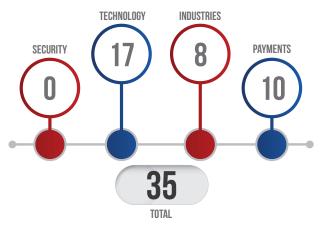


Bikeep produces a secure electronic bike rack with built-in locks and e-bike charging capability for municipalities and communities. Bikes can be locked for up to 24 hours using a mobile phone or local transportation card.



Company: Box Technologies

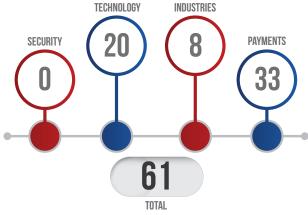
Founded in: 1992 **Headquarters:** U.K.



Box Technologies provides clients with POS, mobile tablets, self-service kiosks and digital signage solutions. The company's kiosk products offer cashless payments and enable companies in several industries, including hospitality and transportation, to provide clients with an unattended commerce experience.

BYNDL

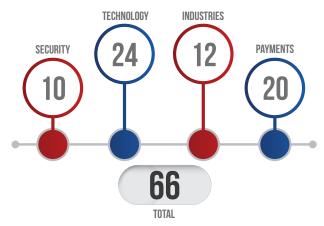
Company: BYNDL Founded in: 2011 Headquarters: U.S.



BYNDL is a payment processor that targets unattended retailers that want to support mobile transactions. BYNDL's main product is a mobile app that is currently available through vending machines and the integrated solution provides machine monitoring, cashless processing, VMS services and loyalty and offer programs. Supported payment technologies include BLE, QR Code and magnetic stripe and its supported wallet is PayPal. BYNDL's solutions focus exclusively on the vending industry.



Company: CAMMAX Founded in: 1999 Headquarters: U.K.

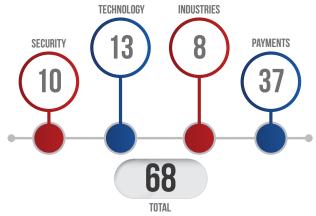


Cammax designs and manufactures touchscreen kiosks. The company's products have a wide range of applications including ticketing, council payments, payments for self check-in, access control and queue management.



Company: Cantaloupe Systems

Founded in: 2002 **Headquarters:** U.S.

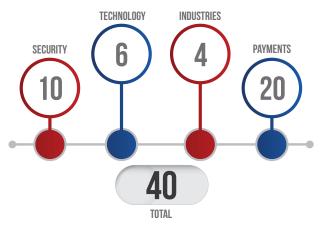


Cantaloupe Systems is a provider of cloud-based, mobile technologies that deliver an integrated vending retail solution for cashless vending and inventory management. The company's vending solution includes its Seed Office management system and Seed Cashless smart card and mobile payment acceptance device. Cantaloupe Systems payments solution is PCI Level 1 certified and supports magnetic stripe and NFC technologies. Its supported wallets include Apple Pay, Google Wallet and Android Pay.



Company: Canteen Vending

Founded in: 1929 **Headquarters:** U.S.

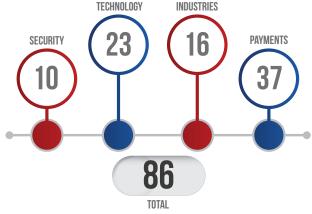


Canteen Vending is a vending machine operating company that provides vending, office coffee service and dining services. Canteen's interactive and cashless vending machines accept credit cards, debit cards and mobile payment option. The machines also feature intuitive touchscreens, LED lighting and are often equipped with energy-saving technologies. The company payments software offers secured card processing and is PADSS compliant per PCI SSC standards.



Company: Castles Technology

Founded in: 1993 **Headquarters:** Taiwan

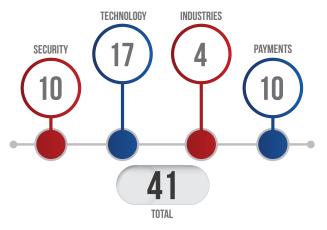


Castles Technology manufactures and provides payment solutions to the financial, retail, parking, hospitality and transportation industries. Its unattended payments terminals offer multifunctional capabilities for vending, ticketing, multimedia kiosks, public transportation, laundromats and other industries. The company provides EMV- and PCI-compliant payment devices with integrated PIN pad, magnetic stripe, BLE and contactless card reader that supports Apple Pay, Samsung Pay and Android Pay.



Company: CDS Worldwide Pty Ltd

Founded in: 1990 Headquarters: Austrailia

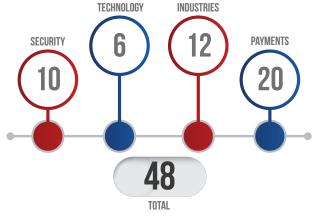


DS Worldwide manufactures, designs and develops parking solutions. The company's offerings include solar-powered parking meters, on-street kiosks and Parki, a mobile app for parking. CDS Worldwide also provides off-street car parking solutions integrated with license plate recognition.



Company: Coinco Founded in: 1958

Headquarters: U.S. and U.K.

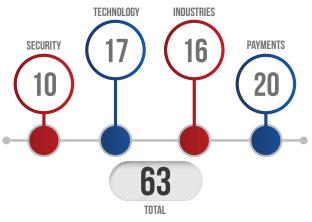


Coinco is a provider of bill and coin handling equipment as well as cashless and telemetry options for the automatic point of sale industry. Coinco main products are coin charges, card readers and bill acceptors. Coinco card readers are PCI compliant and accept cash, credit, debit, coupons, mobile wallets and campus cards. Coinco's solutions are tailored for the vending, kiosks and amusement industries.



Company: Crane Payments Innovations

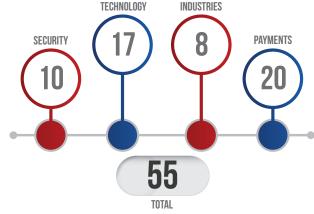
Founded in: 2013 Headquarters: U.S.



Crane Payments Innovations provides money-handling solutions, including a range of bill and coin validators and recyclers, coin hoppers and dispensers, cashless payment terminals, and asset management software. Supported payment technologies include EMV, contactless cards and magnetic stripe. CPI's solutions are aimed at the financial services, gaming, retail, transportation and vending markets. The company offers highly secured solutions with PCI certification.

creditcall

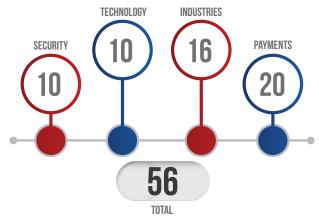
Company: Creditcall Founded in: 1997 Headquarters: U.K.



Creditcall is a payment acceptance solutions developer for attended, unattended, online or mobile retail. The company offers different types of solutions designed for industries such as retail, hospitality, parking and transportation. Creditcall's self-service solution offers EMV chip card acceptance and enables merchants to get finance and management reports. Creditcall is a validated PCI DSS Level 1 Service Provider and protects customers' data with Point to Point Encryption.



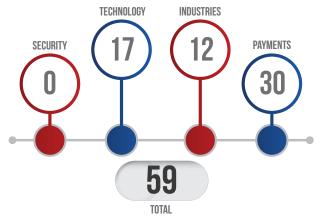
Company: CSA Founded in: 1998 Headquarters: U.S.



CSA is a technical service and professional solutions provider specializing in the self-service, critical power, laboratory and healthcare technology sectors. Its self-service products can be used in applications like bill payment, ticketing, ordering and payment.



Company: Cybernet Founded in: 1998 Headquarters: Korea

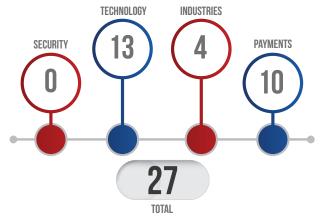


Cybernet is a provider of electronic payment solutions that designs, develops and manufactures electronic payment terminals, peripherals and applications for m-commerce, eCommerce, smart cards and traditional payments. Its unattended terminals accept multiple payment methods including cash, credit cards and debit cards and are able to support magnetic stripe and EMV cards, smart cards and NFC contactless payments with full P2P functionality. Cybernet delivers its payment solutions to vending and ticketing machines, petrol stations, and the parking industry.



Company: Dallas Star Venidng

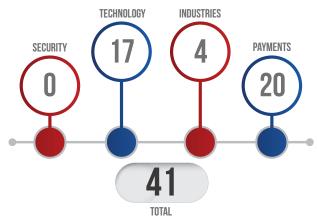
Founded in: 2004 **Headquarters:** U.S.



Dallas Star Vending is full-service vending and office coffee service provider. Its offerings are equipped to accept various payment methods, including both cash and cashless options.



Company: deORO Founded in: N/A Headquarters: U.S.

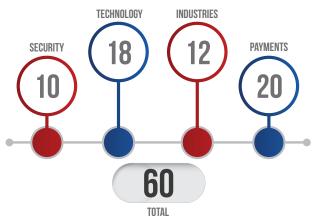


deORO markets is a developer of micro market kiosk solutions. The company's kiosks offer several features, including the ability to pay using EMV and NFC methods. Data is stored locally and backed up to the company servers on a regular basis, allowing the software to run even without an internet connection.



Company: Diebold-Cryptera

Founded in: 1983 **Headquarters:** Denmark

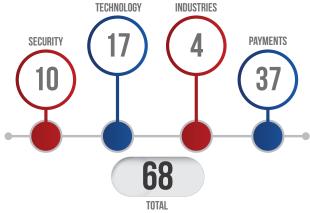


Diebold-Cryptera is a payments solution provider and OEM supplier. Its solutions include CryptoTouch, which enables secure PIN entry on a touchscreen, encrypting PIN pads, unattended payment OEM customized products and remote key loading. Diebold-Cryptera's solutions are supported by EMV and NFC technologies and are designed for use throughout the banking and ATM, drive-thru and QSR, parking, retail self-checkout, ticketing, gas stations, gaming and vehicle charger industries. The firm features PCI security standards.



