

UNATTENDED RETAIL

TRACKER™

JUNE 2018

AN UNATTENDED WAY TO KEEP BUSINESS

Running And Employees Healthy



Bringing **healthy meals** to
workplace kitchens
– p. 6 (Feature Story)



McDonald's doubles down on self-
service kiosks
– p. 9 (News and Trends)



See **who's on top** in the
latest provider **rankings**
– p. 17 (Scorecard)

Unattended Retail Tracker™

Table of Contents

03

What's Inside

Unattended retail technology is disrupting the food service space. QSRs are embracing self-service kiosks, and PYMNTS' research shows consumers are, too.

06

Feature Story

Lee Mokri, co-founder of vending machine manufacturer Byte Foods, on how the company's unattended technology is bringing healthier meals to employee breakrooms and kitchens

09

News and Trends

The latest headlines from around the unattended retail space

14

Methodology | Top 20 Rankings

Best of the bunch

Who's on top and how they got there

16

Watch List

The newest additions to the Tracker's Scorecard

17

Scorecard

The results are in

Get a glance at this month's top providers and a directory featuring more than 100 major players in unattended retail.

83

About

Information on PYMNTS.com

What's Inside



What do quick-service restaurants (QSRs) need to do to meet customers' expectations?

According to PYMNTS research, it comes down to offering the right combination of in-store tech, mobile solutions and online features. That winning combination often includes self-service kiosks, which are designed to serve up a faster ordering and pickup experience.

The latest [Restaurant Readiness Index](#) indicates self-service kiosks are becoming an increasingly popular in-store innovation, with top performing QSRs rolling them out across the country. Kiosks are seeing the strongest [growth](#) among the nine in-store technologies examined by PYMNTS' analysis. In fact, more than 41 percent of QSRs had implemented in-store kiosks as of Q4 2017, a 4 percent increase over the previous quarter.

There's still plenty of room for growth as far as in-store kiosk use is concerned, though.

A separate [survey](#) from digital restaurant service provider Tillster found only 18 percent of surveyed QSR customers used a self-ordering kiosk in a three-

month period, but 60 percent said they would visit more frequently if kiosks were offered. Researchers also noted that kiosks make customers more inclined to stick around, even if there is a line — a common factor in their decision to leave and find a faster experience.

It's no wonder, then, that some of the largest players in the QSR industry are planning for a wide-scale rollout of self-service kiosks, and fast. Restaurants aren't alone, either, as several industries — from retail to transportation — are embracing kiosk usage.

Recent developments in unattended retail

McDonald's is racing to add kiosks to its restaurant locations. CEO Steve Easterbrook recently [told](#) CNBC that the QSR would look to add 1,000 in-store kiosks per quarter over the next two-plus years. The move is designed to increase foot traffic and give customers additional ordering options.

While fast-casual burger chain Shake Shack may be ending its cashless stores experiment, it appears its self-service kiosks are here to stay. CEO Randy Garutti has [told](#) stock market analysts that "in the next phase" of digital development, the company is going to offer customers the choice to order from

“cashiers as well as kiosks.”

Meanwhile, retail giant Walmart is turning to kiosks to add car sales to its repertoire. It recently [announced](#) it would expand its partnership with digital automotive marketplace CarSaver to sell cars via unattended kiosks at more of its retail locations. Such kiosks originally rolled out in Houston, Dallas, Phoenix and Oklahoma City, according to a Walmart representative, and will soon be added to locations in Georgia, Illinois, Indiana and Virginia, as well as on a microsite on Walmart.com.

Wawa is also hopping aboard the retail kiosk bandwagon. The convenience store chain has [announced](#) it would be adding self-service lottery kiosks to more than 40 stores in Delaware by the end of this month. According to Vernon Kirk, state lottery director, the kiosks are anticipated to bring in roughly \$6 million in new lottery revenue this year.

To read more on these stories and the biggest unattended retail headlines, check out the Tracker's News and Trends section (p. 9).

Bringing healthy meals to the breakroom

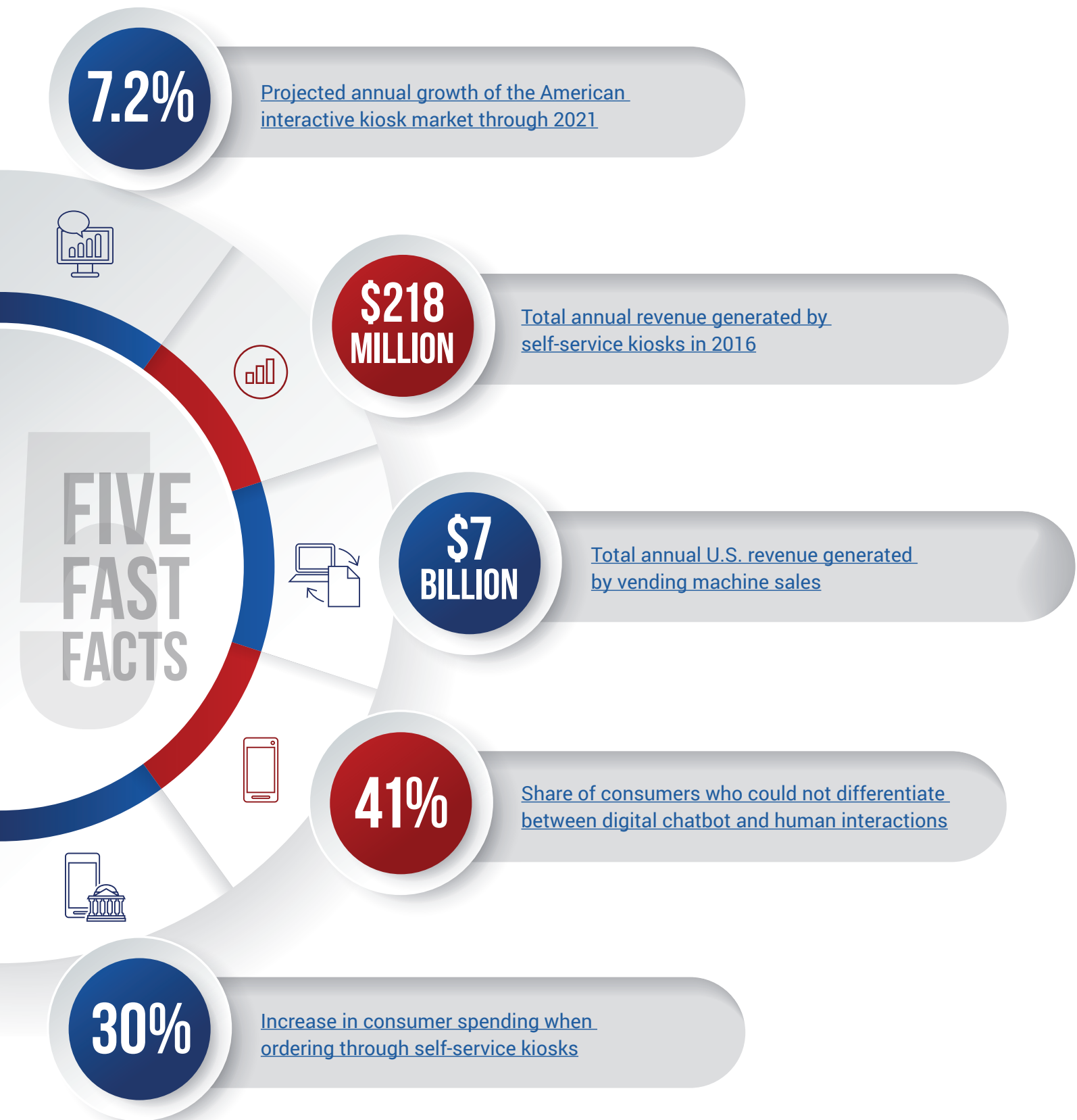
When crunch time hits, most people aren't focused on finding healthy food options to power through a busy day. But, according to Lee Mokri, co-founder of vending machine manufacturer [Byte Foods](#), workplaces should be thinking about their employees' diets.

In a recent interview with PYMNTS, he explained that providing employees the option to purchase healthy, balanced meals from a breakroom vending machine could keep them more focused and alert — and save companies money. In this month's Unattended Retail Tracker™ feature story (p. 6), Mokri expounds on both the idea behind Byte's smart and healthy vending machines, and why his company is partnering with meal kit providers to help expand its offerings.

Updates in the June Tracker

The June Unattended Retail Tracker™ includes five additions to the provider directory: MatiPay, N&W Global Vending, Qiwi, WashCard and Yo-Kai Express.







An Unattended Way To Keep Business
Running And Employees Healthy



Feature Story

"We're trying to grow our footprint so that wherever you are away from home, there's fresh food available to you."

Lee Mokri,
founder of Byte Foods

The siren song of the vending machine can often call to employees who are stuck toiling away at their desks. Quick snacks might help satiate cravings, but they often fall short on nutritional value.

A new wave of vending machines is promising to change that, offering [everything](#) from healthier snacks and hot, ready-to-eat pizzas to [soft serve](#) frozen yogurt and ice cream. Providers include [Byte Foods](#), which works to replace the traditional breakroom vending machine with smart refrigerators filled with healthy snacks, beverages and even full-fledged meals — all purchased using a mobile app.

According to Lee Mokri, who founded the California-based startup in 2015 with his wife, Megan, the solution aims to be more than a health boost to employees: It could also mean positive effects for employers.

"We place our Byte fridges in business, primarily, around the Bay Area and Sacramento, and also in universities, hospitals, gyms — anywhere people

spend time away from home," Mokri told PYMNTS in a recent interview. "The idea is to add this layer of convenience so that no matter where you are or where you spend most of your time, you can access fresh, healthy meals, snacks and drinks."

Healthier choices for companies

Byte sources from local eateries and food producers to stock its smart fridges, enabling it to offer a rotating menu of items that change frequently to ensure freshness.

"We don't pick any of the food ourselves," Mokri said. "Instead we work with local eateries like Rustic Bakery, a popular bakery in California, or with Urban Remedy, and the fridges are stocked every day."

Users can view the prices using a screen attached to the smart fridge, then simply open the door and select their items. An automated sensor will detect the products that have been taken, and customers can pay using Byte's mobile app or a credit or debit card.

“Users don’t need to set up an account, and they don’t need to register with Byte,” Mokri explained. “They just swipe their credit card or debit card, whatever they have in their purse or wallet, and interact with it like any retail experience.”

Keeping wallets healthy

Unlike those offering other employee meal plans, companies that use Byte fridges don’t typically cover the cost of its contents. Instead, Byte works with its clients to decide the percentage of costs for which the company will pay and how much employees will be required to cover, Mokri said.

Ensuring employers aren’t on the hook for food costs is a major part of Byte’s goals. As such, most companies elect to subsidize roughly 50 percent. Opting for a vending option frees employers from having to choose between offering workers no food options whatsoever, or bearing the cost of filling their office’s pantry with snacks.

“Until today, companies have had very few choices when it comes to [offering] food in their offices,” Mokri explained. “They could offer nothing, which is what most companies do, or give away 100 percent-subsidized food. That’s really expensive, and only about 1 percent of businesses are able to do that.”

It can also save employees the time spent looking for a local lunch spot, and the nutritious options can help support personal health and fitness goals.

The evolution of healthy vending

Byte is currently working to expand both the smart fridge features offered and the number of machines it operates, and all to give employers and employees even more choices.

“We’re trying to grow our footprint so that wherever you are away from home, there’s fresh food available to you,” Mokri said.

The company is also working to offer additional options, most recently [partnering](#) with meal kit provider Chef’d. Under the new agreement, 100 of Byte’s 500 fridges in the Bay Area and Sacramento are now outfitted with Chef’d meal kits for those who prefer to cook their own meals at home or at work. The pair plans to expand the meal kits to all of Byte’s machines within the next six months.

With the help of unattended retail technology, it may not be long before employees can finally give in to the call of the vending machine — without the guilt of unhealthy eating.



News and Trends



Reinventing retail

Bingobox turns to unmanned stores

Could unattended stores be the next big thing in retail? Amazon is already pioneering the concept in the United States with its Amazon Go grocery stores, and Bingobox is looking to do the same in China. Consumers can enter a Bingobox store, scan selected fresh food and grocery items with a mobile phone to check out, then exit without human interaction. Store cameras keep track of the items consumers remove from its shelves.

Bingobox predates Amazon in terms of functioning retail stores, opening its first locations in 2016. It now boasts more than 200 stores throughout China and \$80 million in venture funding. The company recently [told](#) PYMNTS that it plans to launch its fresh food convenience stores in several Asian countries by the end of the year, but did not specify which nations or when that expansion would be underway.

Walmart brings car sales to kiosks

Meanwhile, retail giant Walmart is marching ahead with its own plans to upend consumers' shopping experiences. The Bentonville, Arkansas-based company recently [announced](#) plans to expand its partnership with digital automotive marketplace CarSaver, enabling it to sell cars via unattended kiosks at more retail locations in the future. The kiosks are already available in Houston, Dallas, Phoenix and Oklahoma City, according to a company representative, and will soon be found in Georgia, Illinois, Indiana, Virginia and on a Walmart.com microsite.

Ally Financial is offering gift card incentives to Walmart car buyers who finance through Ally using the CarSaver site, and Walmart is reportedly working on a vehicle purchase program to help its 1.5 million U.S. store associates purchase a car. The discount retailer first partnered with CarSaver on the car

kiosks more than a year ago, following a successful 2016 pilot test in Stuart, Florida.

An unattended commute

Magenta Line gets smart (cards)

The Delhi Metro Rail Corporation (DMRC) is saying goodbye to tokens and hello to smart cards, recently [announcing](#) it would launch smart card train fare vending machines at three stops along the Magenta Line as part of a new pilot program. The machines will enable riders to buy or refill fare cards with cash, credit card or debit card, and will offer new purchasing options for frequent users.

DMRC previously only sold fares via tokens, with more than 500 token vending machines installed around 118 Delhi Metro Rail stations. Smart cards purchased via vending machines are now used by 70 to 80 percent of riders, however, and the company plans to roll out additional vending machines to other stations. It also plans to phase out token counters staffed by human employees.

STL Metro offers smart payment option

Public transit riders in St. Louis, Missouri, are also getting a new way to pay for their commutes. After a roughly five-year delay, the city's Metro recently [began](#) replacing its transit system's legacy paper tickets with plastic smartcards that will eventually be used on all busses.

The cards are currently only available at the St. Louis MetroStore, but will soon be sold via vending machines at bus transit centers, MetroLink stations and some retail stores. Commuters can refill their cards online, as each card is outfitted with a computer chip to store cash and fare value, according to Metro officials. The solution



is designed to help police and security officers spot non-paying riders sneaking onto public transportation modes by displaying a colored light to signify payment was made.

Kiosk craze

Using kiosks to stop shoplifters

Could retail kiosks help prevent shoplifting? That's the idea behind the point-of-purchase digital vending machines recently [introduced](#) by IT management services provider CompuCom, which include in-aisle payment systems. The technology was developed by a division of Office Depot, and is designed to dispense purchased products like electronics, razor blades and even bottles of wine — all in a matter of seconds.

With the new system in place, retailers can enable customers to make purchases from a vending machine using near-field communication (NFC), EMV cards, personal identification numbers (PIN) or ID badge swipes. The transactions can then be processed and tracked by the retailer's existing payment and point-of-sale (POS) systems, and the machines can also offer subscriptions to consumers.

The vending machines will do more than just sell products, though, according to Ken Jackowitz, CompuCom's chief product officer. They can also provide an alternate way to prevent shoplifting and theft, without discouraging customers from purchasing items kept behind glass and under lock and key.

Coinstar adds Amazon option

While some companies are looking to unattended technology to stop criminals in their tracks, others want to use it to attract new customers. Amazon recently [announced](#) its shoppers can use Coinstar machines to add cash to their Amazon Cash balances through a partnership with the change-redemption kiosk provider. The companies expect to have roughly 5,000 machines outfitted with the capability by the end of year, beginning with select grocery stores in the northeast.

Users who want to spend cash on Amazon via Coinstar must link their phone numbers with their Amazon accounts, according to a press release. The customer selects Cash Services to begin a transaction at a cash-accepting Coinstar kiosk, then chooses Amazon Cash, enters the associated phone number and inserts funds using \$5 to \$500 bills. An Amazon gift card is then purchased and added to his or her Amazon balance.

Wawa adds self-service lottery kiosks

If consumers in Delaware are feeling lucky, they may want to check out a new kiosk in their nearest Wawa convenience store. The chain recently [announced](#) it would be adding self-service lottery kiosks to more than 40 locations throughout the state by the end of this month, the first time Wawa has added full-scale lottery sales in Delaware. The chain previously tested various over-the-counter lottery sales and other distribution methods nearly 20 years ago.

Delaware Lottery director Vernon Kirk told reporters that bringing lottery sales to Wawa stores would be a "tremendous advantage" for the lottery network. The machines will likely bring in roughly \$6 million in new revenue, he added, and the state plans to deploy an additional 60 lottery kiosks in other retail stores soon.



Emirates NBD takes banking unattended

Retailers aren't the only firms jumping on the unattended kiosk bandwagon. Middle East banking group Emirates NBD has [announced](#) it will introduce digital kiosks to its bank locations in the United Arab Emirates as part of a new partnership with self-service solutions provider Diebold Nixdorf. According to an Emirates NBD press release, the EasyHub kiosks will offer customers banking services like deposits, withdrawals, check cashing and internal fund transfers, and help them sign up for new products.