Company: Drink Command

Founded in: 2014 Headquarters: Ireland

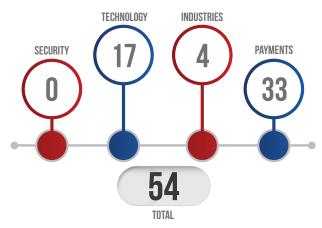


Drink Command is a developer of self-serve beer systems. Its range of products provides different capabilities and payment methods, including contactless, chip and PIN cards and mobile wallets like Apple Pay and Android Pay.



Company: EazyCoin™

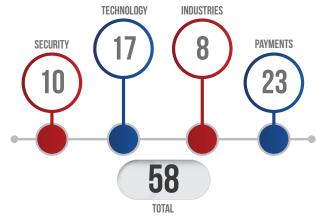
Founded in: N/A **Headquarters:** U.S.



EazyCoin is a cashless payment solutions provider for vending machines. The solution allows vending machine owners to manage sales and inventory reports, and to improve customers' experiences. EazyCoin also allows consumers to purchase and interact with vending machines easily through their smartphones. Vending machines are equipped with an intelligent controller that communicates with the smartphone using Bluetooth technology. The smartphone in turn communicates with EazyCoin's servers via Wi-Fi or cellular network using highly secure encryption software to protect a customer's information. The Eazy Storage Account can be funded with multiple sources of payments like debit, credit, PayPal and even gift cards.



Company: ECRS Founded in: 1989 Headquarters: U.S.

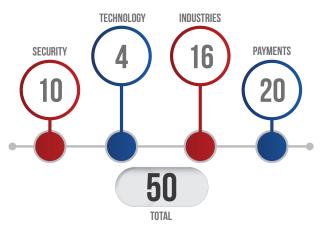


ECRS is a retail solutions developer. The company's products range includes front-of-store systems including point of sale and self-checkout, as well as back office, warehouse, inventory and supply chain automation solutions.



Company: Electronic Payment Exchange

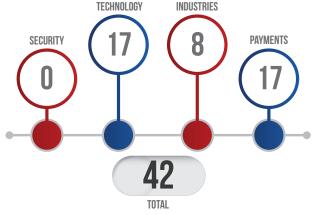
Founded in: 1979 Headquarters: U.S.



Electronic Payment Exchange provides tokenization and end-to-end encryption payment solutions for both the attended and unattended retail markets. EPX's solutions include a fully integrated payment technology that allows merchants to process payments at the point of sale or online via EMV cards, credit and debit cards and electronic checks. In addition, EPX solutions allow merchants to outsource PCI compliance to a third-party provider. The company serves the unattended kiosks, vending machines, gas station, quick-service restaurants, automotive and other self-service markets.



Company: e-Nabler Founded in: 2001 Headquarters: U.S.



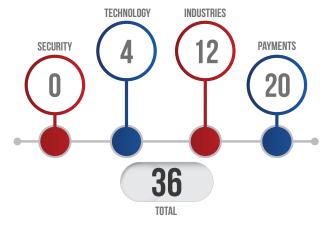
e-Nabler develops a range of point-of-sale (POS) devices under the brand name eMobilePOS. The company offers an iPad Kiok POS, a self-service checkout tool, which allows customers to place orders, select add-ons and modifiers, apply coupons, and earn and redeem rewards. The device accepts EMV chip—enabled debit and credit cards and allows for NFC-enabled payments such as Apple Pay and Google Wallet.



Company: Enzosystems

Founded in: 1991

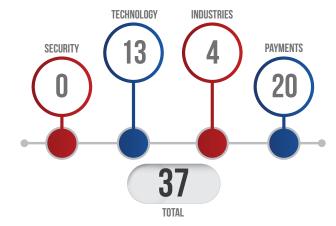
Headquarters: Netherlands.



Enzosystems is a kiosk solution provider. Its products can accept debit and credit cards and be used in environments like public transport, hotels, shops, events and parking lots.



Company: En Punto Founded in: 2016 Headquarters: Argentina



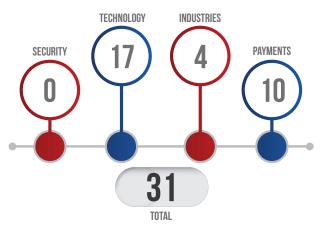
En Punto's touchscreen-enabled vending machines offer healthy food and drink items for employees, including beverages, salads and snacks. They accept credit and debit card payments.

NEW!



Company: Excel Vending

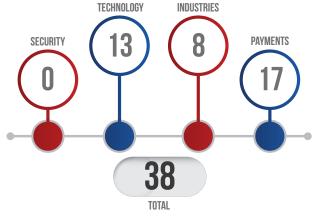
Founded in: 1993 Headquarters: Scotland



Excel Vending supplies coffee, snack and cold drink solutions to various organizations throughout the U.K. The company offers products ranging from small coffee dispensers for boardrooms to sophisticated vending machines for large, busy spaces.



Company: Fastcorp Founded in: 2005 Headquarters: U.S.

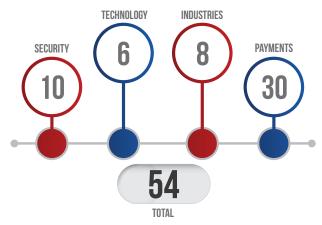


Fastcorp manufactures robotic vending equipment, including refrigerated options. The company's technology solutions feature interactive touch screens and cashless payment systems that can accept Apple Pay and Google Pay.



Company: Florida Fresh Vending

Founded in: N/A **Headquarters:** U.S.

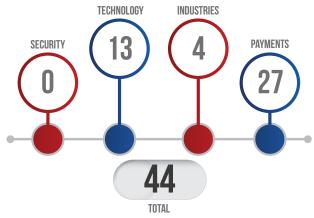


Florida Fresh Vending is a vending services and micro markets solutions provider. The company's products can accept cashless payments though credit and debit card readers, and allow for remote monitoring of sales.



Company: Fresh Healthy Vending

Founded in: 2010 **Headquarters:** U.S.



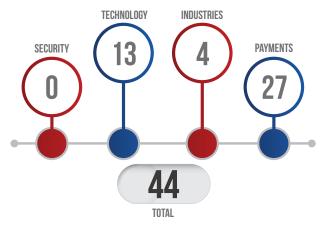
Fresh Healthy Vending is a vending machine and micro-market firm specializing in healthy alternatives to traditional vending machine snack foods and beverages. The micro markets and vending machines are unstaffed retail health food stores, placed in environments such as schools, workplaces, hospitals and medical facilities. The devices offer remote wireless sales monitoring and accept many payments options including: credit and debit cards, cash and coin, and mobile wallets.





Company: Reis & Irvy's Froyo Robots

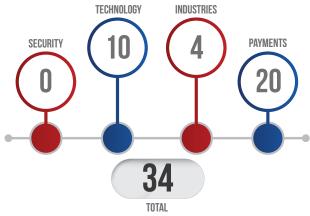
Founded in: 2016 **Headquarters:** U.S.



Reis & Irvy's offers customizable frozen yogurt vending machines that provide instant desserts via robotic technology. The machines support credit card and digital wallet payment options.



Company: Fujitsu Founded in: 1935 Headquarters: Japan

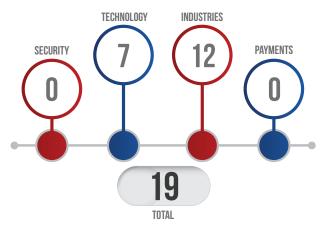


Fujitsu is a provider of information technology and communications solutions. Among a range of solutions, the firm has developed a self-checkout solution for the retail industry. Fujitsu self-service checkout solutions accept standard cash, cashless options as well as magnetic stripe and chip cards.

Gantner

Company: Gantner Technologies

Founded in: 1982 **Headquarters:** Austria

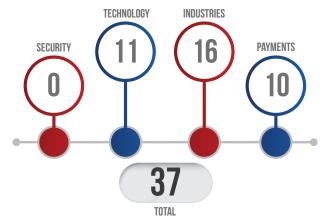


Gantner Technologies is a manufacturer of contactless NFC access control, electronic locking and cashless payment applications for the leisure industry. The firm offers systems specially designed for fitness clubs, attraction and water parks, public pools and spas, ski resorts, commercial applications, vending machines, as well as educational and health care institutions. Its cashless payment solution uses NFC technology and enables customers to purchase goods and services with credentials and pay without cash or cards.



Company: Gemini 2000

Founded in: 1997 Headquarters: U.K.

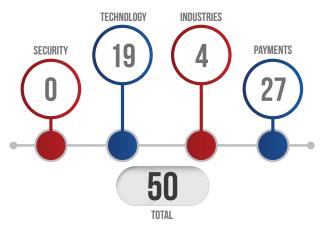


Gemini 2000 develops a range of NFC-, EMV- and ITSO-compliant smart card readers; IP/Ethernet network readers; handheld smart card devices; and OEM products. The company's products power smart ticketing, secure cashless and contactless payments, access control, and an attendance system.



Company: Grow Healthy Vending

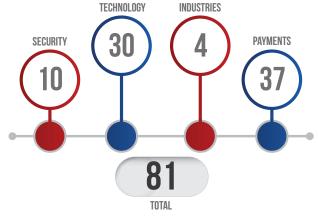
Founded in: 2011 Headquarters: U.S.



Grow Healthy Vending combines healthy and traditional vending products with vending machine and micro markets technology. Customers buying at their unattended services an either pay at in-market tablets or they can checkout using their smartphones. Vending machines are equipped to accept cash, credit and debit cards, mobile wallets such as Apple Pay and Google Pay. The firm also offers loyalty/rewards programs and real-time inventory management tools.

Heartland

Company: Heartland Founded in: 2006 Headquarters: U.S.

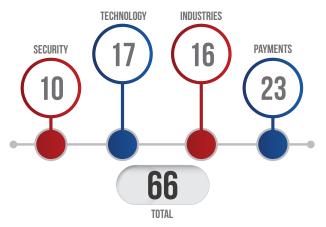


Heartland MicroPayments, a division of Global Payments, is a provider of cashless payment solutions in the small ticket unattended space. The company designs, manufactures, develops, sells and supports unattended devices.



Company: Hemisphere West Europe Ltd.

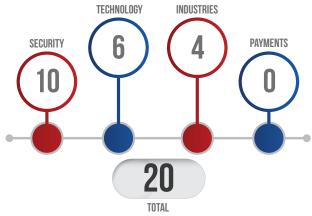
Founded in: 2004 **Headquarters:** U.K.



Hemisphere West Europe Ltd (HWE) is a provider of attended and unattended payment products. HWE offers a complete solution of payments acceptance hardware and payment gateway for the kiosk, amusement, car parking and vending industries. The company enables customer to process many payment technologies including NF, EMV, magnetic stripe, bank notes and coins. HWE devices fulfill the PCI security standards.



Company: HopOn Founded in: 2013 Headquarters: Israel

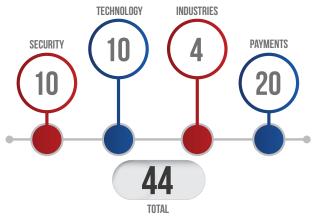


HopOn develops mobile ticketing solutions for public transportation. The company offers a patent-pending Beacon system which transmits information over ultrasonic sound waves to passenger phones. The system also allows for multiple simultaneous validations.



Company: Hub Parking Technology

Founded in: 1965 Headquarters: Italy

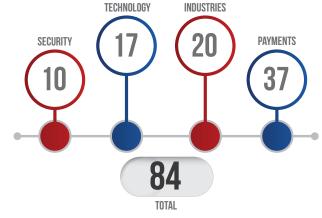


Hub Parking Technology is a parking solutions provider, offering PCI-DSS compliant software and hardware platforms for parking located in universities, hospitals, hotels, airports, shopping centers, municipalities and more. The company provides multiple solutions, ranging from a simple carpark with one entry station and exit station, each with a barrier and a standard pay station, to complex systems incorporating contract parking, credit card in/out parking, prepaid parking online, license plate recognition or a combination of these. Its self-serve cashless payment stations accept a wide range of payment methods, including coins, bills/ bank notes, credit card, debit card, value or city cards or electronic purse, and read magnetic credit cards, chip and PIN.



Value through Innovation

Company: ID TECH Founded in: 1985 Headquarters: U.S.



ID TECH designs and manufactures automatic identification products and components, including magstripe, smart and contactless card reader/writers, barcode readers, CCD scanners, POS keyboards, and secure PIN entry products.



Company: Founded in: Headquarters: Image Holders

1996 U.K.

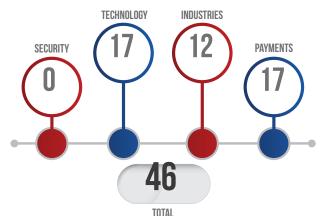


Image Holders is a tablet and iPad kiosk designer/manufacturer. The company develops self-service tablet kiosks that can accept payment via credit card, debit card and NFC/RFID contactless payments, among others.

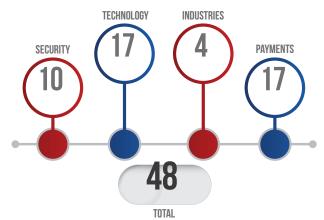


Company: 12

Headquarters:

Impulsify 2013

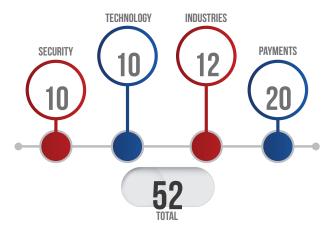
United States



Impulsify is a retail technology company providing self-pay grab-and-go kiosks. The company's offerings feature room charge functions and the ability to accept payment in various forms — including EMV chip reading, magstripe and mobile wallets like Apple Pay and Android Pay, among others. Impulsify also provides front-office point-of-sale (POS) and back-office inventory solutions.



Founded in: 1999
Headquarters: Turkey



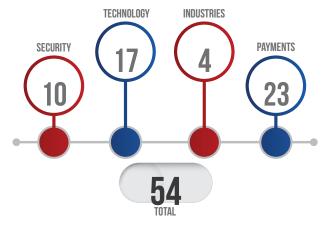
Innova develops self-service retail solutions. Its offerings include kiosks, software and hardware designed to serve hospitality, tax collection, airports, health facilities, retail and cinemas, among other industries.



Company: Founded in:

Innovative Vending Solutions

Headquarters: 2008

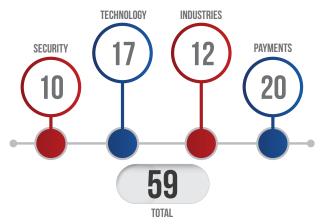


Innovative Vending Solutions (IVS) manufactures non-traditional vending and automated retail systems that can be featured in areas such as airports, casinos, malls and college campuses. IVS machines accept several different methods of payment, including cash, coin, credit and debit cards, gift cards, student ID badges, and employee ID badges. The company supports magnetic stripe and chip cards and NFC technology and is PCI-compliant.



Company: Invenco Founded in: 2009

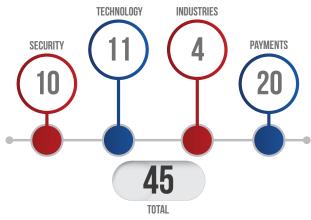
Headquarters: New Zealand



Invenco provides self-service payment solutions to the retail oil and self-service industries, including QSRs and vending. Among other products, the company develops outdoor payment terminals, electronic payment servers, payment switches and cloud services. Invenco's payments solutions accept EMV, magnetic stripe, smart card capability, NFC contactless (including mobile phones), barcode reading and mobile wallet payments and are PCI-compliant.



Company: IPS Group Founded in: 1994 Headquarters: U.S.

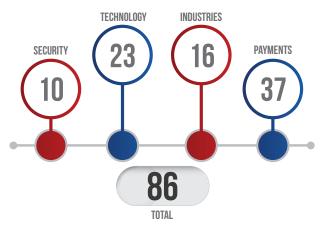


IPS Group is a design, engineering and manufacturing company focused on low-power wireless telecommunications, payment processing systems, parking technologies and subscription-as-a-service management software. IPS offers a parking solution, including multispace pay stations, pay station retrofit kits, vehicle detection sensors, smart cash collection and a web-based data management system.



Company: Iself-service.Ingenico

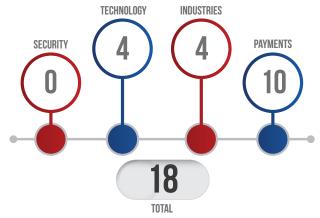
Founded in: 1980 **Headquarters:** France



Ingenico offers iSelf-Service, unattended solutions that integrate cashless payments in the self-service market. The platform offers products ranging from unattended devices, secure operating technology and a complete service management system. Supported payment technologies include NFC and mobile wallets such as Apple Pay and Android Pay, Bluetooth (BLE), smart cards and EMV and magnetic stripe cards. Ingenico's iSelf-Service solutions cover the retail, hospitality, petrol, vending and transportation industries. The solutions offer PCI certification and compliancy with the latest contactless standards.



Company: JukeSlot Founded in: 2012 Headquarters: U.S.

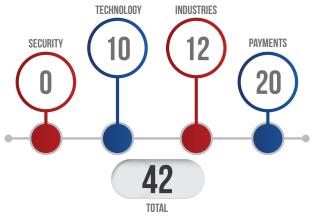


JukeSlot is a provider of restaurant POS system solutions, self-service tableside ordering technology and Tempo QSR Standalone kiosk-based POS offerings. In addition, the company produces iSlot products for casinos.



Company: KIOSK Information Systems

Founded in: 1993 **Headquarters:** U.S.



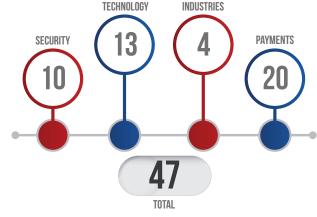
KIOSK Information Systems is a designer and manufacturer of self-service and kiosk solutions. The firm's solutions have been developed for industries including retail, security, healthcare, human resources, remote retail, bill payment, vending, financial, lockers, government, ticketing and check-in, and gaming. KIOSK offers various standard kiosks enabled to support magnetic stripe and chip card payments as well as smart cards and cash.



Parking Technology for the Connected World

Company: Klever Logic

Founded in: 2011 Headquarters: U.S.

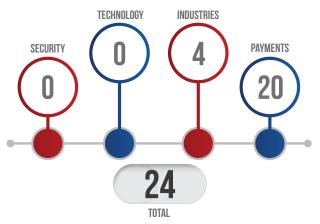


Klever Logic provides customers and parking operators with a suite of technology products for the connected driver. The company offers parking operators a cloud-based Software-as-a-Service that allows mobile and desktop access to real-time data and enables them to monitor and control revenue from anywhere. Klever Logic allows consumers to request their car and pay right from their mobile phone, giving them a more user friendly and innovative experience. Supported payment technologies include cash, credit cards, check and front desk. Klever Logic's app meets the requirements to achieve compliance as a PCI-DSS Level 1 Service Provider.



Company: Lane Jumper

Founded in: N/A **Headquarters:** U.S.

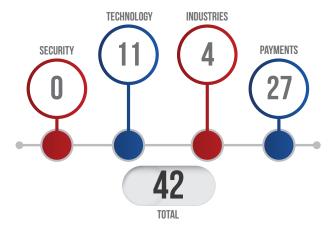


Lane Jumper is a self-checkout mobile payment and product management system that offers operators and retailers a self-branded mobile product scan-and-go option. By using an iPhone or Android mobile payment application, users can make purchases at the micro-markets by scanning the items they want to buy. The system also offers a market management system that allows owners to manage and track markets, and product and user performance.