The EasyHub devices also will feature a "video banker" to guide customers through transactions. Designed and manufactured by Diebold Nixdorf, each comes equipped with a biometric-enabled security and signature pad, document scanner, printer, debit card dispenser, ID card reader and NFC receiver.

Dining, unattended-style

McDonald's gets aggressive on kiosk strategy

Kiosk-based ordering: Are consumers loving it? QSR McDonald's is hoping they do. The fast food giant recently [told](#) CNBC it would add self-service ordering kiosks to approximately 1,000 American restaurant locations per quarter over the next eight or nine quarters, and all to give customers more ordering options.

"We're trying to add more choice and variety," said CEO Steve Easterbrook. "We're introducing many options. They can order through mobile, they can come curbside and we'll run it out, as well as the

existing traditional ways. You can pay in different ways and customize your food in different ways."

The company appears to be betting that increased choice will result in more brick-and-mortar foot traffic. McDonald's was hemorrhaging customers last year, with Easterbrook estimating half a million drifted before the company broke the trend.

Shake Shack's digital sales history

While McDonald's doubles down on digital kiosks, another burger joint has decided to temper its ordering technology embrace. After rolling out a cashless store in New York City last year, Shake Shack [announced](#) it had heard the criticism from cash-devotees and would be ending its debit-and-credit-card-only location experiment.



Kiosks aren't disappearing from Shake Shack entirely, though, and four or five will have ordering kiosks of their own in the near future. CEO Randy Garutti recently told stock market analysts that the company's next phase will see "cashiers as well as kiosks." In addition, Rahul Shah, senior vice president of global delivery and customer success at crowdtesting firm Applause — which was hired by Shake Shack to help with the transition — said the company will continue to develop future digital offerings.

Why in-store kiosks signal restaurant innovation

Shake Shack may be wise to keep at least some of its failed cashless experiments in operation, namely those kiosks. According to [research](#) inside the latest Restaurant Readiness Index™, kiosks are seeing the strongest growth among the nine in-store technologies PYMNTS analyzed. QSRs employing kiosks rose four percentage points in the most recent quarter, reaching 41 percent of the industry.

There's still plenty of room for growth, too. Another recent [survey](#) from digital ordering and engagement solutions provider Tillster found just 18 percent of surveyed QSR customers used a self-ordering kiosk in a period of three months, but 60 percent would visit a QSR more frequently if kiosks were offered.

Chef'd brings meal kits to vending machines

Digital ordering kiosks are great for keeping lines moving at QSRs, but how can they help those who can't make it to a restaurant? Meal kit provider Chef'd is hoping to serve employees stuck at work through a new [partnership](#) with smart vending machine provider Byte Foods. The pair will work together to introduce the former's meals into the latter's smart refrigerators, which are typically installed in workplace breakrooms and kitchens. Chef'd meals can so far be found in 100 California Byte machines, and the pair has plans to expand the meals to each of Byte's 500-plus smart fridge machines.

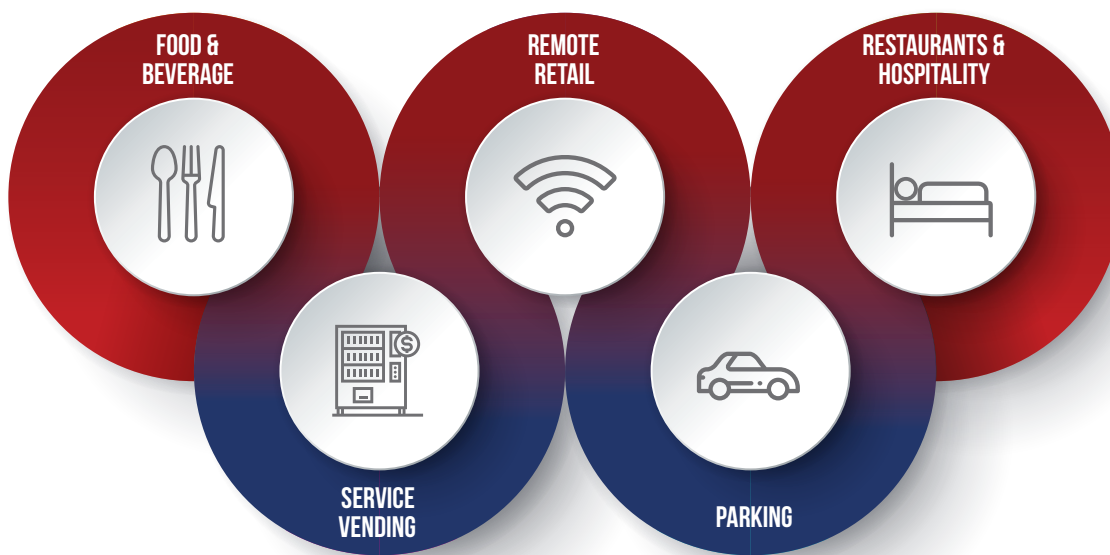


Methodology

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



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

01	 apriva®	SCORE 86 TIE	11	 payment express	SCORE 72
01	 CASTLES TECHNOLOGY	SCORE 86 TIE	12	MONEX <i>group</i>	SCORE 70
01	ingenico GROUP	SCORE 86 TIE	13	 PayRange®	SCORE 69
01	 USA TECHNOLOGIES	SCORE 86 TIE	14	 AVANTI MARKETS.	SCORE 68 TIE
05	IDTECH® Value through Innovation	SCORE 84	14	 cantaloupe SYSTEMS	SCORE 68 TIE
06	Heartland	SCORE 81	14	 DRINK COMMAND	SCORE 68 TIE
07	 UNATTENDED CARD PAYMENTS INC <small>EMV COMPLIANT CARD PAYMENT SOLUTIONS</small>	SCORE 80	14	 Setomatic Systems	SCORE 68 TIE
08	Moneris  SOLUTIONS	SCORE 76	18	 cammox	SCORE 66 TIE
09	365 retailmarkets	SCORE 75 TIE	18	HWe	SCORE 66 TIE
09	 VE GLOBAL VENDING INC. <small>Innovation obsessed. Vending driven.</small>	SCORE 75 TIE	18	Verifone®	SCORE 66 TIE

Watch List – New Additions

New Additions to the Unattended Retail Tracker™

MatiPay



N&W Global Vending



Qivi



WashCard Systems



Yo-Kai Express

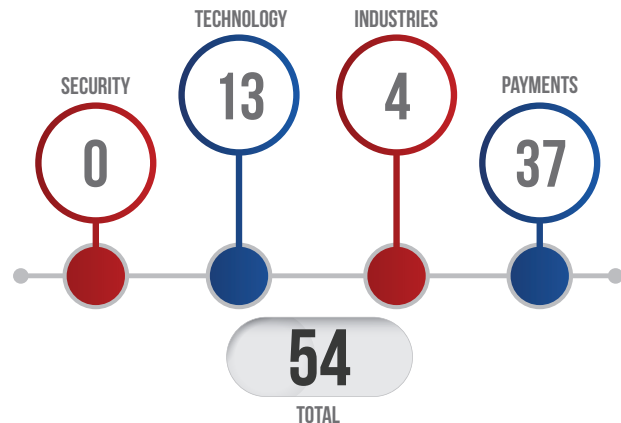


Scorecard

NOTE: This edition of the Unattended Retail Tracker's Scorecard reflects an adjustment to the 'Technology' segment, which has resulted in updated provider scores.



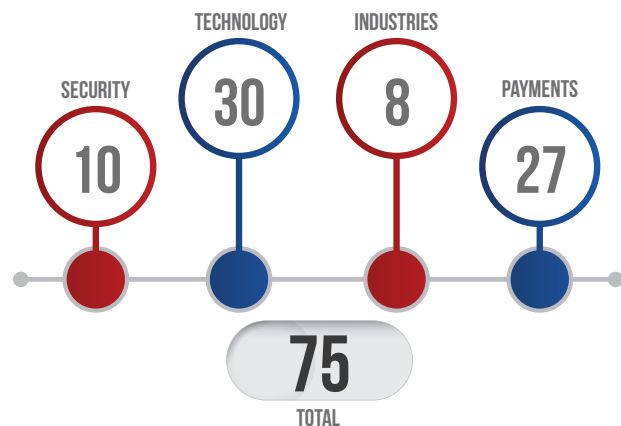
Company: 1.800.Vending
Founded in: 1980
Headquarters: U.S.



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.



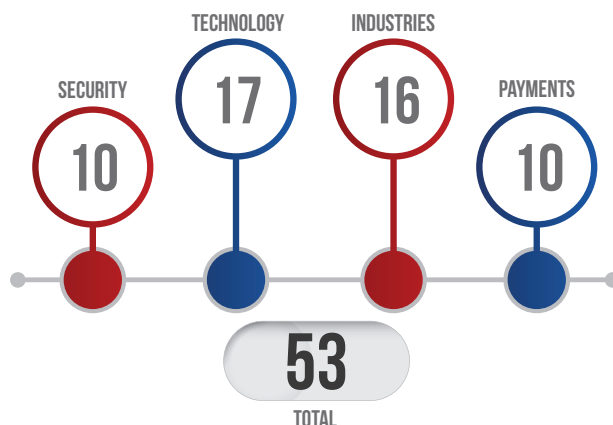
Company: 365 Retail Markets
Founded in: 2008
Headquarters: U.S.



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.



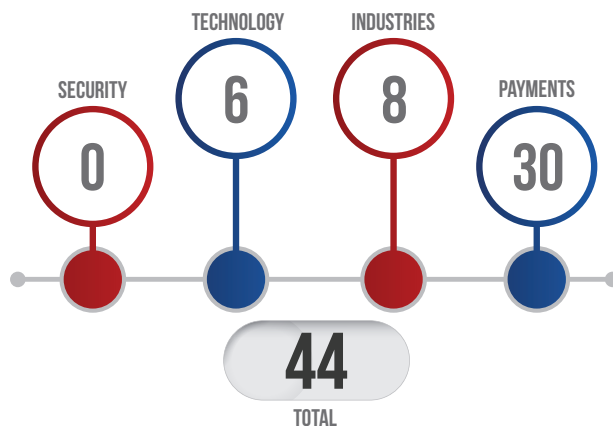
Company: 3C Payment
Founded in: 1988
Headquarters: Luxembourg



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.



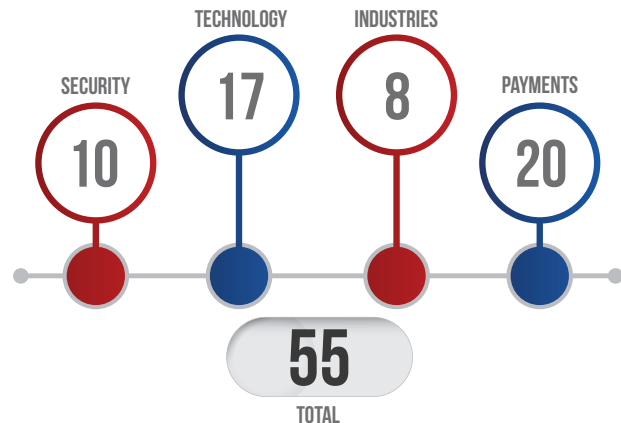
Company: Accelerated Retail Technologies
Founded in: N/A
Headquarters: U.S.



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.



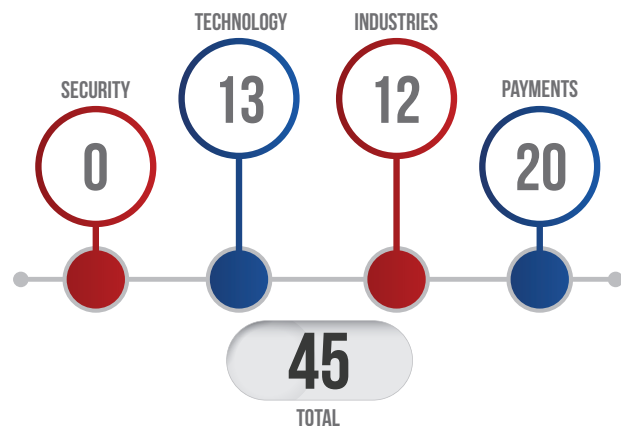
Company: Advam
Founded in: 2014
Headquarters: Australia



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.



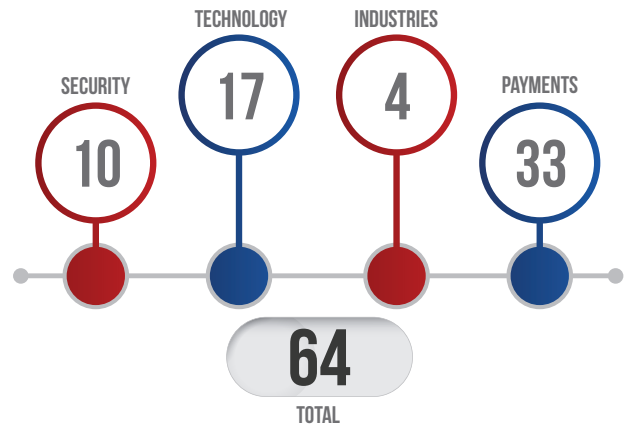
Company: Advanced Kiosks
Founded in: 2003
Headquarters: U.S.



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.

Agilysys...

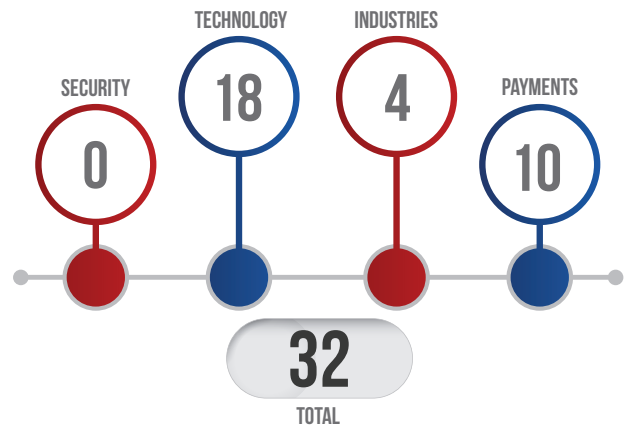
Company: Agilysys
Founded in: 1963
Headquarters: U.S.



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.



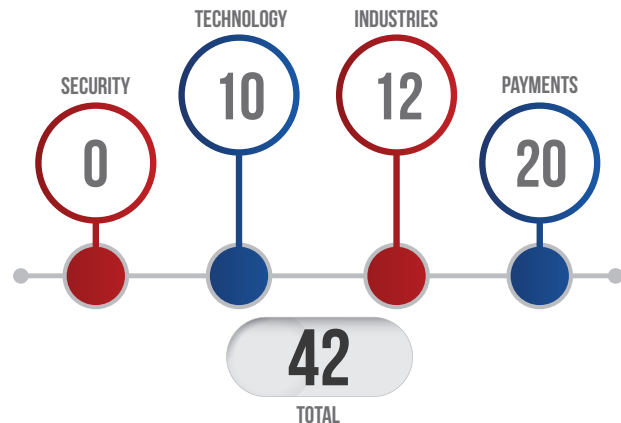
Company: Almex
Founded in: 1998
Headquarters: South Africa



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.



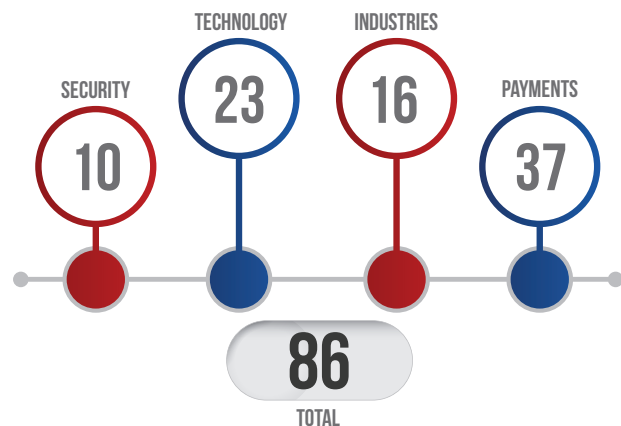
Company: Alps Innovations Group| MagexUSA
Founded in: 2013
Headquarters: Canada



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.



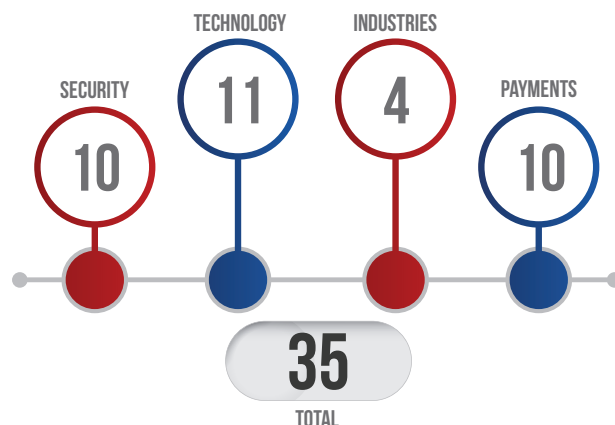
Company: Apriva Vend
Founded in: 1999
Headquarters: U.S.



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.



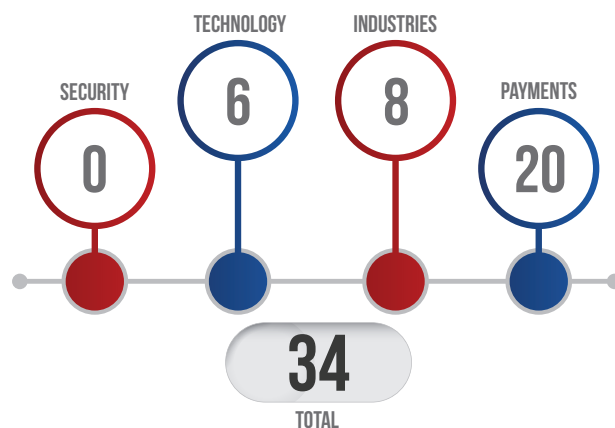
Company: APT Controls Group
Founded in: 1961
Headquarters: United Kingdom



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.