Company: LocoMobi Inc.

Founded in: 2010 Headquarters: Canada

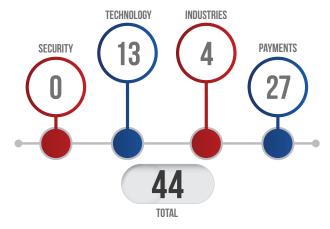


LocoMobi Inc. provides unified physical, mobile and cloud-based parking technology. The company's products include parking meters, kiosks, gated systems, transit and tolling systems, cloud technology and license plate recognition, among others.



Company: Loyal Vending

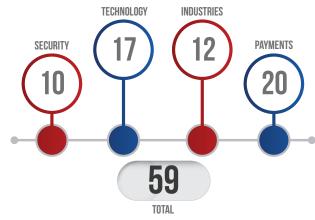
Founded in: N/A Headquarters: U.S.



Loyal Vending is a vending machine service company. It installs vending machines, routinely stocks them and handles both service and management.



Company: MagTek Founded in: 1972 Headquarters: U.S.

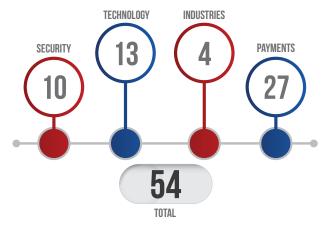


MagTek is a manufacturer of magnetic card and smart card readers for unattended terminals such as kiosks, vending machines and ticketing machines, among others.



Company: Mark Vend Company

Founded in: 1962 **Headquarters:** U.S.

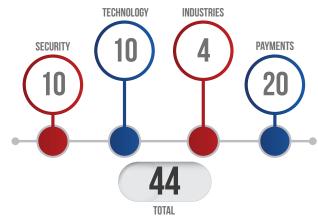


Mark Vend Company is a food and beverage vending services provider. The company provides unattended retail services in the form of vending, coffee and beverage machines, micro markets and cashless pantries.



Company: Materna GmbH

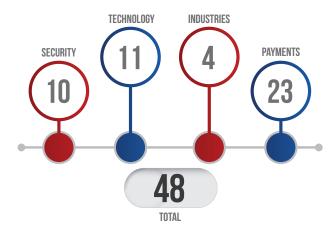
Founded in: 1980 Headquarters: Germany



Materna develops solutions for airline companies and airports designed to simplify passenger processes. The firm offers solutions for check-in, bag drop, security and boarding, among other services. Matera's payment service provides a PCI-compliant payment system that can be used at check-in kiosks or self-service bag drop systems and supports chip and PIN technologies.



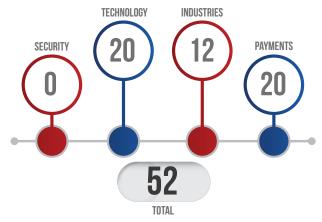
Company: MatiPay Founded in: 2017 Headquarters: Italy



MatiPay is an innovative payment system providing a frictionless end-user experience. It creates an immediate connection between a vending machine and a smartphone app, including a virtual wallet that is rechargeable via cash dispenser, credit card or PayPal.



Company: Mecsel Founded in: 1991 Headquarters: Finland

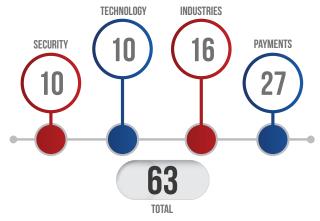


Mecsel develops automated payment devices and solutions for unattended payment environments such as vending machines, fueling, parking, car wash and gaming. Mecsel offers a payments app that allows customers to connect their smartphone to the vending machines by scanning a QR code or by connecting with NFC from a decal. The solution also offers vending machine audits, a back office system and vending machine statistics.



Company: Meridian Kiosks

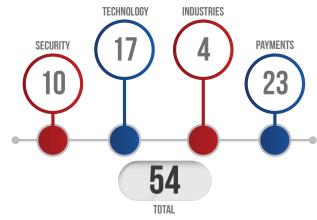
Founded in: 1999 Headquarters: U.S.



Meridian specializes in the design, engineering, fabrication, assembly, integration, staging, deployment and support of self-service kiosks.



Company: METRIC Founded in: 1878 Headquarters: UK



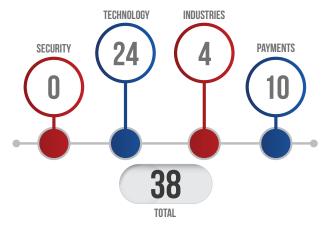
METRIC Group Ltd is a manufacturer of ticketing solutions for the parking and public transport sectors. METRIC has developed multi-service payment terminals accepting from coins and bank notes, to chip & PIN credit and debit payments, contactless payments including Apple pay, smart cards and vouchers. The parking terminals also offer discounts and special parking rates among other tools. METRIC offers PCI data security standards.



Company: MikroElektronika

Founded in: 1991

Headquarters: Czech Republic

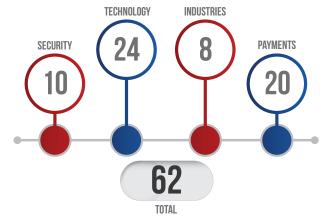


MikroElektronika develops unattended fare collection systems, including fare collection management software, contactless cards validators, ticket vending machines and ticket validators and processors.

MICROTRONIC US

Company: Microtronic US

Founded in: 1984 Headquarters: U.S.

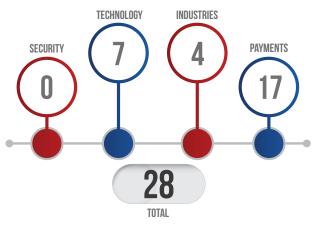


Microtronic is a cashless technology provider for the vending retail space. The company's solutions include prepaid systems for vending, marketing systems and the "e-vending" mobile application. The company supports magnetic stripe and chip cards, NFC, QR Code and SmartCard payment technologies. Microtronic products are PCI compliant.



Company: Mr Lee's Noodles Company

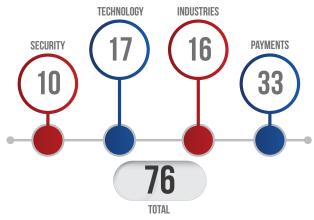
Founded in: 2015 **Headquarters:** U.K.



Mr Lee's Noodles Company is a gluten-free instant noodles-in-a-cup brand. The company offers a Noodles Kiosk enabling customizable orders and accepting cashless payments, including Apple Pay, PayPal and NFC card.



Company: Moneris
Founded in: 2000
Headquarters: Canada

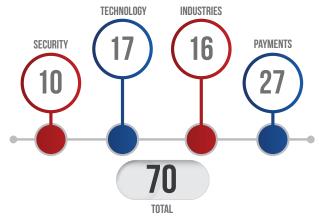


Moneris is a provider of payment terminals as well as eCommerce, integrated payments and business management solutions for the parking, vending and retail industry. Moneris' solutions work with Verifone's line of unattended payment devices to enable its customers in the unattended retail market to securely accept payments with customizable and versatile hardware options. Supported payment technologies include EMV, PIN, magnetic stripe and contactless readers, loyalty transactions, private labels and Apple Pay. The company offers PCI data security standards.

MONEXgroup

Company: Monex Group

Founded in: 2001 Headquarters: Canada

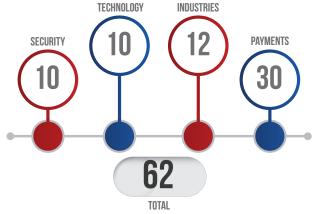


Monex Group offers vending payment solutions for carwash and gas stations, vending and coffee machines, parking, restaurants self-order kiosks, gaming and laundry facilities. The company has developed a complete vending solution that accepts contactless payments and supports credit and debit cards as well as mobile wallets such as Apple Pay and Android Pay, magnetic strip, chip & pin and smart cards. Monex payment systems are PCI compliant.



Company: MSC Payment Solutions

Founded in: 1980 Headquarters: Canada

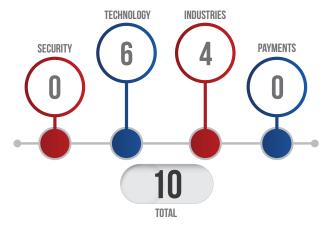


MSC is a service and hardware provider of POS and payment solutions for the retail merchant, multi-store, parking and unattended kiosks markets. MSC solutions are PCI compliant and support magnetic stripe, PIN and EMV payments.



Company: N&W Global Vending

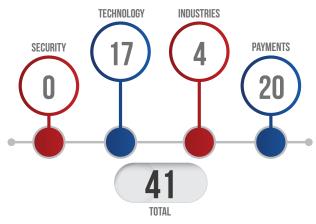
Founded in: 2000 Headquarters: Italy



N & W Global Vending is a world leader in the market of drinks and snack vending machines and plays a key role in the HoRe.Ca (Hotels, Restaurants and Cafes) and office Coffee Service markets.



Company: NCR Founded in: 1884 Headquarters: U.S.

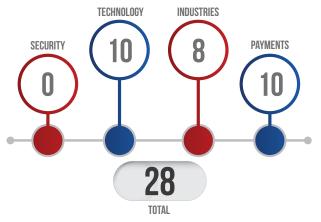


NCR Corporation is a omnichannel solutions developer working across retail, financial, travel, hospitality, telecom and technology industries. The company develops self-service checkout and kiosks solutions for the retail industry that offer for POS integration and accept cash, credit cards or contactless payments.



Company: Olea Kiosks

Founded in: 1975 **Headquarters:** U.S.