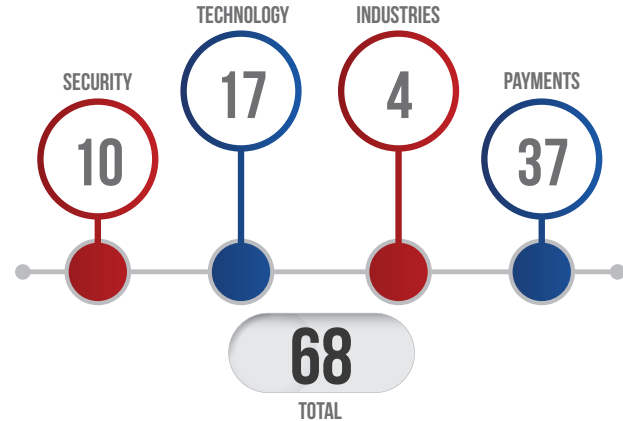
Company: Automated Retail Systems
Founded in: N/A
Headquarters: U.S.



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.



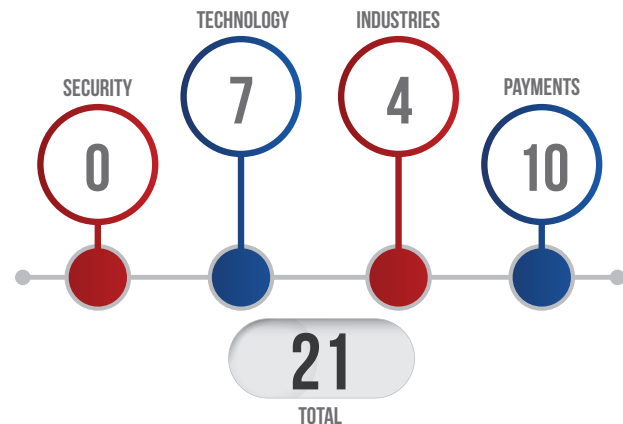
Company: Avanti Markets
Founded in: 2009
Headquarters: U.S.



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 compliant 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.



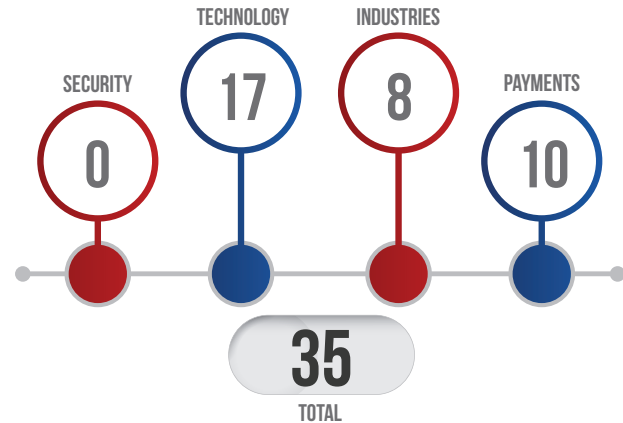
Company: Bikeep
Founded in: 2013
Headquarters: U.S.



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.



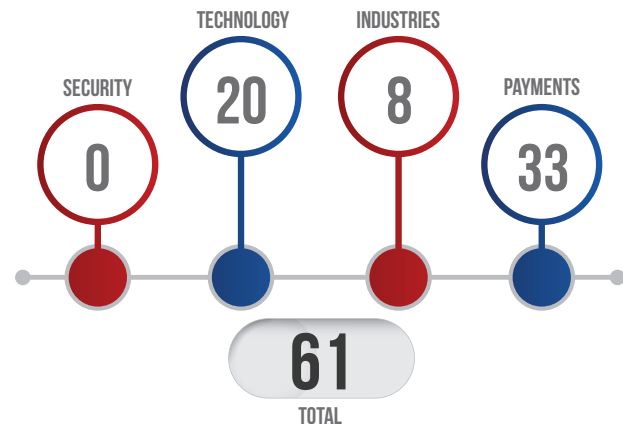
Company: Box Technologies
Founded in: 1992
Headquarters: U.K.



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.



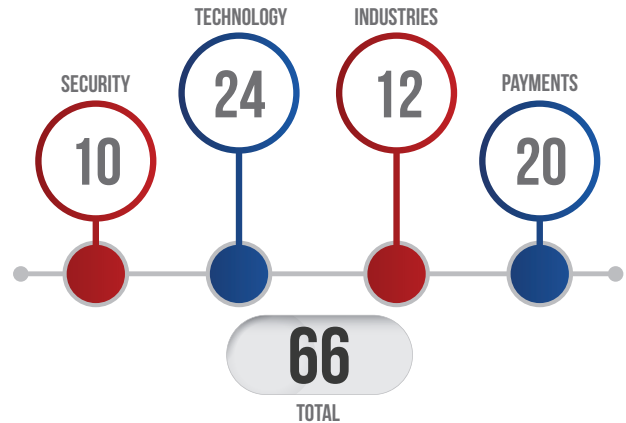
Company: BYNDL
Founded in: 2011
Headquarters: U.S.



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.



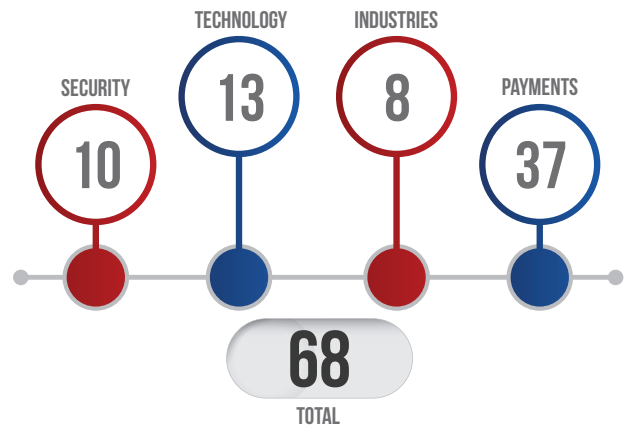
Company: CAMMAX
Founded in: 1999
Headquarters: U.K.



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.



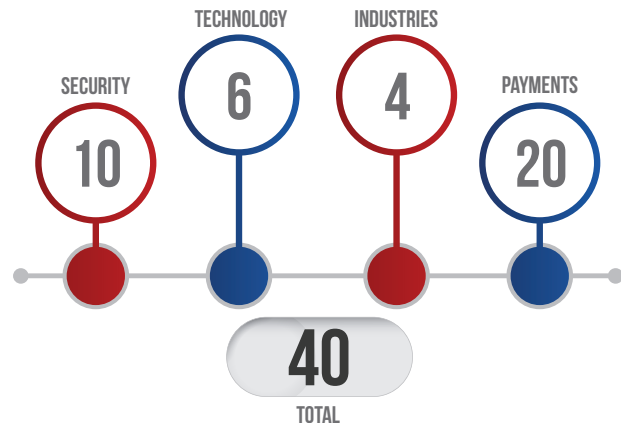
Company: Cantaloupe Systems
Founded in: 2002
Headquarters: U.S.



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.



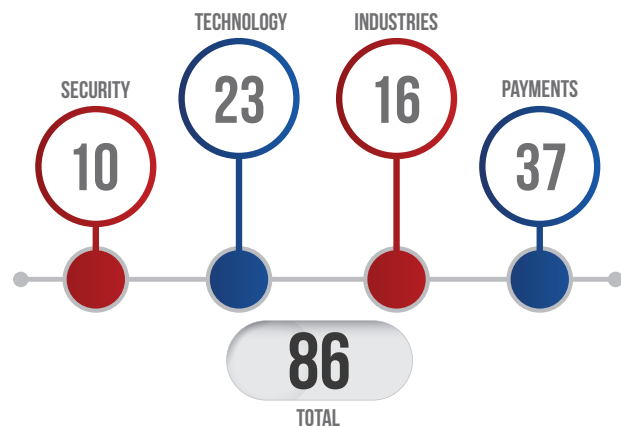
Company: Canteen Vending
Founded in: 1929
Headquarters: U.S.



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 PA-DSS compliant per PCI SSC standards.



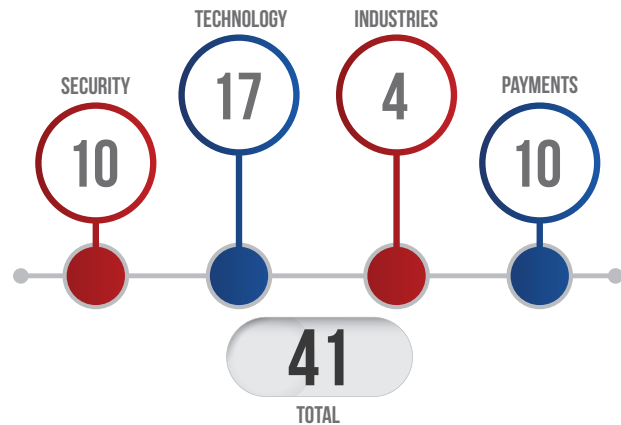
Company: Castles Technology
Founded in: 1993
Headquarters: Taiwan



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.



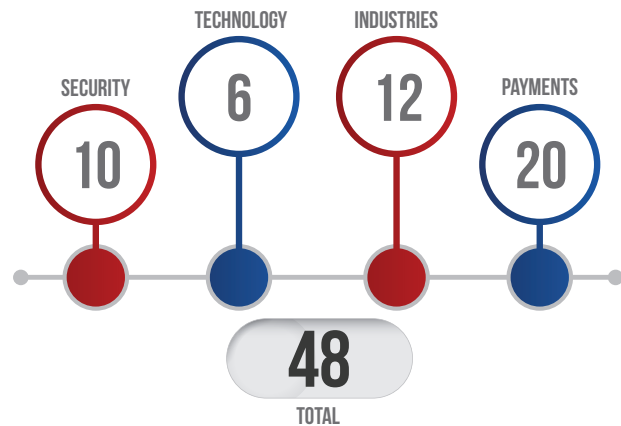
Company: CDS Worldwide Pty Ltd
Founded in: 1990
Headquarters: Australia



CDS 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.



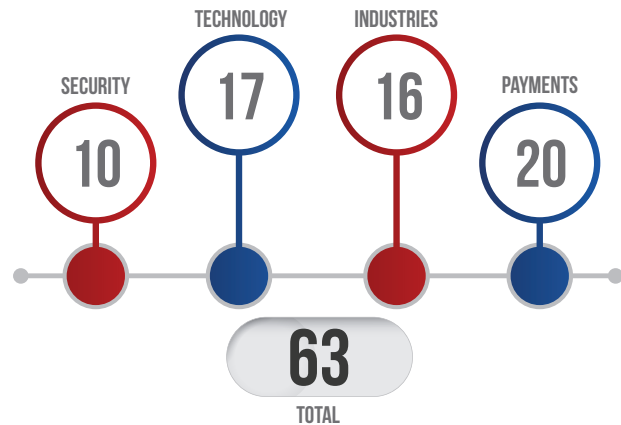
Company: Coinco
Founded in: 1958
Headquarters: U.S. and U.K.



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.



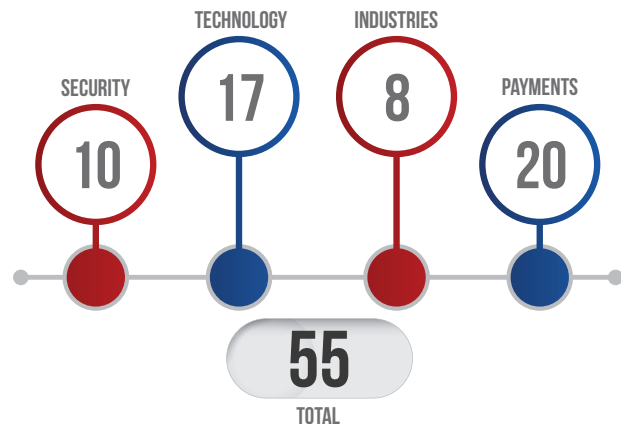
Company: Crane Payments Innovations
Founded in: 2013
Headquarters: U.S.



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.



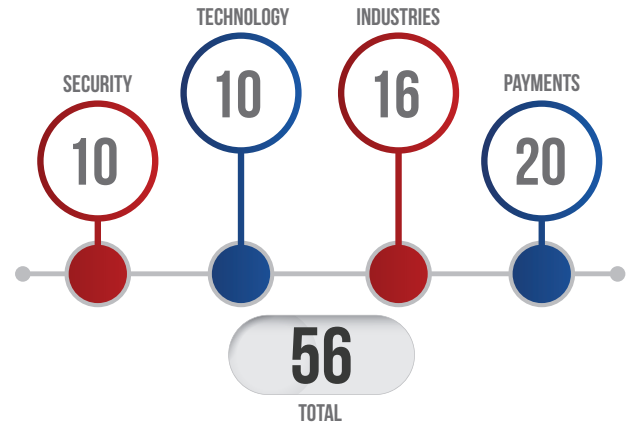
Company: Creditcall
Founded in: 1997
Headquarters: U.K.



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.



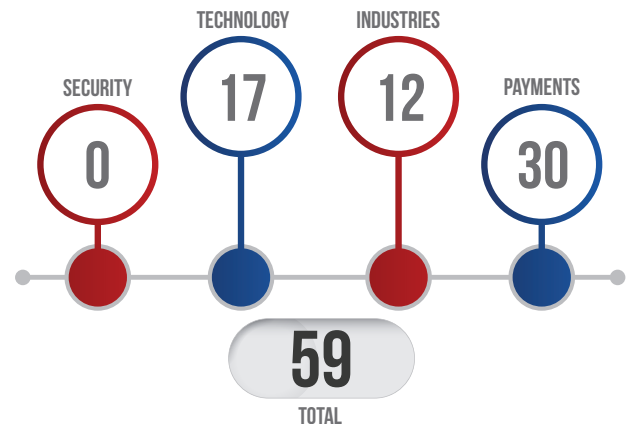
Company: CSA
Founded in: 1998
Headquarters: U.S.



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

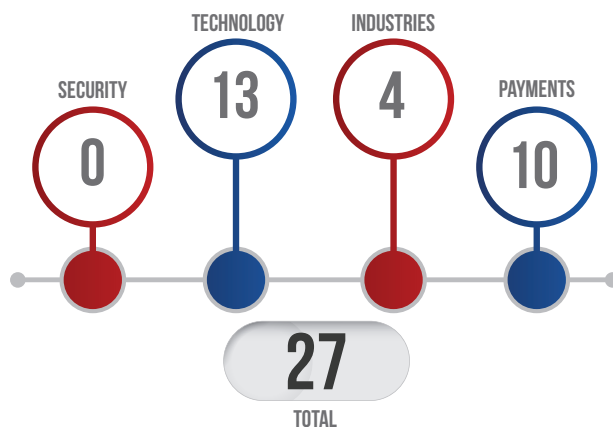


Cybernet is a provider of electronic payment solutions that designs, develops and manufactures electronic payment terminals, peripherals and applications for m-commerce, eCommerce, smart cards and traditional payments. Its unattended terminals accept multiple payment methods including cash, credit cards 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.

Scorecard



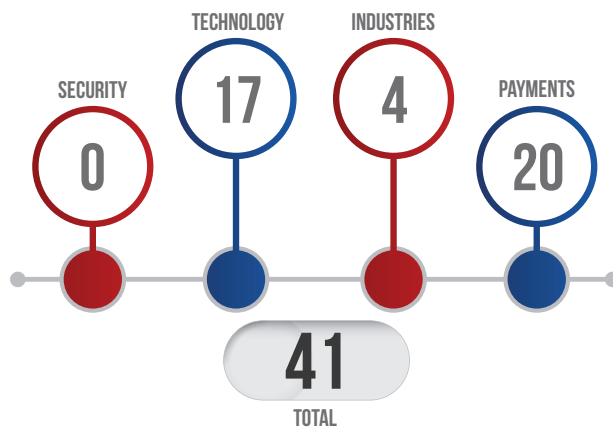
Company: Dallas Star Vending
Founded in: 2004
Headquarters: U.S.



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.



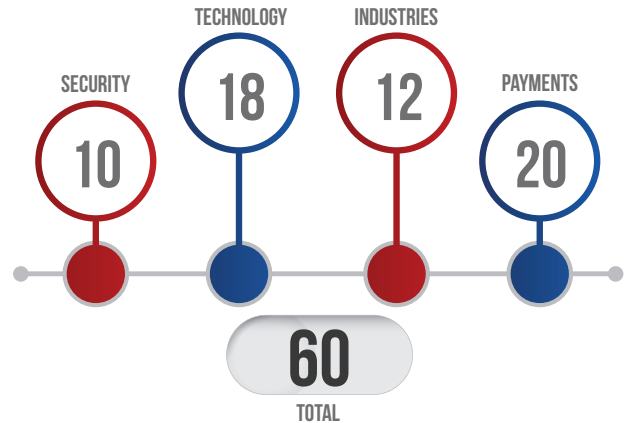
Company: deORO
Founded in: N/A
Headquarters: U.S.



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.



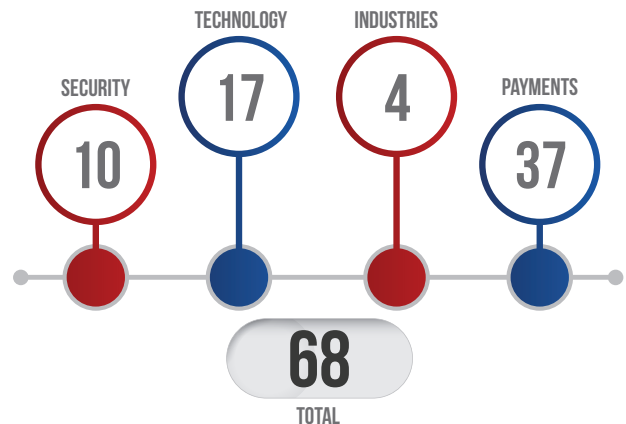
Company: Diebold-Cryptera
Founded in: 1983
Headquarters: Denmark



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.



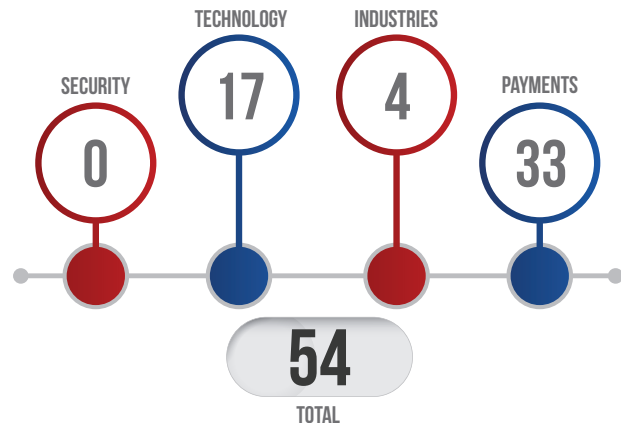
Company: Drink Command
Founded in: 2014
Headquarters: Ireland



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.



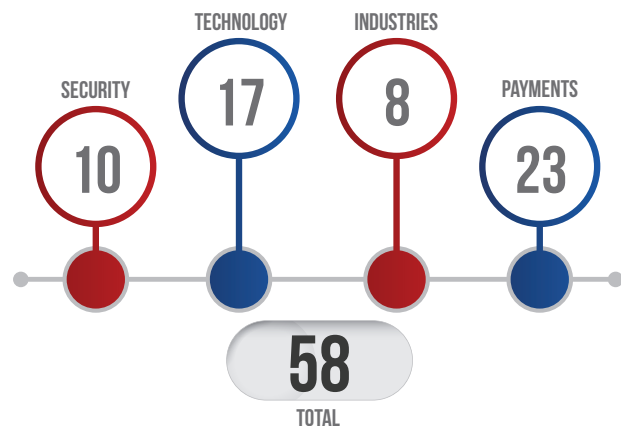
Company: EasyCoin™
Founded in: N/A
Headquarters: U.S.



EasyCoin 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. EasyCoin 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 EasyCoin's servers via Wi-Fi or cellular network using highly secure encryption software to protect a customer's information. The Easy Storage Account can be funded with multiple sources of payments like debit, credit, PayPal and even gift cards.



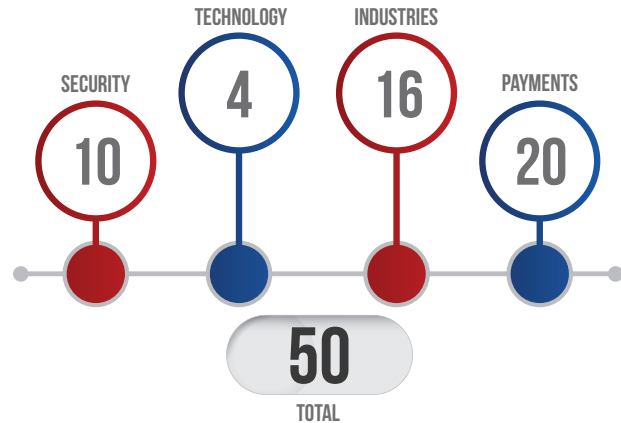
Company: ECRS
Founded in: 1989
Headquarters: U.S.



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.



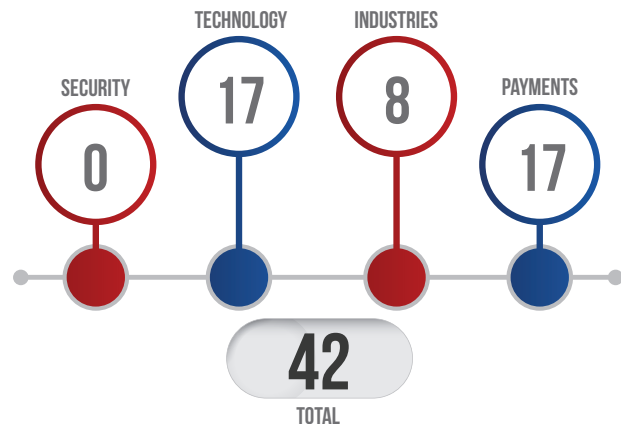
Company: Electronic Payment Exchange
Founded in: 1979
Headquarters: U.S.



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.



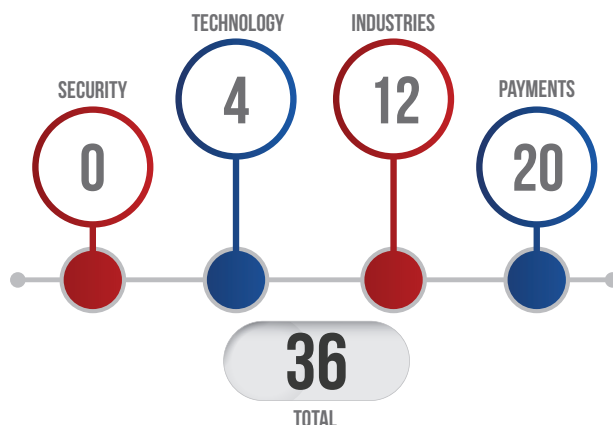
Company: e-Nabler
Founded in: 2001
Headquarters: U.S.



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.



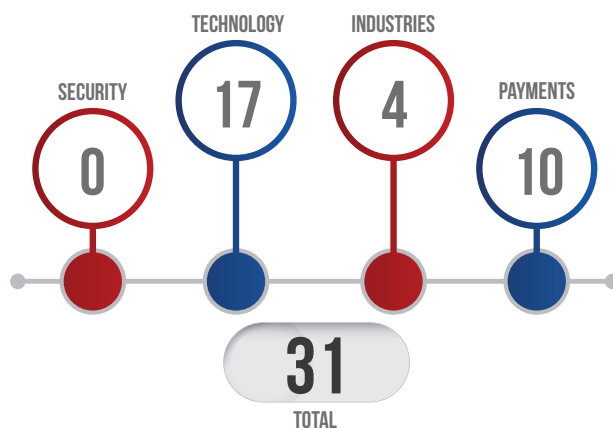
Company: Enzosystems
Founded in: 1991
Headquarters: Netherlands.



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: Excel Vending
Founded in: 1993
Headquarters: Scotland

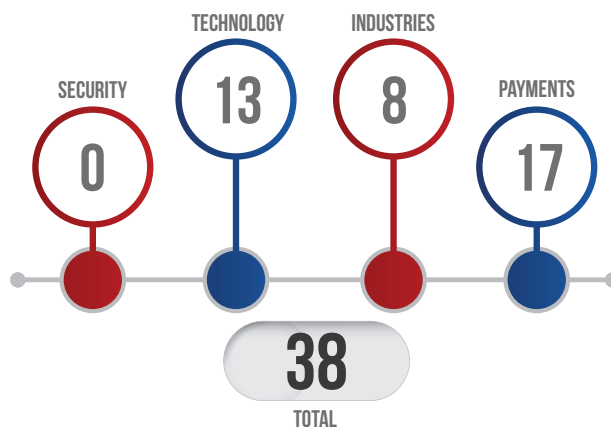


Excel Vending supplies coffee, snack and cold drink solutions to various organizations throughout the U.K. The company offers products ranging from small coffee dispensers for boardrooms to sophisticated vending machines for large, busy spaces.

Scorecard



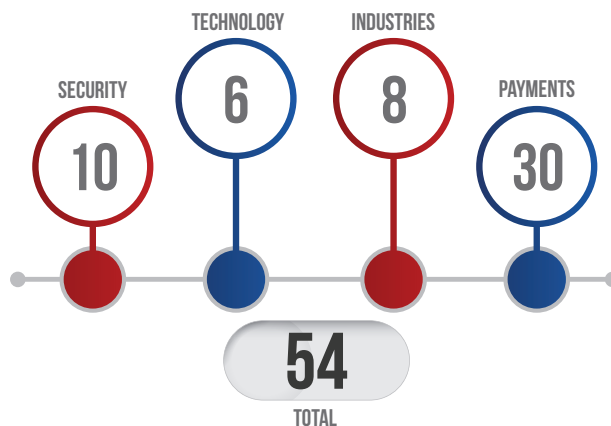
Company: Fastcorp
Founded in: 2005
Headquarters: U.S.



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.



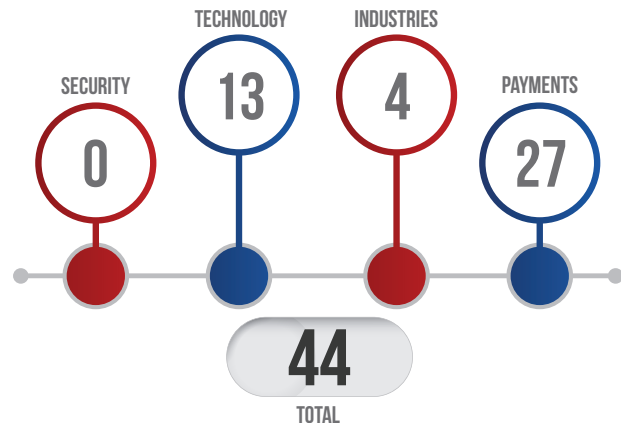
Company: Florida Fresh Vending
Founded in: N/A
Headquarters: U.S.



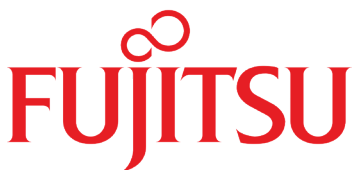
Florida Fresh Vending is a vending services and micro markets solutions provider. The company's products can accept cashless payments through credit and debit card readers, and allow for remote monitoring of sales.



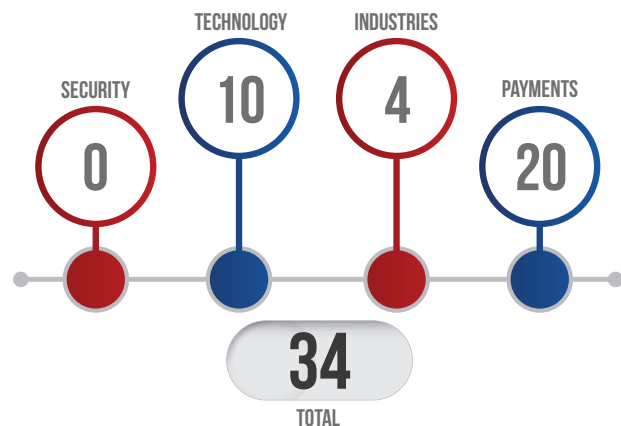
Company: Fresh Healthy Vending
Founded in: 2010
Headquarters: U.S.



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: Fujitsu
Founded in: 1935
Headquarters: Japan

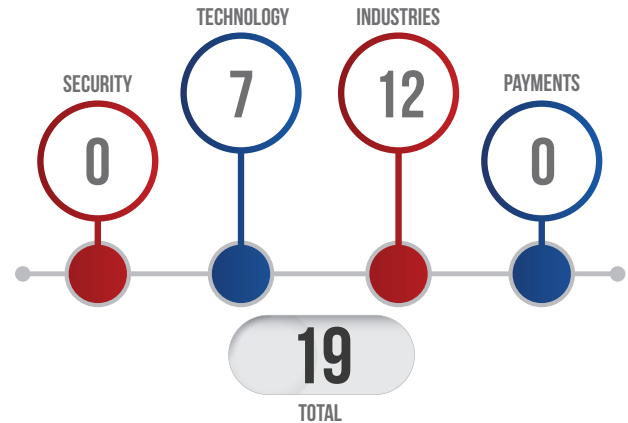


Fujitsu is a provider of information technology and communications solutions. Among a range of solutions, the firm has developed a self-checkout solution for the retail industry. Fujitsu self-service checkout solutions accept standard cash, cashless options as well as magnetic stripe and chip cards.

Gantner

technologies

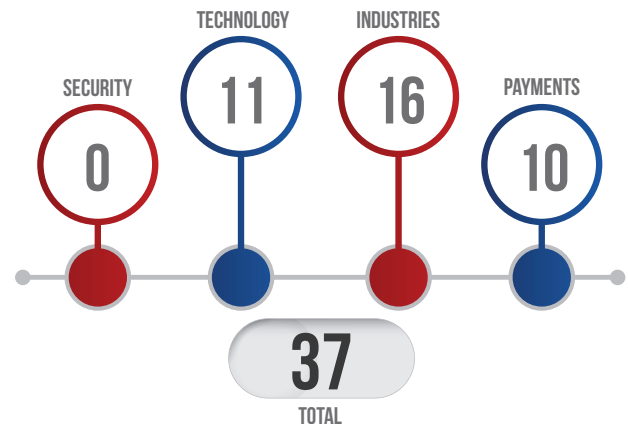
Company: Gantner Technologies
Founded in: 1982
Headquarters: Austria



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.



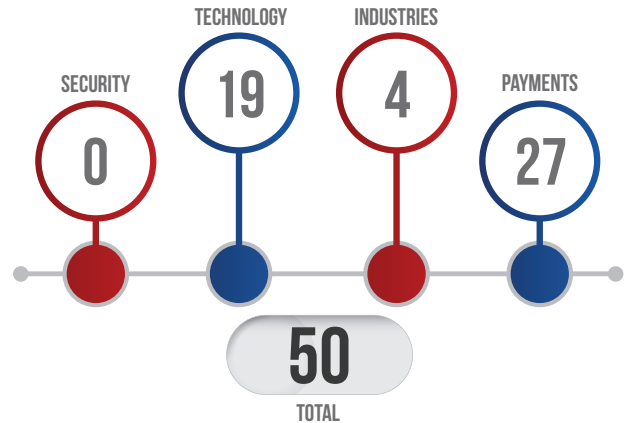
Company: Gemini 2000
Founded in: 1997
Headquarters: U.K.



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.



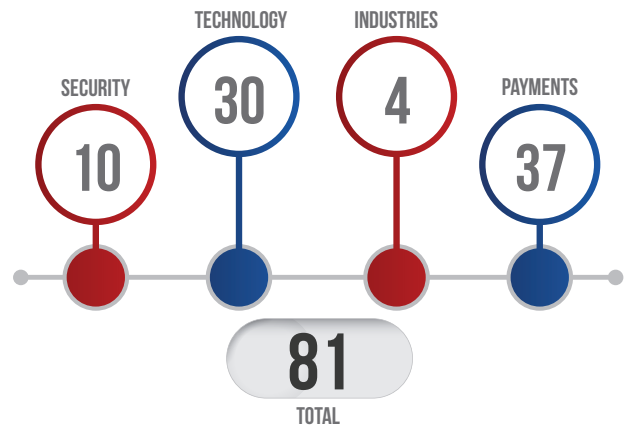
Company: Grow Healthy Vending
Founded in: 2011
Headquarters: U.S.



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.



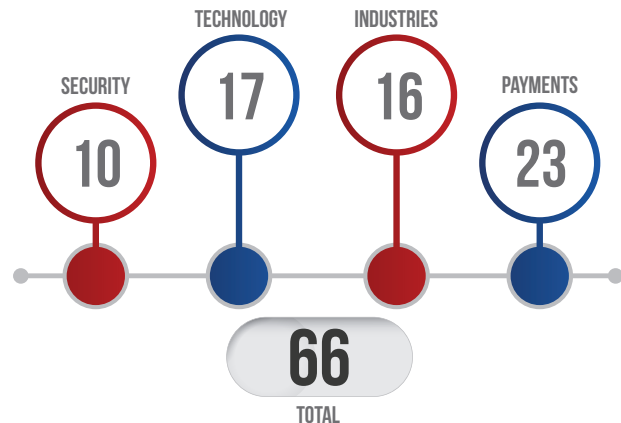
Company: Heartland
Founded in: 2006
Headquarters: U.S.



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.



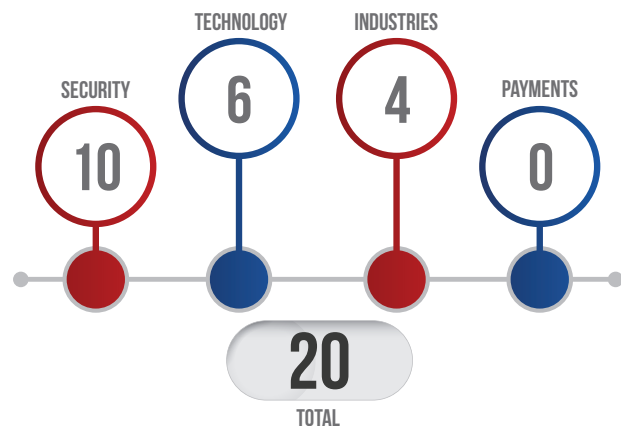
Company: Hemisphere West Europe Ltd.
Founded in: 2004
Headquarters: U.K.