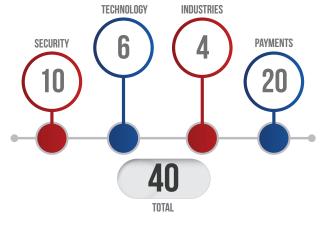


Olea's kiosk solutions can be used for check-in services, order entry, retail and ticketing services in industries such as healthcare and government.



Company: One Step Vending Corp.

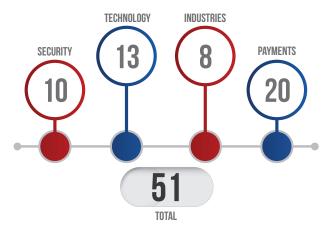
Founded in: 2004 **Headquarters:** U.S.



One Step Vending manufactures and services micro markets. The company's self-checkout solutions are payment card industry (PCI)-compliant and accept credit or debit card payments. One Stop Vending also provides software designed to report usage data.



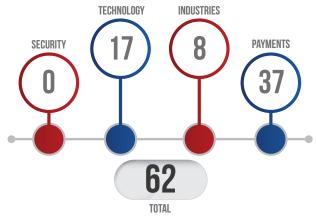
Company: Orbose Founded in: 2015 Headquarters: U.S.



Orbose is a provider of end-to-end logistics and supply chain solutions for the mobile care and unattended retail industries. Orbose kiosks utilize API's third-party software platforms. The solution allows merchants to quickly sell food, clothing, memberships and more. Orbose enables businesses to customize branding, receive customers' online reviews through the integrated kiosk and sell products straight from kiosk with a MagTek credit card swipe or QR code synced to their custom branded mobile application. The solution is PCI compliant and encrypts all credit card data upon card swipe.



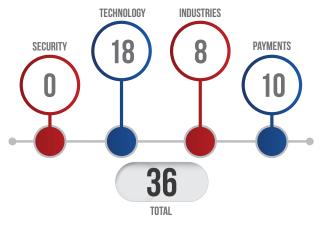
Company: oti Global Founded in: 1990 Headquarters: Israel



oti is a developer of cutting-edge cashless payment solutions including near field communication products and solutions. oti's cashless credit card readers for vending provide an easy to integrate merchant services and solutions, allowing unattended-market operators to accept magnetic stripe credit cards, EMV chip cards, smart cards, NFC and mobile payments including Apple Pay and Android Pay. The solutions are designed for vending machines, kiosks, gas stations, car washes, air pumps and more.

PARKEON

Company: Parkeon Founded in: 2003 Headquarters: France

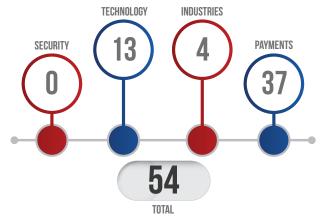


Parkeon is a developer of parking and transit systems. The company offers a range of solutions including multi-space parking meters, mobile phone payment, ticket vending machines, fare collection devices and fare validation.



Company: ParLevel Systems

Founded in: 2012 Headquarters: U.S.

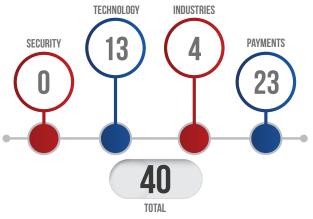


ParLevel Systems is a hardware and software developer that provides solutions to the vending machine industry. ParLevel offers a cloud-based vending management system that enables vending operators to get insight into their business by giving them control over operations. The system provides tools such as dynamic scheduling, prekitting, breakdown alerts, inventory management, and more. Furthermore, ParLevel accepts many payment options from credit, debit, prepaid, and campus cards to cashless payments including Apple Pay, Samsung Pay, and Android Pay.



Company: PayLab Networks Ltd.

Founded in: N/A Headquarters: Canada



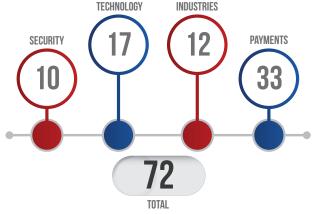
PayLab offers a POS device, along with micro-payment solutions, mobile applications and cloud-based management software for vending machine operators and other unattended retailers. The company gives vendors the ability to accept payment from consumers via their smartphone by NFC and card swipe technologies. Vendors can get real-time data that they can leverage to remotely monitor machines, track sales and inventory, create new marketing categories, track purchase history, manage a family account, locate a machine or product, check calories and nutrition information and set up parental controls.



Company: Payment Express

Founded in: 1997

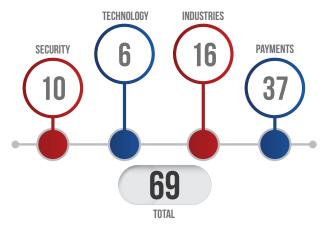
Headquarters: New Zealand



Payment Express is a payment technology service provider for the unattended retail market that offers a global end-to-end platform. Its product offerings range from a POS terminal to an unattended retail solution. It supports payment technologies include EMV, NFC, magnetic stripe and SmartCard, and its supported wallet is Apple Pay. The firm's solutions are focused within the vending, eCommerce, parking, kiosk, fuel and OPT equipment industries. Payment Express is a Level 1 Service Provider and is compliant to PCI DSS Version 3.1 standard.



Company: PayRange Founded in: 2013 Headquarters: U.S.

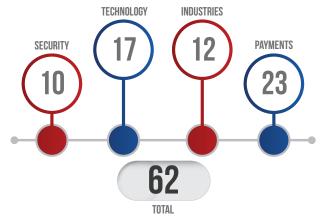


PayRange works as a mobile payment acceptance solution. The solution features a plug-and-play setup and supports a platform that includes hardware, free mobile application and back-end service to accept mobile payments including Android Pay and Apple Pay. Its supported payment technology is BLE. PayRange's solutions serve the vending, parking, transit ticketing, laundry, amusement parks and other industries.



Company: PayTec AG
Founded in: 2004

Headquarters: Switzerland

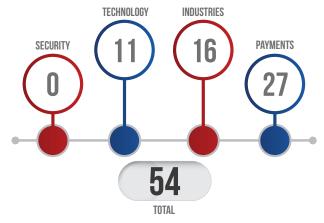


PayTec AG is a payment processing manufacturer, offering a range of POS solutions enabled to accept from traditional credit and debit cards to contactless payments. For unattended point of sale, PayTec has developed space-saving terminals that can process payments without PIN entry and contactless payments. PayTec solutions have been designed for the demands of outdoor use (parking, petrol stations, ticketing, vending machines) as well as indoor use (vending machines and self-check-in, e.g. cinema box offices, theaters, swimming pools, ice rinks). The firm offers PCI and EMV certified solutions.

payter

Company: Payter Founded in: 2006

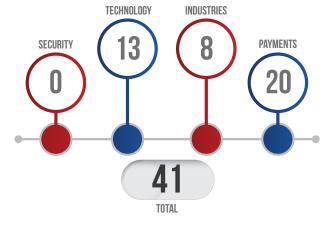
Headquarters: Netherlands



Payter provides a multifunctional payment terminal for contactless and mobile transactions at unattended points of sale such as food or soda vending machines, charging stations and parking machines. Payter terminals support debit and credit cards, chip cards, NFC, Apple Pay and Android Pay, as well as smart cards.



Company: Pyramid Founded in: 1997 Headquarters: Germany

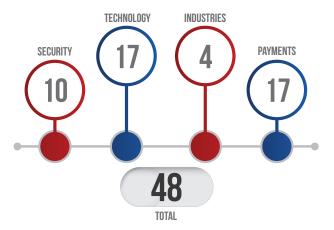


Pyramid Consulting provides various food chains with self-ordering kiosk solutions, along with other services. The kiosks can be customized and accept magnetic stripe, QR codes and additional payment options.





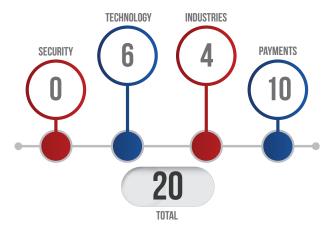
Company: QikServe Founded in: 2011 Headquarters: U.K.



QikServe develops self-service solutions for the hospitality sector. The company's kiosk application is a payment card industry (PCI)-compliant solution integrated with an EMV-enabled terminal. It allows restaurant customers to order and pay with near field communication (NFC), magstripe, chip and PIN technology or mobile wallets like Apple Pay and Android Pay.



Company: Qiwi Founded in: 2007 Headquarters: Cyprus

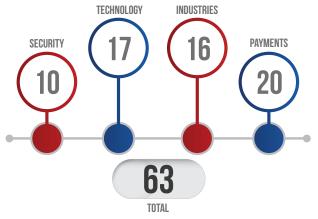


Qiwi is a publicly traded Russian payment service provider headquartered in Nicosia (Cyprus), that operates electronic online payment systems primarily in Russia, Ukraine, Kazakhstan, Moldova, Belarus, Romania, the United States, and the United Arab Emirates.



Company: Quest Payment Systems

Founded in: 1991 **Headquarters:** Australia

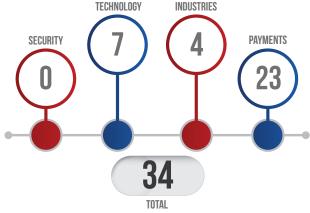


Quest provides a range of payment solutions, including fixed line and mobile payment terminal hardware, software and professional consulting services. The company's unattended payment solution has been designed for many business sectors including parking, transportation and ticketing, automated fuel dispensing, supermarkets self-checkouts, quick service drive-thru, car wash, kiosks and vending. The solution provides an option for combined EMV chip, contactless, NFC, smart cards and magnetic stripe card acceptance. Quest solutions are compliant with the latest PCI-PTS 3.x security requirements.



Company: Refresh Vending

Founded in: n/a **Headquarters:** U.K.