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.



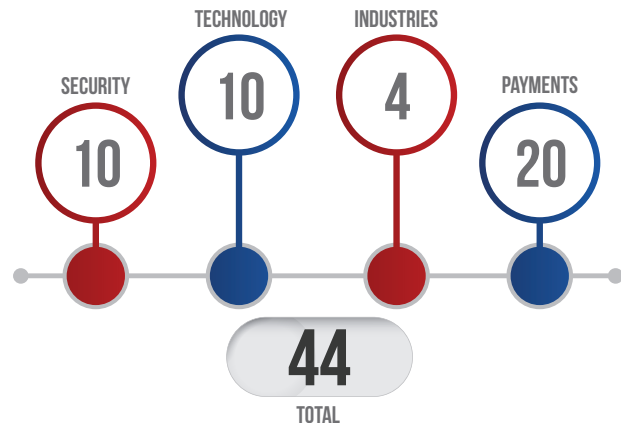
Company: HopOn
Founded in: 2013
Headquarters: Israel



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

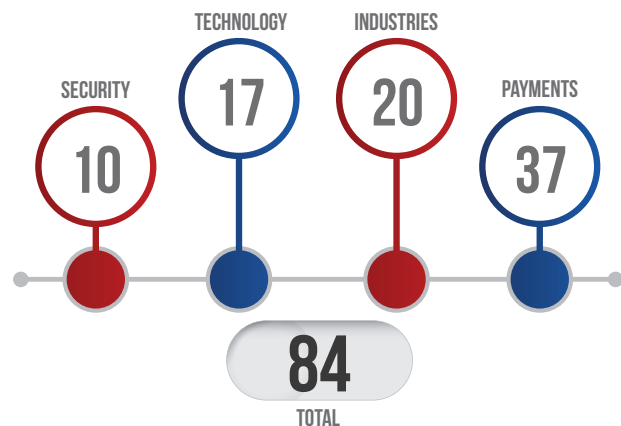


Hub Parking Technology is a parking solutions provider, offering PCI-DSS compliant software and hardware platforms for parking located in universities, hospitals, hotels, airports, shopping centers, municipalities and more. The company provides multiple solutions, ranging from a simple carpark with one 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: Image Holders
Founded in: 1996
Headquarters: U.K.

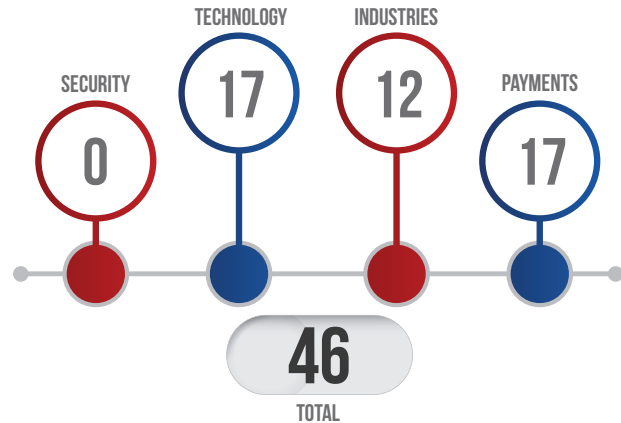
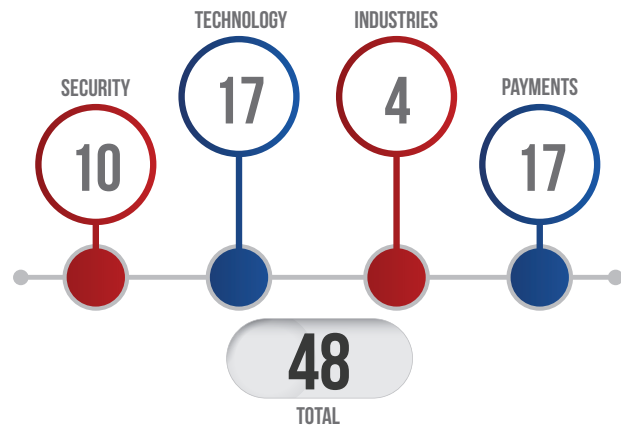


Image Holders is a tablet and iPad kiosk designer/manufacturer. The company develops self-service tablet kiosks that can accept payment via credit card, debit card and NFC/RFID contactless payments, among others.



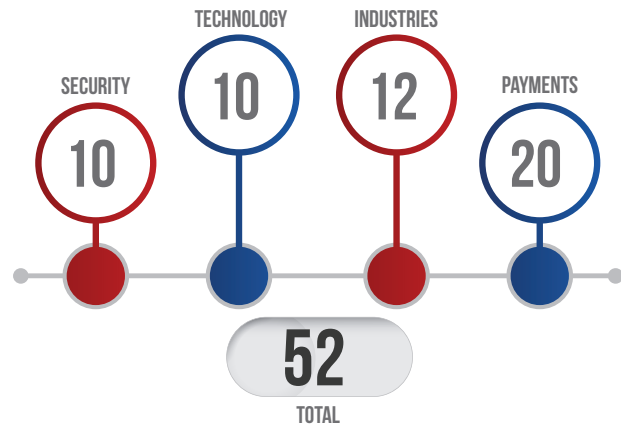
Company: Impulsify
Founded in: 2013
Headquarters: United States



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.



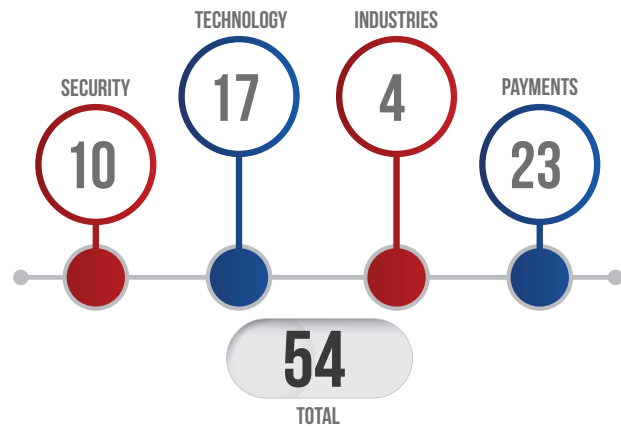
Company: Innova
Founded in: 1999
Headquarters: Turkey



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.



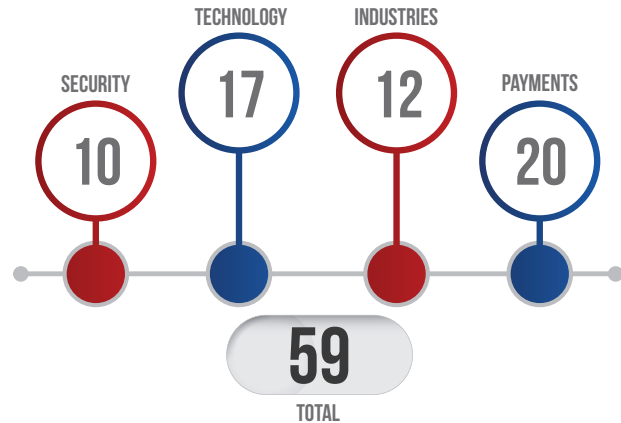
Company: Innovative Vending Solutions
Founded in: 2008
Headquarters: U.S.



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.



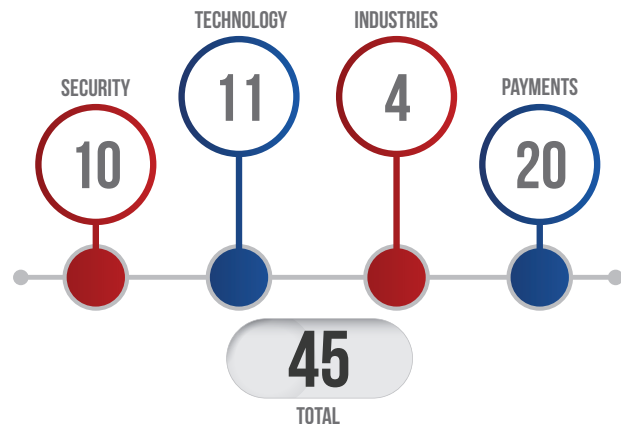
Company: Invenco
Founded in: 2009
Headquarters: New Zealand



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.



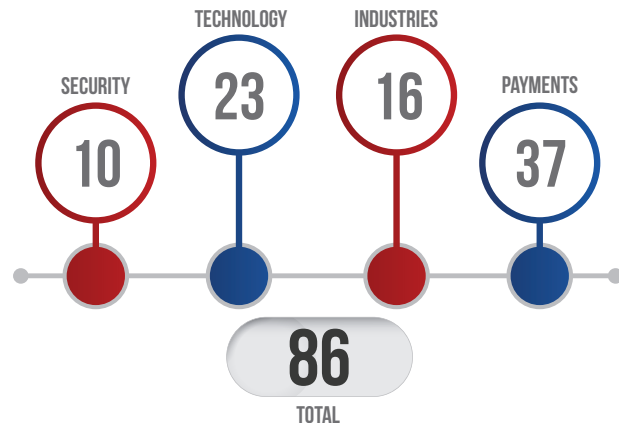
Company: IPS Group
Founded in: 1994
Headquarters: U.S.



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.

ingenico GROUP

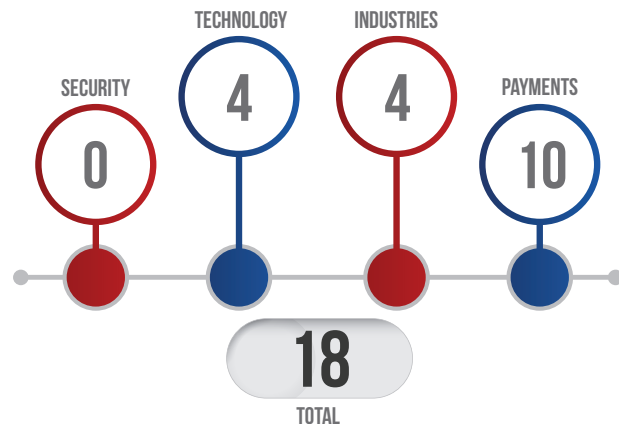
Company: Iself-service.Ingenico
Founded in: 1980
Headquarters: France



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.

JukeSlot

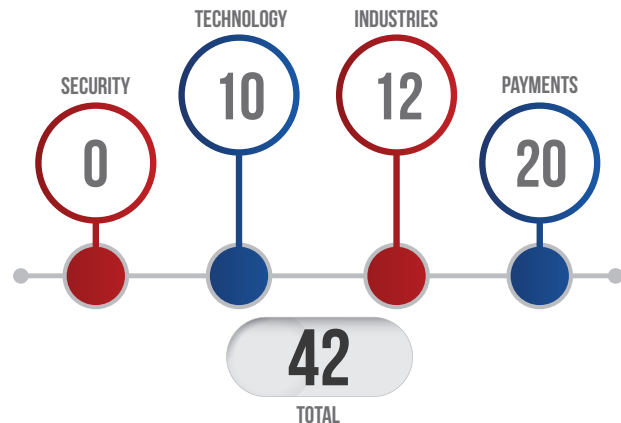
Company: JukeSlot
Founded in: 2012
Headquarters: U.S.



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.

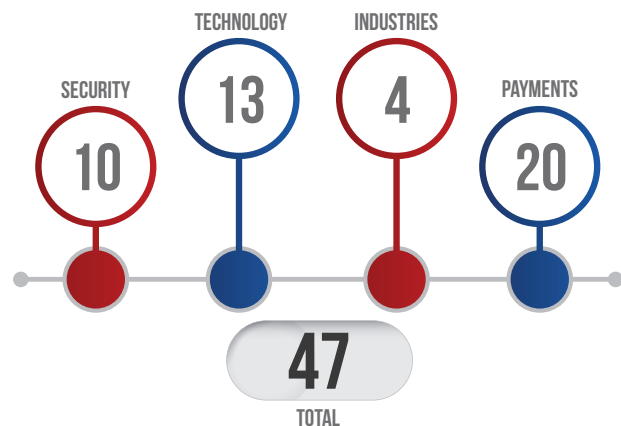


KIOSK Information Systems is a designer and manufacturer of self-service and kiosk solutions. The firm's solutions have been developed for industries including retail, security, healthcare, human resources, remote retail, bill payment, vending, financial, lockers, government, ticketing and check-in, 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.

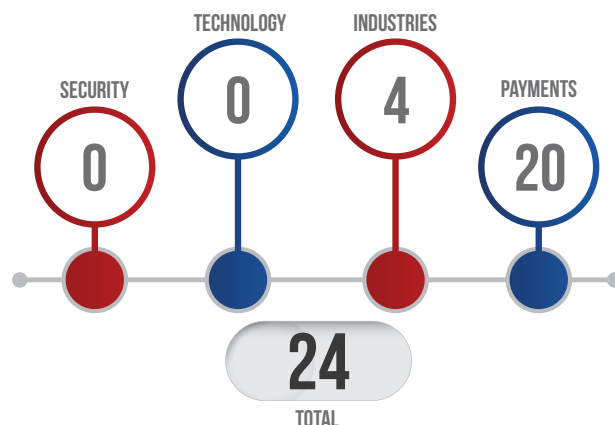


Klever Logic provides customers and parking operators with a suite of technology products for the connected driver. The company offers parking operators a cloud-based Software-as-a-Service that allows mobile and desktop access to real-time data and enables them to monitor and control revenue from anywhere. 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.



LANE JUMPER

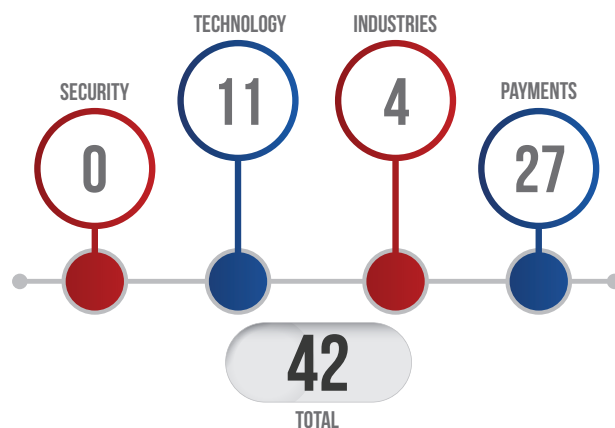
Company: Lane Jumper
Founded in: N/A
Headquarters: U.S.



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

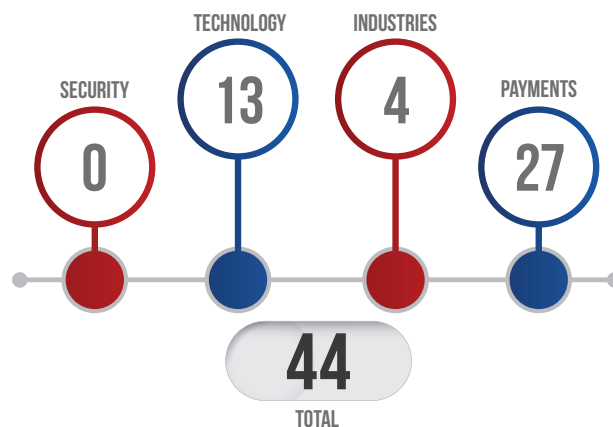


LocoMobi Inc. provides unified physical, mobile and cloud-based parking technology. The company's products include parking meters, kiosks, gated systems, transit and tolling systems, cloud technology and license plate recognition, among others.

Scorecard



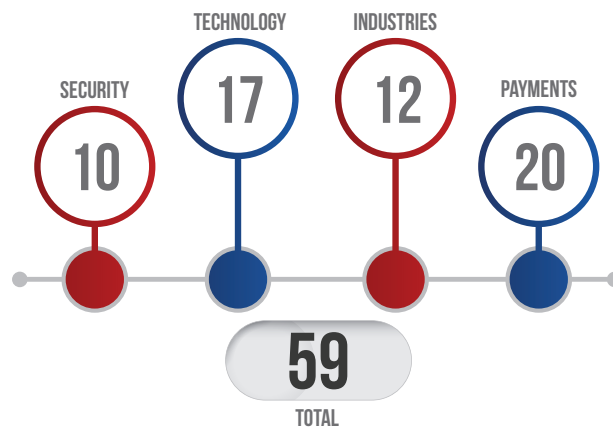
Company: Loyal Vending
Founded in: N/A
Headquarters: U.S.



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.

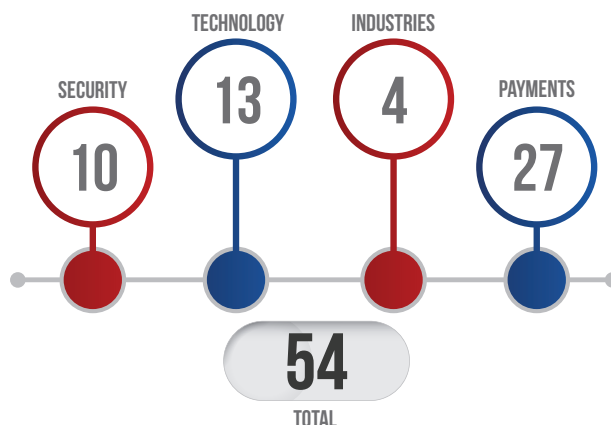


MagTek is a manufacturer of magnetic card and smart card readers for unattended terminals such as kiosks, vending machines and ticketing machines, among others.

Scorecard



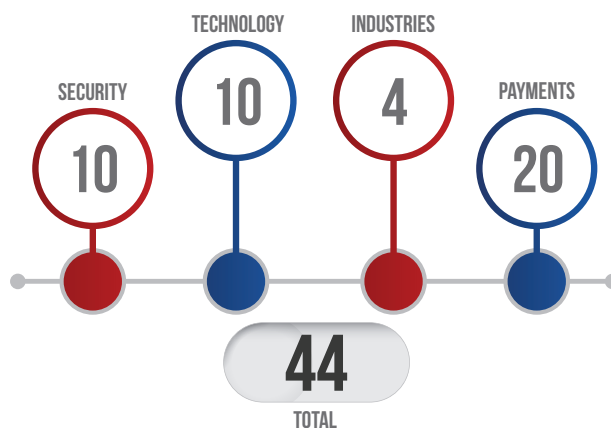
Company: Mark Vend Company
Founded in: 1962
Headquarters: U.S.



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.



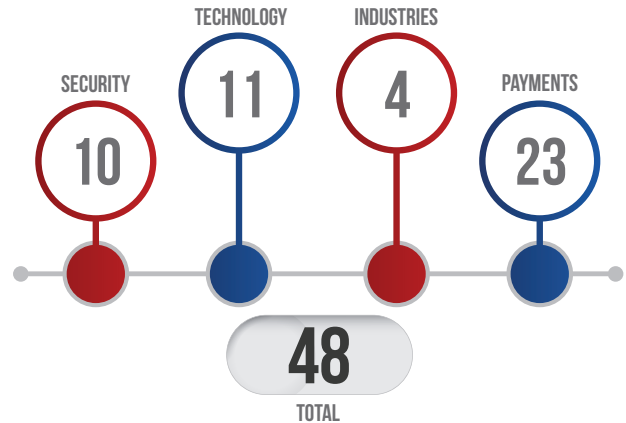
Company: Materna GmbH
Founded in: 1980
Headquarters: Germany



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. Materna'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.



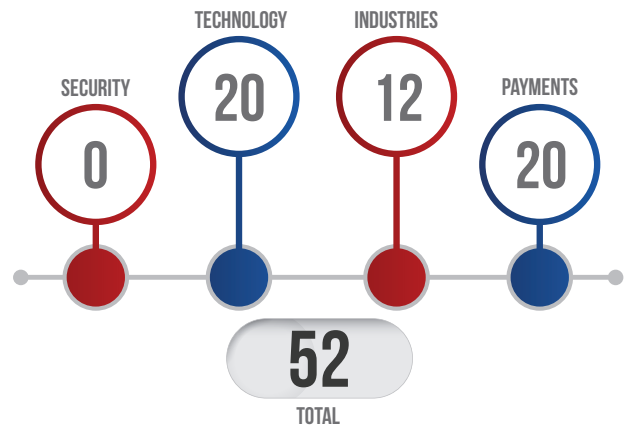
Company: MatiPay
Founded in: 2017
Headquarters: Italy



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.



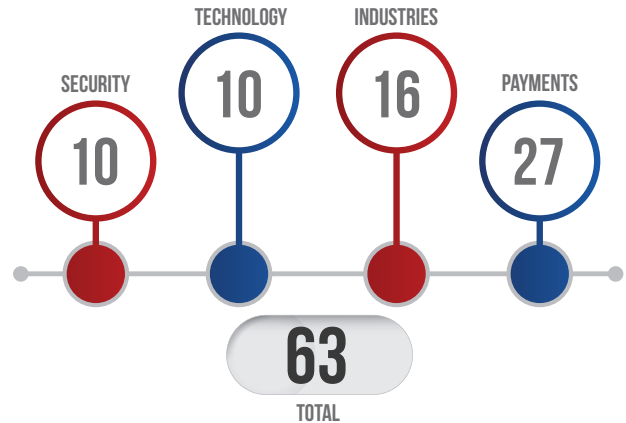
Company: Mecsel
Founded in: 1991
Headquarters: Finland



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.



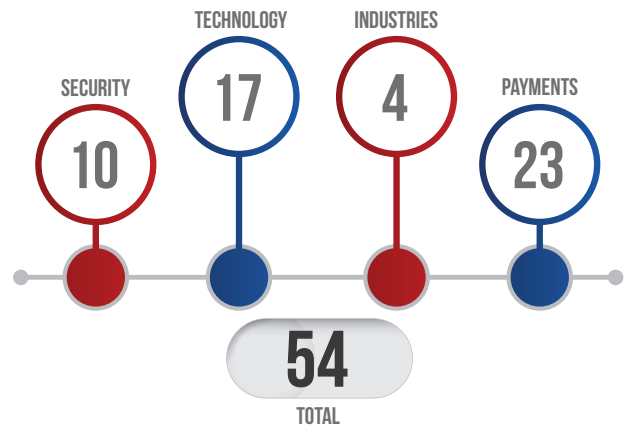
Company: Meridian Kiosks
Founded in: 1999
Headquarters: U.S.



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



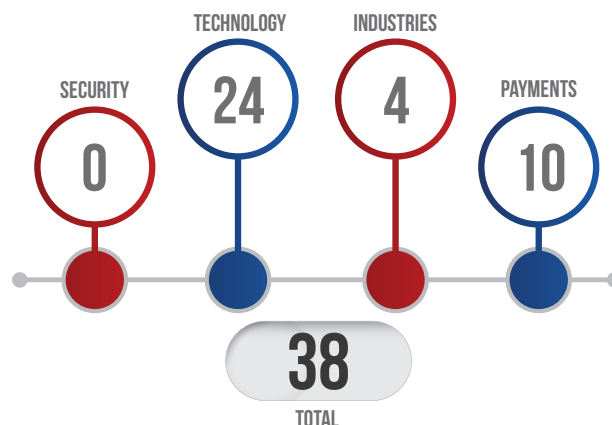
Company: METRIC
Founded in: 1878
Headquarters: UK



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.



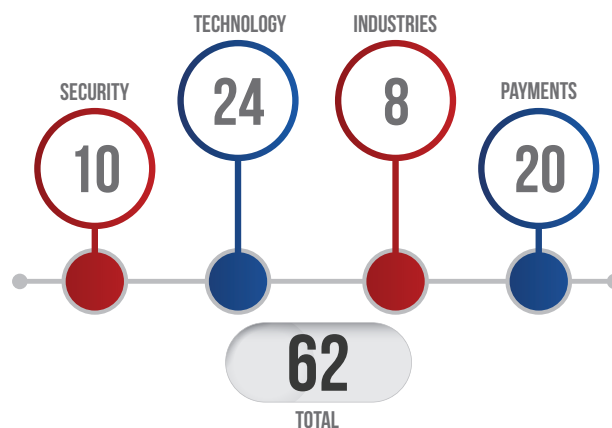
Company: MikroElektronika
Founded in: 1991
Headquarters: Czech Republic



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



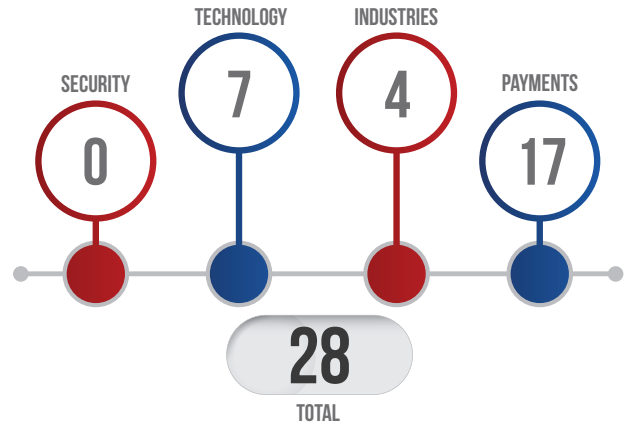
Company: Microtronic US
Founded in: 1984
Headquarters: U.S.



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.



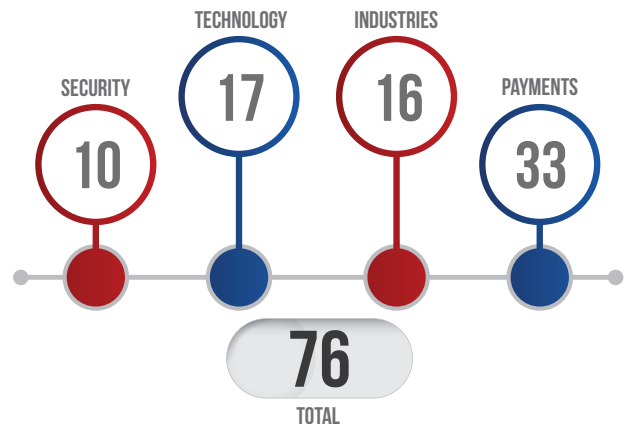
Company: Mr Lee's Noodles Company
Founded in: 2015
Headquarters: U.K.



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.



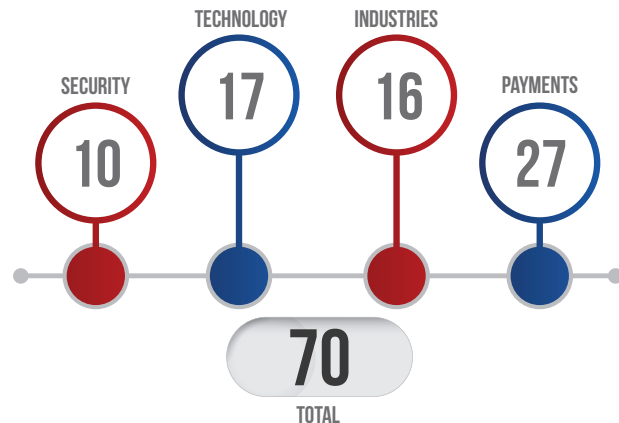
Company: Moneris
Founded in: 2000
Headquarters: Canada



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.

MONEX_{group}

Company: Monex Group
Founded in: 2001
Headquarters: Canada

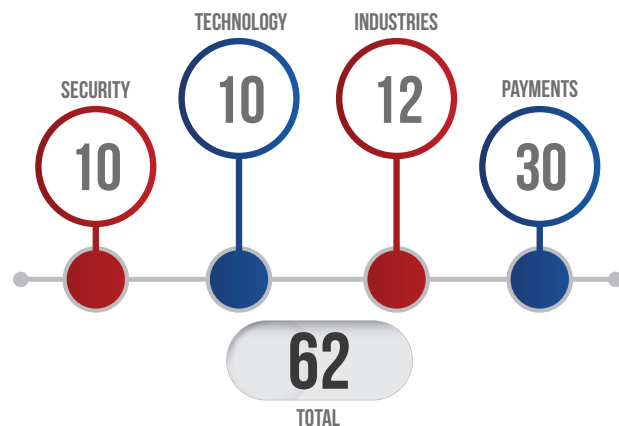


Monex Group offers vending payment solutions for carwash and gas stations, vending and coffee machines, parking, restaurants self-order kiosks, gaming and laundry facilities. The company has developed a complete vending solution that accepts contactless payments and supports credit and debit cards as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

MSC[®] Business Uninterrupted™

IMPLEMENT • MANAGE • SUPPORT

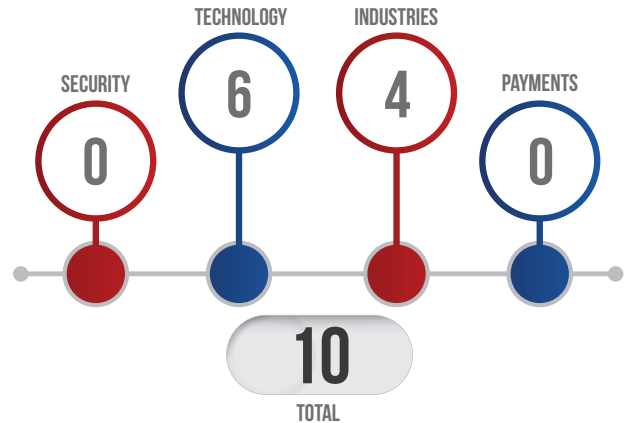
Company: MSC Payment Solutions
Founded in: 1980
Headquarters: Canada



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

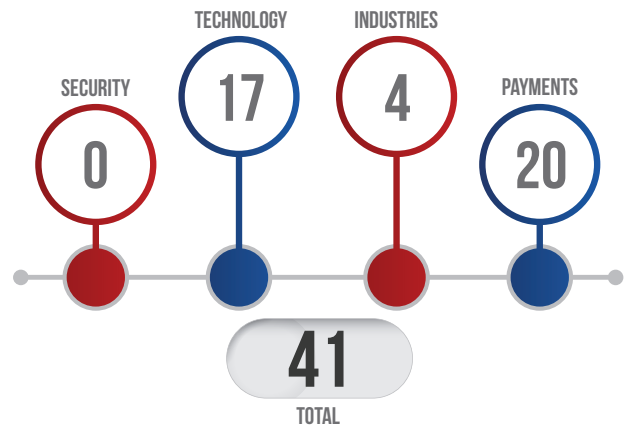


NEW!

N&W Global Vending is a world leader in the drink and snack vending machine industry. It plays a key role in the hotels, restaurants and cafes and office coffee service markets.



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

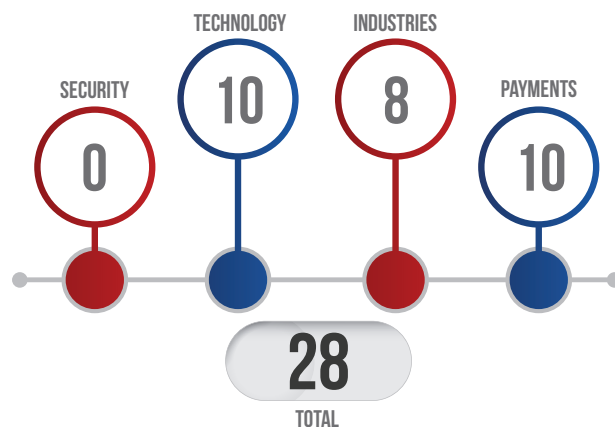


NCR Corporation is a omnichannel solutions developer working across retail, financial, travel, hospitality, telecom and technology industries. The company develops self-service checkout and kiosks solutions for the retail industry that offer for POS integration and accept cash, credit cards or contactless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

Scorecard



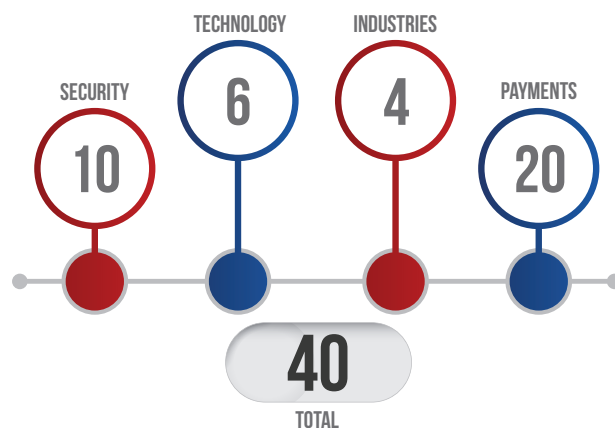
Company: Olea Kiosks
Founded in: 1975
Headquarters: U.S.



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



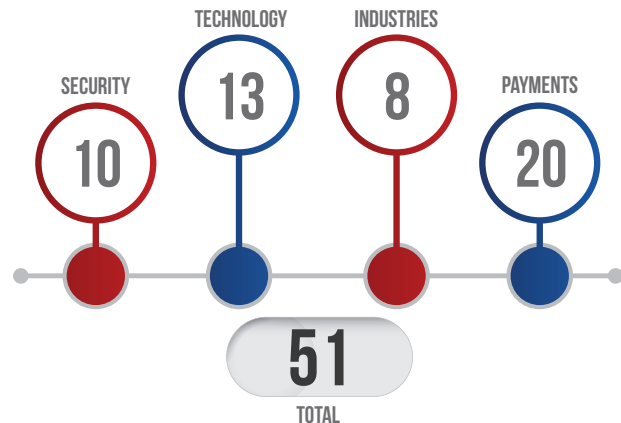
Company: One Step Vending Corp.
Founded in: 2004
Headquarters: U.S.



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.



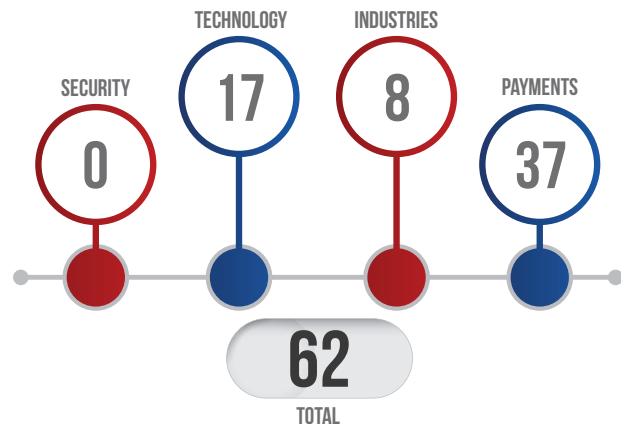
Company: Orbose
Founded in: 2015
Headquarters: U.S.



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.