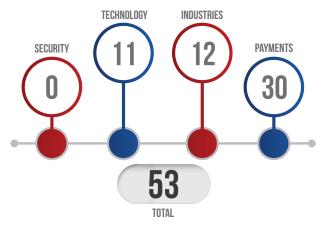


Refresh Vending provides vending machines that offer hot drinks and other products such as cakes, snacks and fresh food. The company's machines payment via cash, debit cards, credit cards or contactless payments. They also offer touchscreen technology that can display promotions or nutritional information to customers.

SCHEIDT&BACHMANN &

Company: Scheidt & Bachmann

Founded in: 1872 Headquarters: Germany



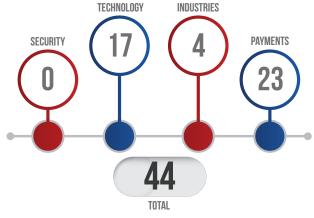
Scheidt & Bachmann is a global systems provider offering solutions focused on public transportation fare collection, parking and access systems, signaling systems and petrol station systems. Its solutions also include automatic pay stations and public transit ticketing kiosks.



Company: Selecta Management AG

Founded in: 1957

Headquarters: Switzerland

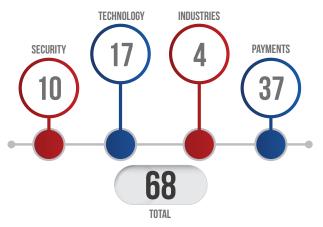


Selecta is a vending and coffee services company that offers food and drinks vending solutions for several industries The company provides products and concepts for out-of-home food and beverage services. Supported payment technologies include contactless payments, magnetic strip and EMV cards.



Company: Setomatic Systems

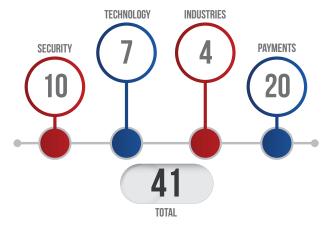
Founded in: 1968 **Headquarters:** U.S.



Setomatic Systems offers the laundry industry its SpyderWash Payment System. The system accepts all major credit and debit cards, including closed-loop/private-label, smart and loyalty cards. It is PCI-compliant and utilizes Bluetooth encryption and offers marketing and loyalty card applications, money management tools, and cloud hosting, among other features.



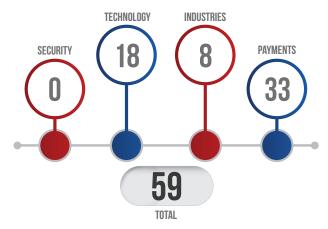
Company: ShelfX Founded in: 2011 Headquarters: U.S.



ShelfX provides automated merchandising and inventory management technology based on weight sensing shelves and NFC identification technology. Acceptable methods of payment are credit and debit cards, NFC devices, smart cards, Xcard and mobile phones. The company also provides a cloud-based software ecosystem that lets users manage their account online and allows merchants to manage their operations and inventory.

Silkron

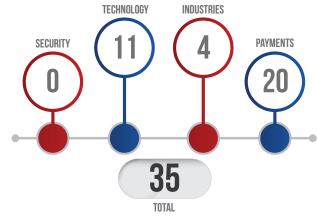
Company: Silkron
Founded in: 2004
Headquarters: Malaysia



Silkron is a vending solutions developer. The company offers a range of capabilities, including cash and cashless payments, product and sales management tools, and interactive features like games and social media integrations.



Company: Sir Steward Founded in: 2017 Headquarters: Canada



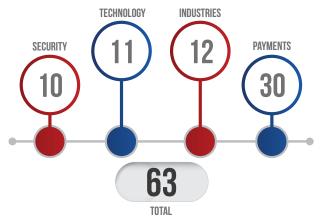
Sir Steward develops solutions for restaurants, bars, hotels and retail merchants. The company's customizable self-ordering system enables users to engage through kiosks and smartphones apps, and can accept both credit and debit payment options.



Company: SIX Payment Services

Founded in: 2008

Headquarters: Switzerland



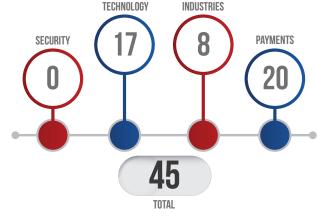
Operating as a subsidiary of SIX Group AG, SIX Payment Services Ltd. provides comprehensive services in the areas of securities trading, clearing and settlement, as well as financial information and payment transactions. Its unattended and self-service solutions have been designed for many industries including parking, petrol stations, transportation and vending and accept all major local and global cards including closed-loop/private label cards, EMV and cashless payments. The solutions are certified to the highest security standards (including PCI and tokenization across the entire payment chain) to minimize payment risks. SIX Payment Services also offers tools to reduce costs, improve customers' experiences and maximize sales and revenues.





Company: SlabbKiosks

Founded in: N/A **Headquarters:** U.S.

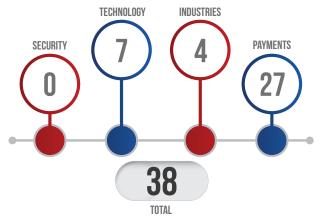


SlabbKiosks manufactures and distributes interactive self-service solutions including self-service check-in solutions for the hospitality, health care and airline industries; self-service checkout and micro-markets solutions; information kiosks for ticketing and exhibits; and government kiosks and financial solutions, including loyalty programs, prepaid credit cards, transactional kiosks and donation kiosks, among other products.



Company: Solutions Vending International

Founded in: 2011 Headquarters: U.S.

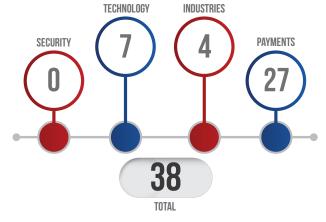


Solutions Vending International is an automated retailing technology firm that designs and manufactures vending machines for consumer products. The vending machines are wireless, accept all major forms of payment including Apple Pay and Android Pay, have digital screens to maximize customer engagement and capture their information for lead generation, and offer advertising for additional revenue opportunities.



Company: Smart Retail

Founded in: 2009
Headquarters: Singapore



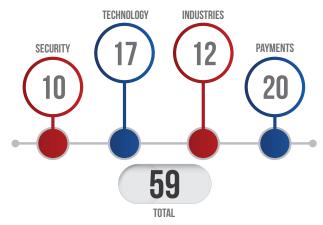
Smart Retail provides customizable vending machines in various sizes, each enabled with remote management, inventory tracking and item marketing display capabilities. The machines accept credit card payments as well as various digital wallets.

NEW!



Company: Spire Payments

Founded in: 2011 **Headquarters:** Spain

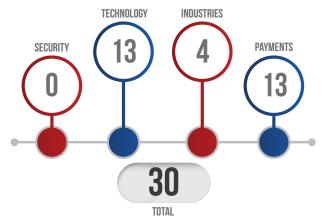


Spire Payments is a POS solutions provider developing electronic payment solutions ranging from fixed, portable and mobile payment solutions to PIN pads and unattended terminals for integration with cash register systems and self-service kiosks. Its unattended payment solution allows card payment capability to be integrated in new or existing machines. It supports several card and transaction types, including chips, PINs, contactless and NFC.



Company: StrongPoint

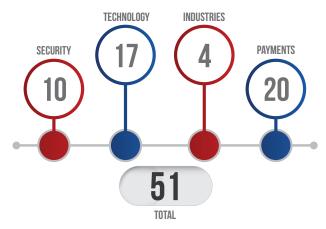
Founded in: 2002 Headquarters: Norway



StrongPoint develops retail and cash security solutions including cash management, click and collect, select and collect and self-checkout products. Its self-checkout hardware solution offers various payment options, from magnetic stripe cards to NFC and mobile payment options.



Company: Swyft Founded in: 2013 Headquarters: U.S.

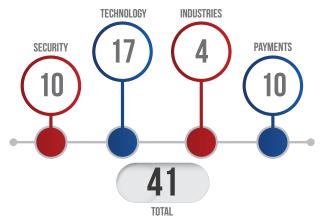


Swyft is an unattended retail solutions developer. The company's X2 vending machine accepts EMC, NFC and magnetic strip payments, and is equipped with cameras allowing for traffic monitoring and contextual advertising.



Company: T2 Systems

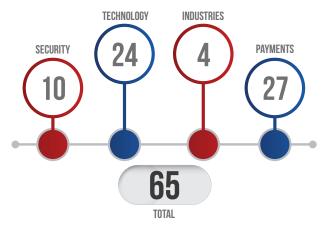
Founded in: 1994 Headquarters: U.S.



T2 Systems is an unattended parking technology developer. The company offers the UNIFI Parking Management Platform, which enables users to manage permits, enforcement, PARCS, multi-space meters, events and vehicle counting.

TableSafe

Company: Tablesafe
Founded in: 2010
Headquarters: U.S.



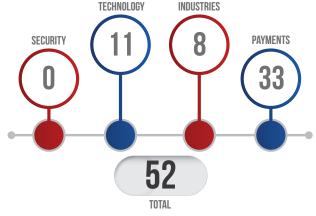
Tablesafe designs, builds and integrates hardware and software products intended to eliminate credit and identity theft in restaurants. The company offers RAIL, an unattended restaurant payment technology that allows guests to split their bill, auto-calculate tips, email receipts and pay via a card reader or NFC device.



Company: Terminal Technologies Ltd.

Founded in: 2004

Headquarters: Czech Republic

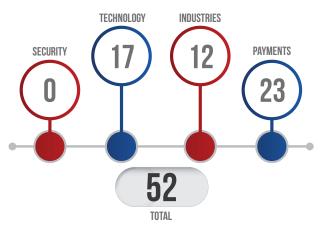


Terminal Technologies Ltd. is a payment solutions developer. The company is involved in the design, prototyping, testing, certification, manufacturing, and distribution of payment hardware and software for the card payments business. Terminal Technologies offers Vendotek, an integrated cashless solution for vending. Vendotek processes a wide range of payment methods including EMV and MIFARE contactless dual technology support as well as NFC payments. The solution also provides vending remote management and marketing campaign management tools.