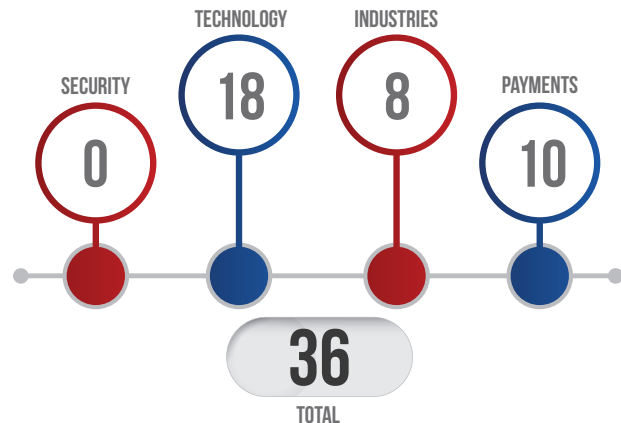
Company: oti Global
Founded in: 1990
Headquarters: Israel



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

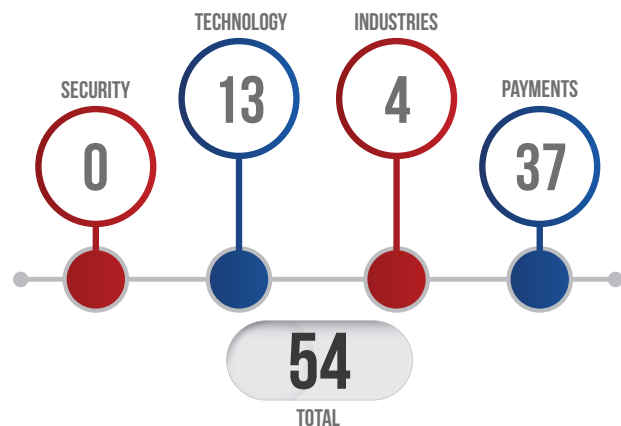
Company: Parkeon
Founded in: 2003
Headquarters: France



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.

parlevel

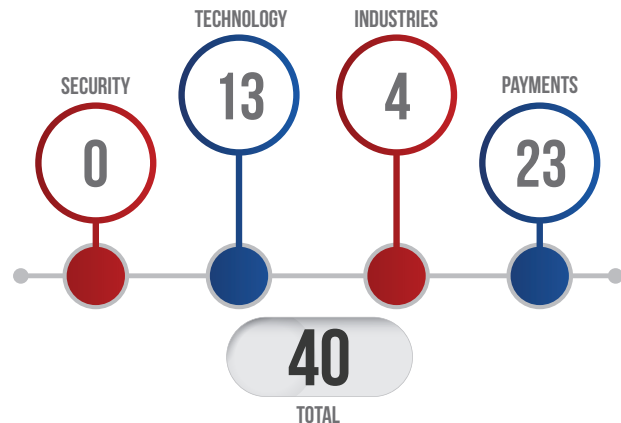
Company: ParLevel Systems
Founded in: 2012
Headquarters: U.S.



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.



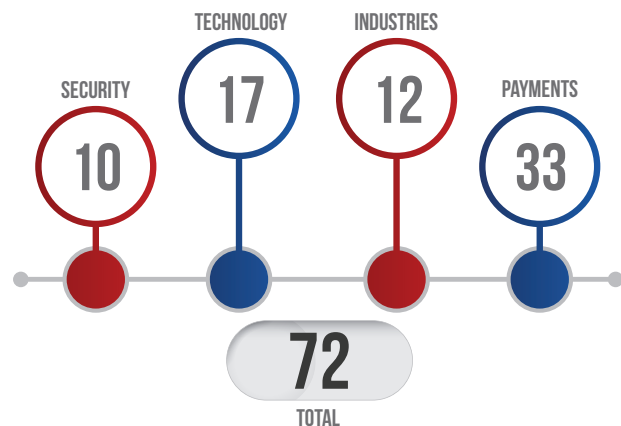
Company: PayLab Networks Ltd.
Founded in: N/A
Headquarters: Canada



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.



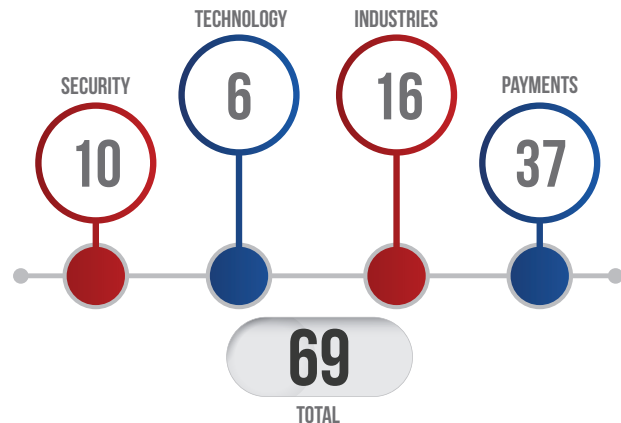
Company: Payment Express
Founded in: 1997
Headquarters: New Zealand



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.



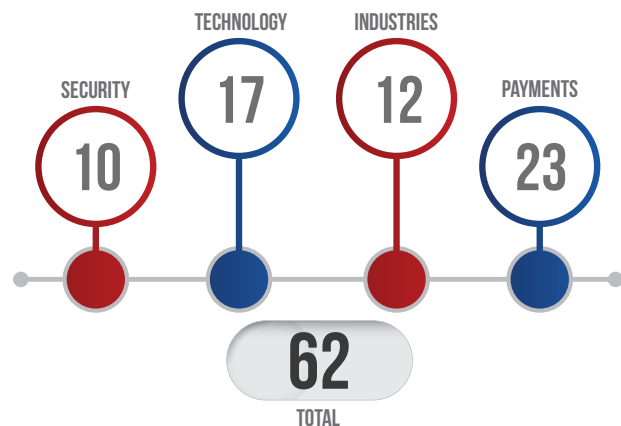
Company: PayRange
Founded in: 2013
Headquarters: U.S.



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.



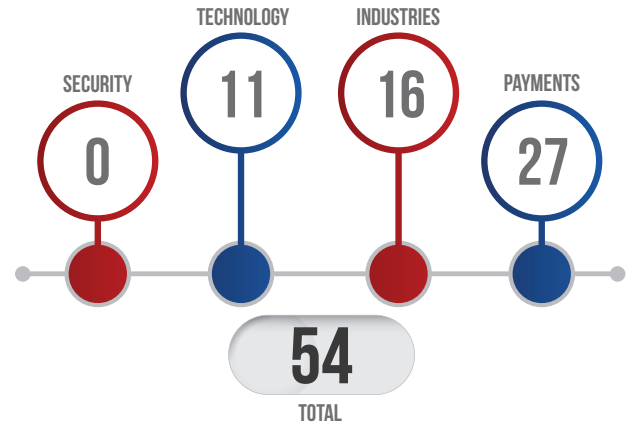
Company: PayTec AG
Founded in: 2004
Headquarters: Switzerland



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

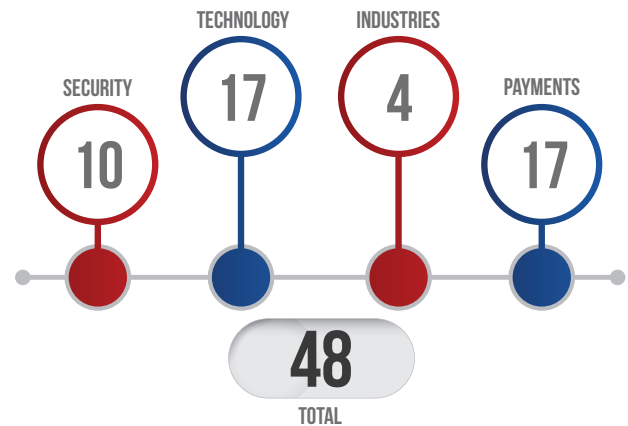


Payter provides a multifunctional payment terminal for contactless and mobile transactions at unattended points of sale such as food or soda vending machines, charging stations and parking machines. Payter terminals support debit and credit cards, chip cards, NFC, Apple Pay and Android Pay, as well as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

QikServe

The Waiter in Your Pocket

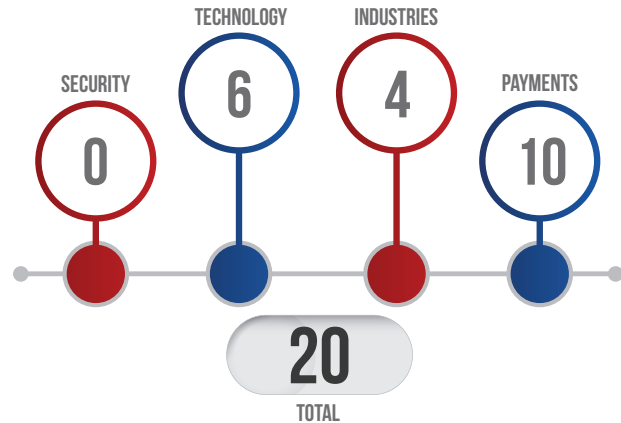
Company: QikServe
Founded in: 2011
Headquarters: U.K.



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

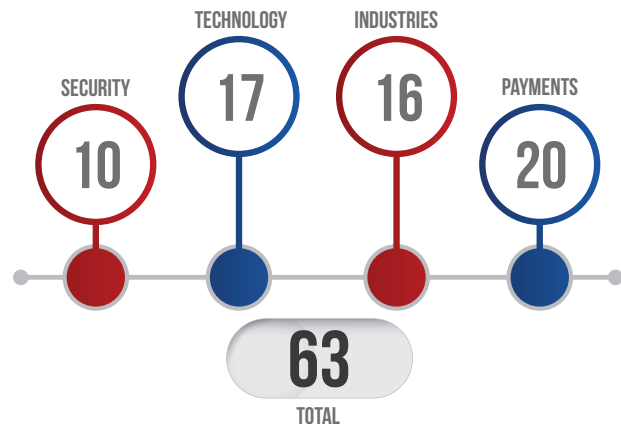


NEW!

Qiwi is a publicly traded Russian payment service provider headquartered in Nicosia (Cyprus). It operates electronic online payment systems primarily in Russia, Ukraine, Kazakhstan, Moldova, Belarus, Romania, the U.S. and the UAE.



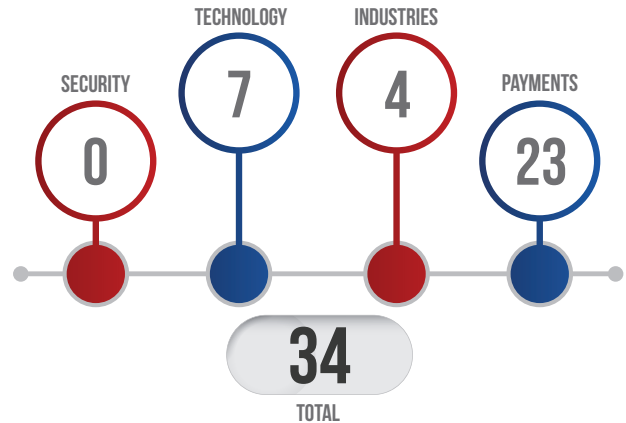
Company: Quest Payment Systems
Founded in: 1991
Headquarters: Australia



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.



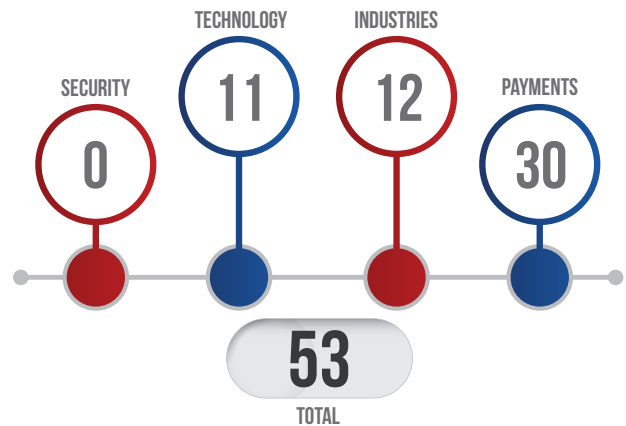
Company: Refresh Vending
Founded in: n/a
Headquarters: U.K.



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.



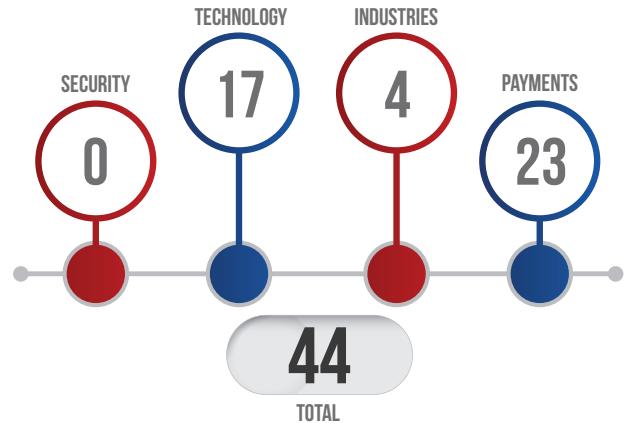
Company: Scheidt & Bachmann
Founded in: 1872
Headquarters: Germany



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.



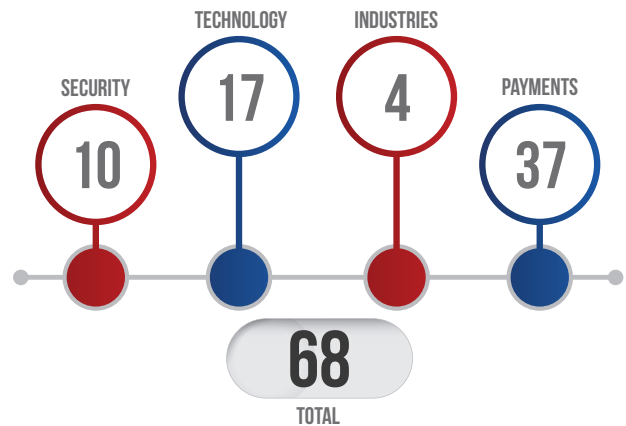
Company: Selecta Management AG
Founded in: 1957
Headquarters: Switzerland



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.



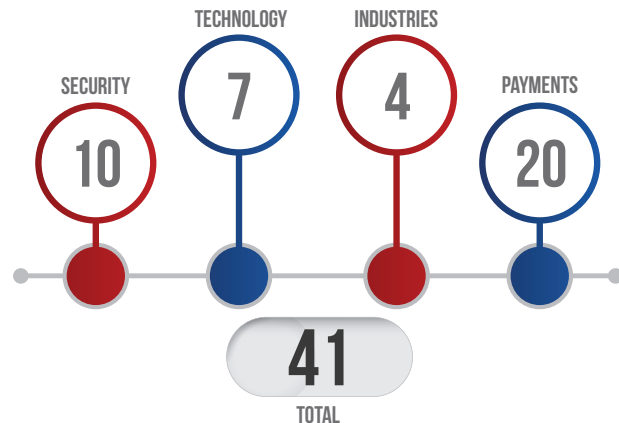
Company: Setomatic Systems
Founded in: 1968
Headquarters: U.S.



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.

shelfx

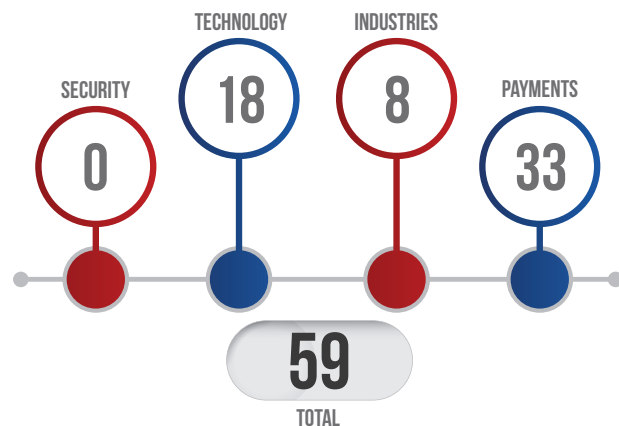
Company: ShelfX
Founded in: 2011
Headquarters: U.S.



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

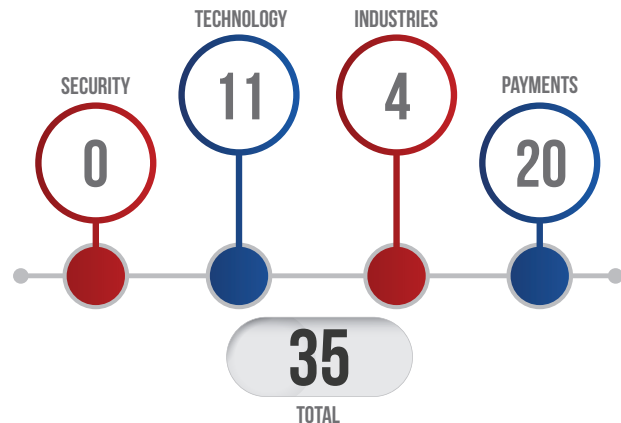
Company: Silkron
Founded in: 2004
Headquarters: Malaysia



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.