Company: The-Venders

Founded in: 2015 **Headquarters:** U.S.

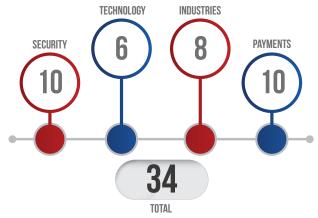


The-Venders is a vending machine technology provider. The company develops "The Ven," a line of small-profile vending machines designed to fit in locations including airports, hotels, campuses and convenience stores, among others.



Company: Three Square Market

Founded in: 1995 **Headquarters:** U.S.

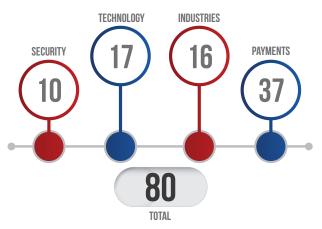


Three Market Square is a micromarket developer that works across North America, Europe, Asia and Australia. The company offers a set of four different kiosks with automatically updating software and can accept credit cards and cash.



Company: Unattended Card Payments Inc.

Founded in: 2013 Headquarters: U.S.

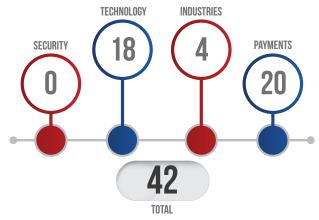


Unattended Card Payments Inc. (UCP) provides PCI and EMV compliant payment gateway and hardware solutions for unattended card payment terminals. UCP offers devices to accept chip, magstripe, contactless and NFC technology and to support private label gift and loyalty cards. The company offers its solutions to the vending, parking, hospitality and services markets.



Company: UNICUM Founded in: 1990

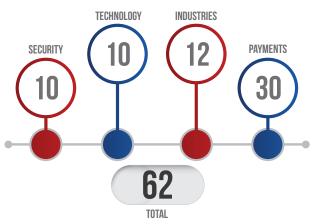
Headquarters: Russian Federation



UNICUM is a designer and manufacturer of smart vending machines and a provider of a wide range of vending technologies. UNICUM offers a vending software configurator that enable customers to manage and develop their business more efficient and profitable. The vending machine configurator allows to set individual names for each product, set different prices, manage coin acceptor and bill acceptor, set expiration date for individual products and more. Supported payment technologies include NFC, EMV, QR code reader and smart cards. The company is PCI compliant.



Company: UniTeller
Founded in: 2008
Headguarters: Russia

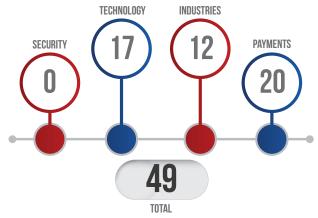


UniTeller offers payment processing services for the self-service industry. Its solutions for unattended services support all major credit cards including closed-loop and EMV cards. UniTeller's self-service solutions are designed for banking, ticketing, parking, gas stations, vending, supermarkets and other fields where credit card payments are processed in the self-service mode. The solution includes anti-skimming protection and is PCI-compliant.



Company: Unixfor S.A.

Founded in: 1979 Headquarters: Greece

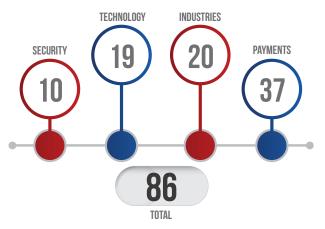


Unixfor provides self-service solutions to a range of business sectors including retail banking and shops, petrol stations, public transportation, educational institutes, casinos, sports and entertainment venues, and public utility companies. The company designs and develops self-service application and monitoring software, as well as engineering, building and assembling hardware for their self-service solutions. Unixfor payment solution accepts NFC, EMV, magnetic stripe cards and smart cards.



Company: USA Technologies

Founded in: 1992 **Headquarters:** U.S.

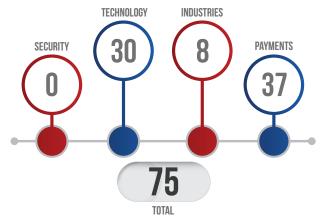


USA Technologies (USAT) provides wireless, cashless micro-transactions and networking services, as well as telemetry and customer engagement services for the unattended market. Its main product is the ePort solution, a PCI-compliant, end-to-end suite of cashless payment, telemetry and value-added services. USAT's solutions support mobile wallets Apple Pay and Google Wallet and payment technologies including EMV, magnetic stripe, NFC and BLE technologies.



Company: VE Global Vending Inc.

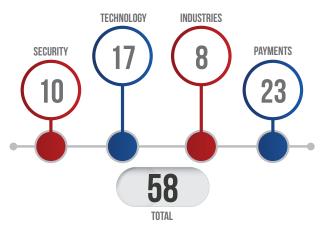
Founded in: N/A Headquarters: N/A



VE Global Vending Inc. is an interactive vending and automated retail solutions provider. The company offers merchants software tools such as content management systems and UCB applications, allowing them to control and monitor their vending transactions. VEGV's vending machines accept multiple payments including credit and debit cards, EMV chip cards, Google Wallet and Apple Pay. Moreover, vending machines count with QR/barcode reader for coupons and social media authentication, touchscreen and Bluetooth LE (PayPal, V.me, iBeacon).



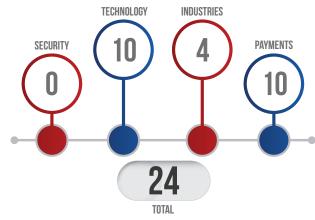
Company: Vendpro Founded in: 1995 Headquarters: Australia



Vendpro is a vending machine offering solutions for dispensing snacks, drinks, meals and non-refrigerated products. The company's machines accept payment options including coins and cash, credit card solutions, and cashless payments.



Company: Vendsy Founded in: 2013 Headquarters: U.S.

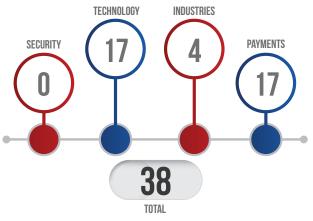


Tray by Vendsy develops self-service ordering and checkout technology for the hospitality and service industry. The company's self-service POS kiosk allows the client to order, pay and interact with other clients in the store.



Company: Vendwatch Telematics

Founded in: 2011 Headquarters: U.S.

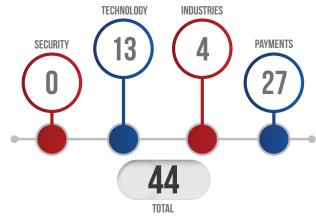


Vendwatch Telematics is a products and services company providing sales and operations optimization tools exclusively for the vending machine industry. The company offers VM Pay, which allows vending machines to accept smartphone payments from Apple Pay and Android Pay and includes chip card readers.



Company: Vengo Labs

Founded in: 2012 Headquarters: U.S.

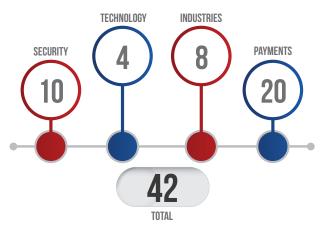


Vengo Labs offers an interactive consumer engagement platform combined with a point-of-purchase hardware. The company enables merchants to create an innovative and interactive digital customer experience, providing information and videos about their products through a touchscreen device with a slim compact design. Vengo Labs also offers tools to understand purchasing patterns and cloud-based inventory monitoring. Payments accepted include credit, debit, NFC and campus cash via Blackboard or CBORD.



Company: VenTek International

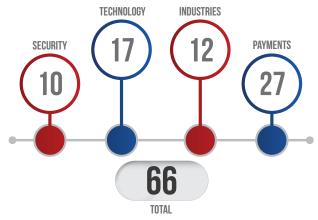
Founded in: 1958 **Headquarters:** U.S.



VenTek International is an unattended parking solutions developer. The company also offers solutions for ticketing for parks and recreation as well as public transport. Together with software solutions, Ventek also provides automated pay stations.



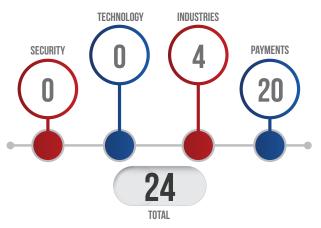
Company: Verifone Founded in: 1981 Headquarters: U.S.



Verifone is a provider of electronic payment transactions and other POS value-added services designed for different industries including retail, hospitality, health care and transportation. It supports unattended payment devices and self-service payment systems. The firm also supports equipment and deployment, installation and training, and post-sales services. Supported payment technologies include EMV, NFC, magnetic stripe, contactless cards and prepaid gift cards. Verifone's payment solutions are PCI compliant and count with authentication software, payment data tokenization & end-to-end encryption.



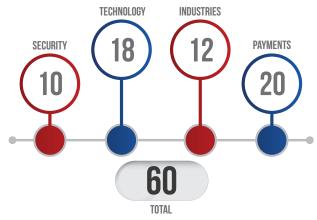
Company: Verii, LLC Founded in: N/A Headquarters: U.S.



Verii offers Verii NanoMarket, a small, unattended store that utilizes a mobile app as the form of payment. The NanoMarket offers a variety of snacks and drinks, including healthy food options. The Verii mobile app gives companies' employees the ability to make purchases using their iOS or Android smartphones, shop in the market and view their full purchase history. Verii also provides management tools such as real-time inventory, reports with the most popular items purchased, one-click auto-refill order option, price adjustment and more.



Company: VeriSoft Founded in: 1984 Headquarters: Turkey

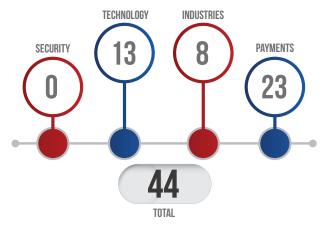


VeriSoft offers payment technology. Its solutions support credit and debit cards, EMV and NFC contactless payments, and QR code readers. The firm meets PCI security standards on unattended payment terminals.



Company: ViaTouch Media

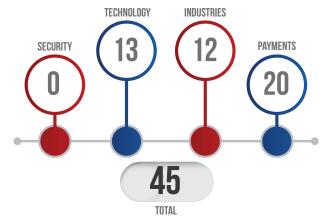
Founded in: N/A **Headquarters:** U.S.



ViaTouch Media is a vending machine producer. The company's solutions include features like loyalty programs, discounts, targeted user ads, the ability to upsell products and user tracking. One of the company's developments is Lisa, a vending machine that allows users to pay by scanning their thumbs.



Company: VMC Founded in: N/A Headquarters: U.K.

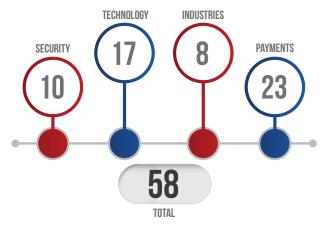


VMC designs, builds, installs, and maintains cashless systems for catering and vending operators, and end users. The firm develops cashless payment solutions by using NFC technology, and accepting traditional payment methods such as magnetic stripe. Its systems work on and offline and provide users with all the sales analysis and audit information they need to improve their service and profits.



Company: WashCard Systems

Founded in: N/A Headquarters: U.S.

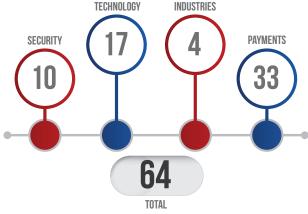


WashCard Systems works directly with business operators. Ensuring their business is fitted with the necessary software and equipment they need. They aim to improve their consumer experience.



Company: Wayne Fueling Systems LLC

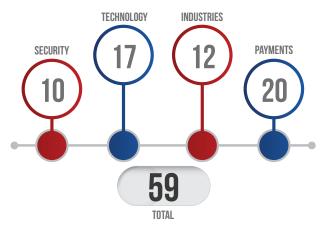
Founded in: 1891 Headquarters: U.S.



Wayne Fueling Systems is a provider of fuel dispensing, payment, automation and control technologies for retail and commercial fuel stations. Its unattended payment platforms are EMV-and PCI-compliant and have the ability to process chip and magnetic stripe credit cards, NFC contactless cards, mobile wallets such as Apple Pay, and others. In addition, Wayne's payment terminals offer media and marketing capabilities, enhancing the customer experience and offering a range of marketing opportunities.

worldline

Company: Worldline Founded in: 1970 Headquarters: France

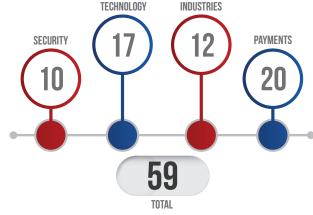


Worldline offers a range of end-to-end services for the payments and transactional services industry. The company delivers payment terminals and accessories for shop-based and mobile retailers, attended and unattended petrol stations and financial institutions, among others. The company also offers a range of unattended terminals, which are suitable for use both indoors and outdoors. Wordline´s terminals are PCI compliant and accept all major type of cards, including debit, credit, e-purse, Mifare™, loyalty and prepaid, as well as EMV and NFC payments.



Company: XAC Automation Corporation

Founded in: 1993 Headquarters: Taiwan

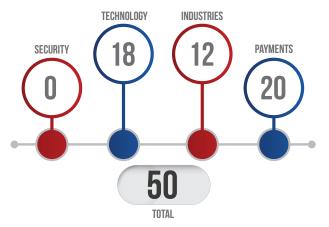


XAC Automation Corp. manufactures transaction automation devices for the payments industry. XAC's Unattended Payment Terminal has been developed for integration into self-service applications such as gas pumps, vending machines, parking meters, kiosks and other outdoor transaction solutions. Payments accepted include PIN and EMV cards and NFC/contactless payments. XAC's solutions are PCI compliant.



Company: Xafax Founded in: 1983

Headquarters: Netherlands

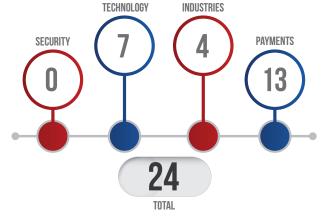


Xafax is a supplier of cashless payment services and IT solutions for education, libraries, government, health care institutions and retail companies. The firm offers payment solutions for vending machines and self-service kiosks. Xafax solutions accept smartcards, EMV chip and pin credit and debit cards, as well as NFC cashless payments.



Company: Yo-Kai Express

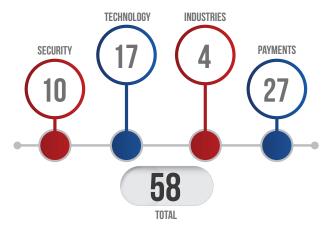
Founded in: 2016 Headquarters: N/A



Yo-Kai Express is a high tech company which is changing the traditional restaurant industry with autonomous solutions.



Company: Ziosk Founded in: 2007 Headquarters: U.S.

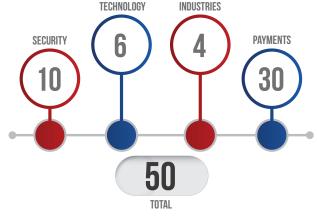


Ziosk develops technology solutions for the restaurant industry. The company provides restaurants with a 7-inch tablet with a Wi-Fi connection that provides enhanced customer experience tools such as preloaded games and social media integration, as well as customer engagement features such as loyalty and rewards programs. Payments accepted include magnetic stripe credit and debit cards as well as Android Pay and Samsung Pay. Ziosk's tablet solution is PCI-compliant and counts with encrypted credit card reader.



Company: ZoomSystems

Founded in: 2001 Headquarters: U.S.



ZoomSystems develops and operates automated retail platforms for retailers and brands. Its solutions include integrated hardware, software and managed services. ZoomShops' card readers accept all major credit and debit cards including closed-loop/private-label cards and are PCI-certified. ZoomSystems also offers a remote management and merchandising software that manages from product catalogue to consumer presentations, pricing and promotions in real time and manages in-stock and product availability performance of the network.

About

PYMNTS.com

<u>PYMNTS.com</u> 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.

Disclaimer

The Unattended Retail Tracker™ may be updated periodically. While reasonable efforts are made to keep the content accurate and up-to-date, PYMNTS.COM: MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, REGARDING THE CORRECTNESS, ACCURACY, COMPLETENESS, ADEQUACY, OR RELIABILITY OF OR THE USE OF OR RESULTS THAT MAY BE GENERATED FROM THE USE OF THE INFORMATION OR THAT THE CONTENT WILL SATISFY YOUR REQUIREMENTS OR EXPECTATIONS. THE CONTENT IS PROVIDED "AS IS" AND ON AN "AS AVAILABLE" BASIS. YOU EXPRESSLY AGREE THAT YOUR USE OF THE CONTENT IS AT YOUR SOLE RISK. PYMNTS.COM SHALL HAVE NO LIABILITY FOR ANY INTERRUPTIONS IN THE CONTENT THAT IS PROVIDED AND DISCLAIMS ALL WARRANTIES WITH REGARD TO THE CONTENT, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT AND TITLE. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES, AND, IN SUCH CASES, THE STATED EXCLUSIONS DO NOT APPLY. PYMNTS.COM RESERVES THE RIGHT AND SHOULD NOT BE LIABLE SHOULD IT EXERCISE ITS RIGHT TO MODIFY, INTERRUPT, OR DISCONTINUE THE AVAILABILITY OF THE CONTENT OR ANY COMPONENT OF IT WITH OR WITHOUT NOTICE.

PYMNTS.COM SHALL NOT BE LIABLE FOR ANY DAMAGES WHATSOEVER, AND, IN PARTICULAR, SHALL NOT BE LIABLE FOR ANY SPECIAL, INDIRECT, CONSEQUENTIAL, OR INCIDENTAL DAMAGES, OR DAMAGES FOR LOST PROFITS, LOSS OF REVENUE, OR LOSS OF USE, ARISING OUT OF OR RELATED TO THE CONTENT, WHETHER SUCH DAMAGES ARISE IN CONTRACT, NEGLIGENCE, TORT, UNDER STATUTE, IN EQUITY, AT LAW, OR OTHERWISE, EVEN IF PYMNTS.COM HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

SOME JURISDICTIONS DO NOT ALLOW FOR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, AND IN SUCH CASES SOME OF THE ABOVE LIMITATIONS DO NOT APPLY. THE ABOVE DISCLAIMERS AND LIMITATIONS ARE PROVIDED BY PYMNTS.COM AND ITS PARENTS, AFFILIATED AND RELATED COMPANIES, CONTRACTORS, AND SPONSORS, AND EACH OF ITS RESPECTIVE DIRECTORS, OFFICERS, MEMBERS, EMPLOYEES, AGENTS, CONTENT COMPONENT PROVIDERS, LICENSORS, AND ADVISERS.

Components of the content original to and the compilation produced by PYMNTS.COM is the property of PYMNTS.COM and cannot be reproduced without its prior written permission.

You agree to indemnify and hold harmless, PYMNTS.COM, its parents, affiliated and related companies, contractors and sponsors, and each of its respective directors, officers, members, employees, agents, content component providers, licensors, and advisers, from and against any and all claims, actions, demands, liabilities, costs, and expenses, including, without limitation, reasonable attorneys' fees, resulting from your breach of any provision of this Agreement, your access to or use of the content provided to you, the PYMNTS.COM services, or any third party's rights, including, but not limited to, copyright, patent, other proprietary rights, and defamation law. You agree to cooperate fully with PYMNTS.COM in developing and asserting any available defenses in connection with a claim subject to indemnification by you under this Agreement.