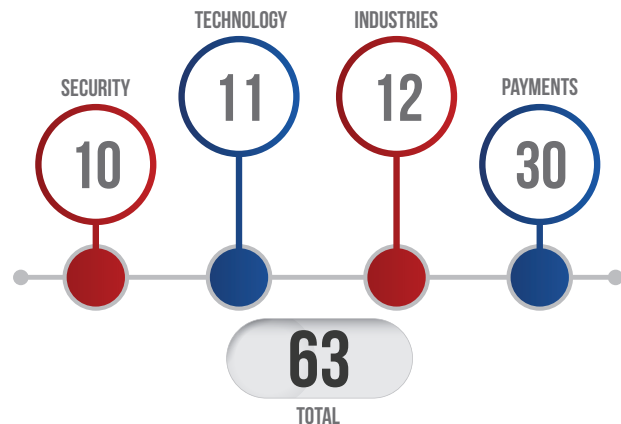
Company: Sir Steward
Founded in: 2017
Headquarters: Canada



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

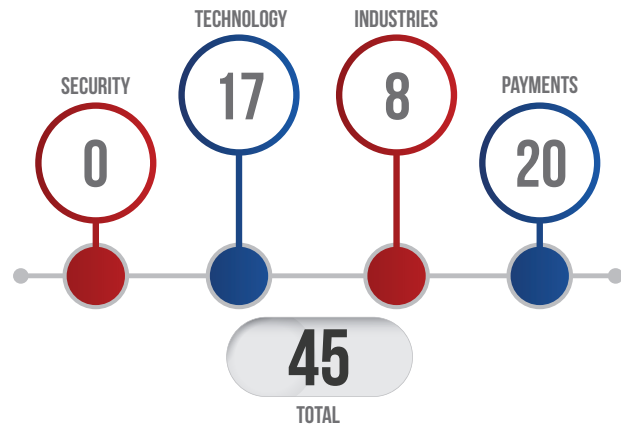


Operating as a subsidiary of SIX Group AG, SIX Payment Services Ltd. provides comprehensive services in the areas of securities trading, clearing and settlement, as well as financial information and payment transactions. Its unattended and self-service solutions have been designed for many industries 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.

Scorecard



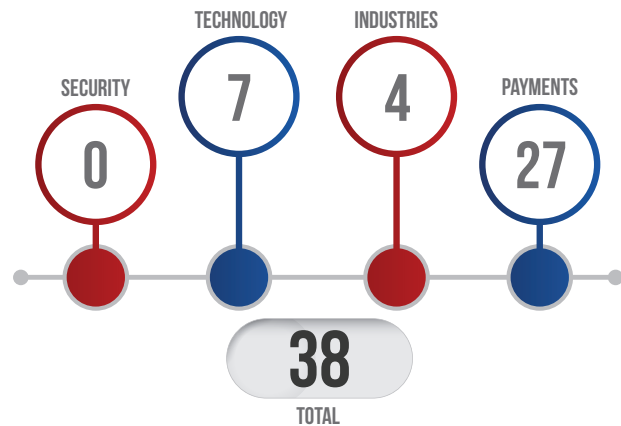
Company: SlabbKiosks
Founded in: N/A
Headquarters: U.S.



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.



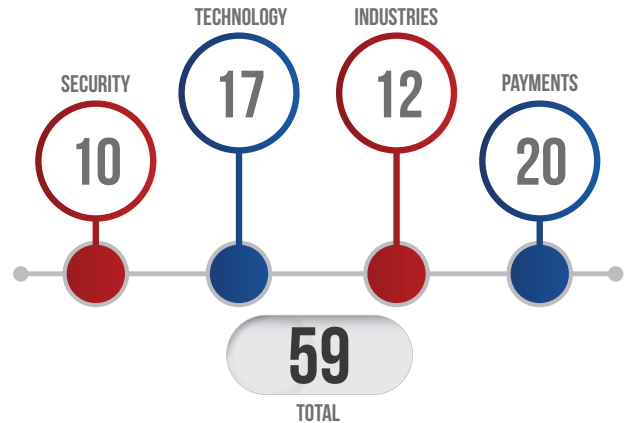
Company: Solutions Vending International
Founded in: 2011
Headquarters: U.S.



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: Spire Payments
Founded in: 2011
Headquarters: Spain

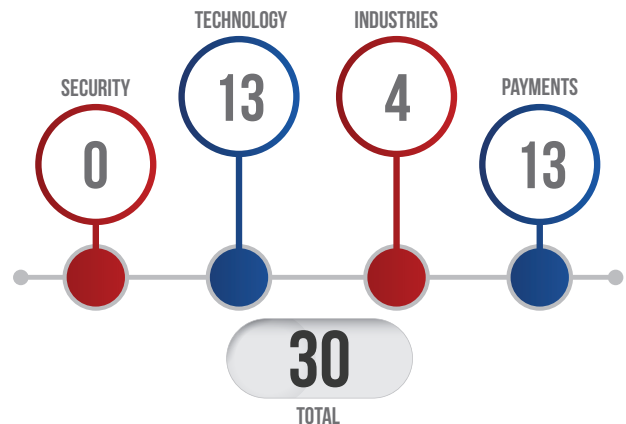


Spire Payments is a POS solutions provider developing electronic payment solutions ranging from fixed, portable and mobile payment solutions to PIN pads and unattended terminals for integration with cash register systems and self-service kiosks. Its unattended payment solution allows card payment capability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



StrongPoint

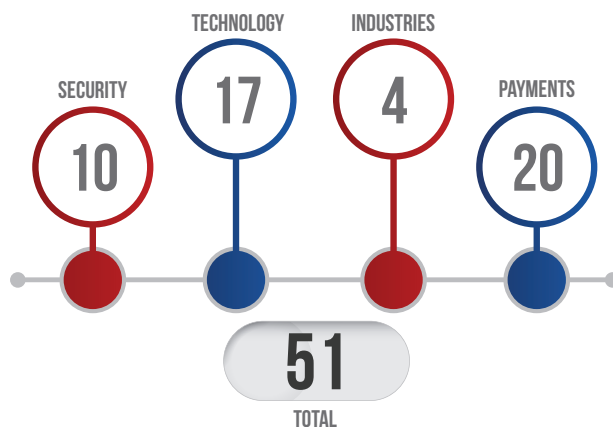
Company: StrongPoint
Founded in: 2002
Headquarters: Norway



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.



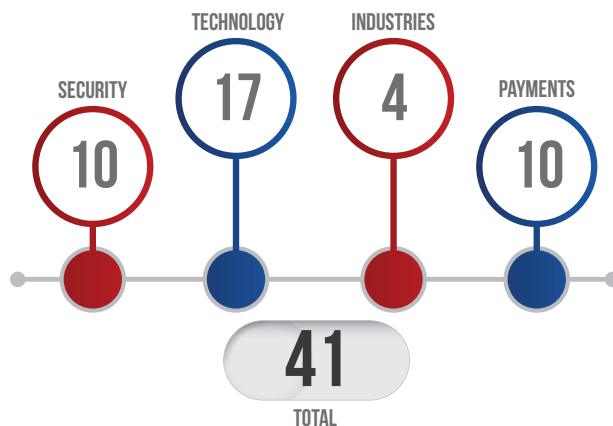
Company: Swyft
Founded in: 2013
Headquarters: U.S.



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.



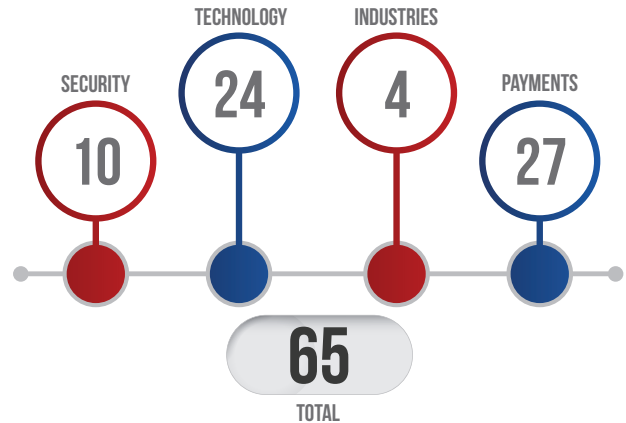
Company: T2 Systems
Founded in: 1994
Headquarters: U.S.



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

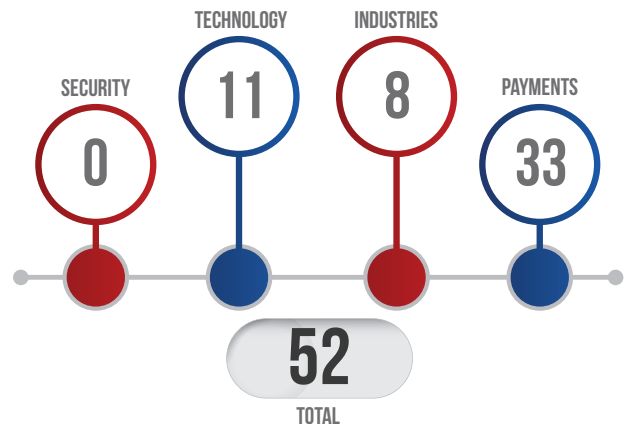
Company: Tablesafe
Founded in: 2010
Headquarters: U.S.



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.

vendotek

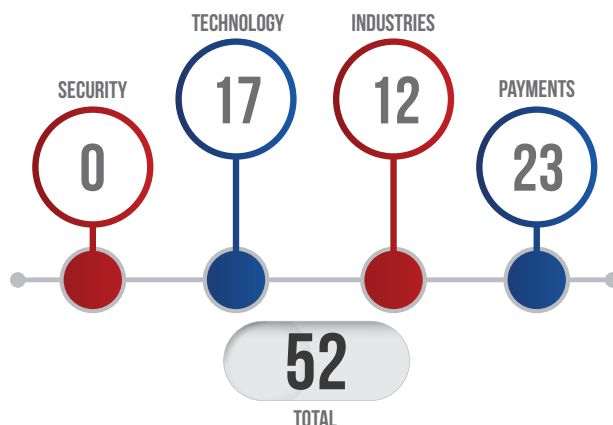
Company: Terminal Technologies Ltd.
Founded in: 2004
Headquarters: Czech Republic



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.



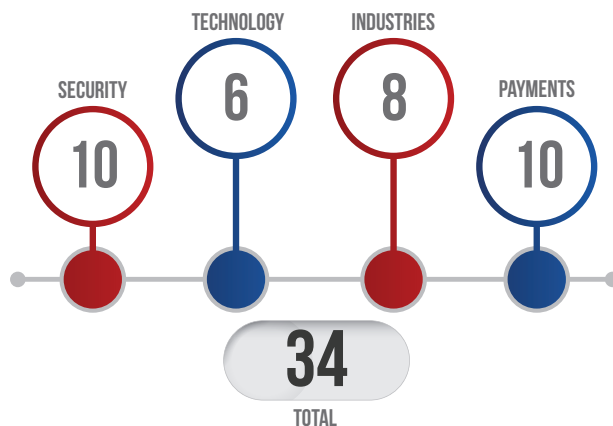
Company: The-Venders
Founded in: 2015
Headquarters: U.S.



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.



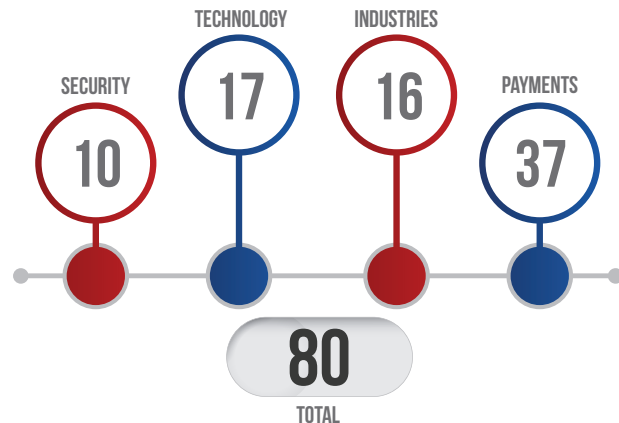
Three Market Square is a micromarket developer that works across North America, Europe, Asia and Australia. The company offers a set of four different kiosks with automatically updating software and can accept credit cards and cash.

Scorecard



UNATTENDED
CARD
PAYMENTS INC.
EMV COMPLIANT CARD PAYMENT SOLUTIONS

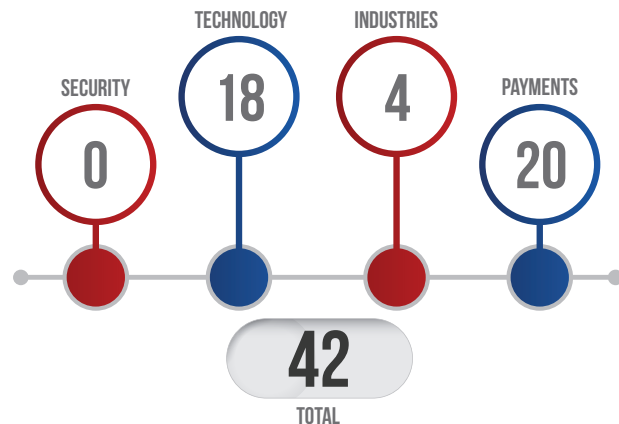
Company: Unattended Card Payments Inc.
Founded in: 2013
Headquarters: U.S.



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.



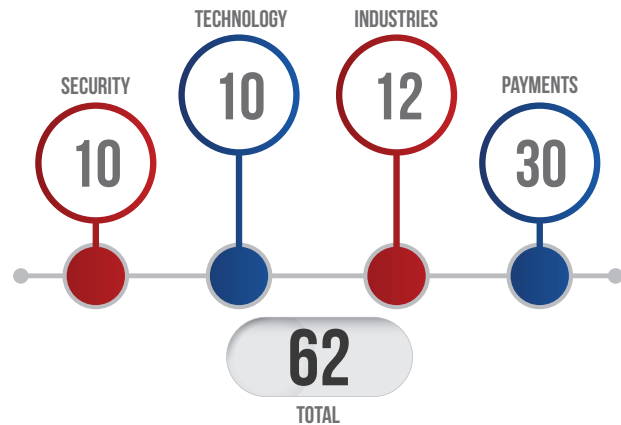
Company: UNICUM
Founded in: 1990
Headquarters: Russian Federation



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.



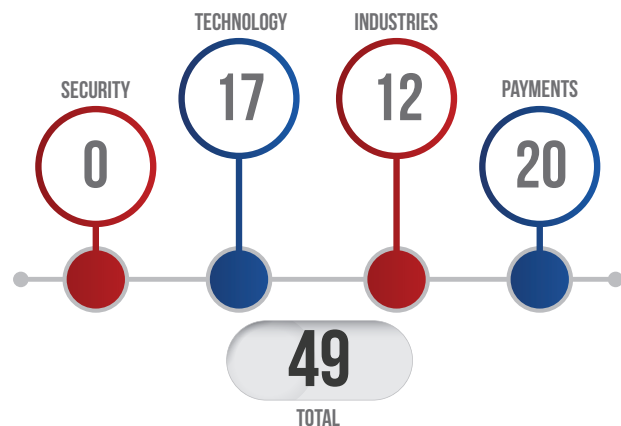
Company: UniTeller
Founded in: 2008
Headquarters: Russia



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.



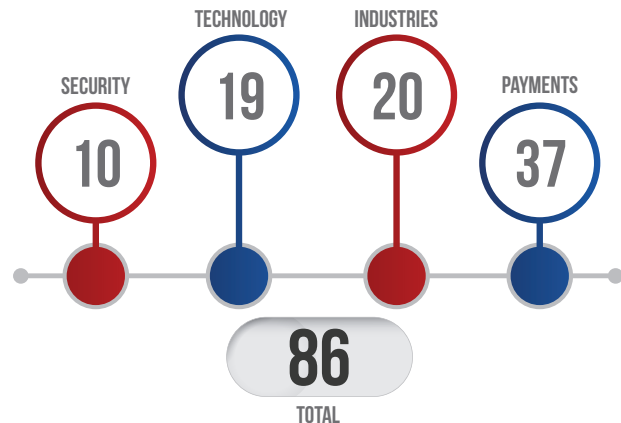
Company: Unixfor S.A.
Founded in: 1979
Headquarters: Greece



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.



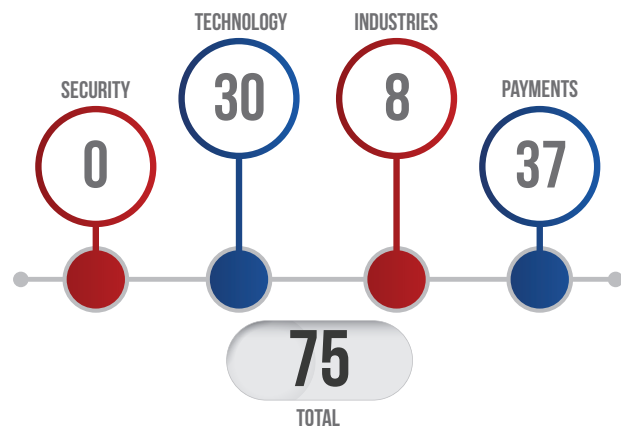
Company: USA Technologies
Founded in: 1992
Headquarters: U.S.



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.



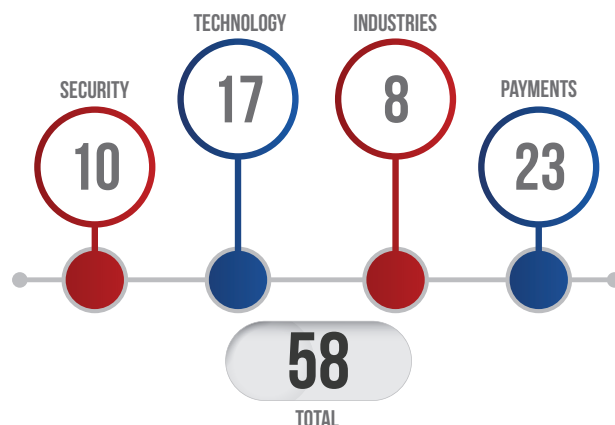
Company: VE Global Vending Inc.
Founded in: N/A
Headquarters: N/A



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).



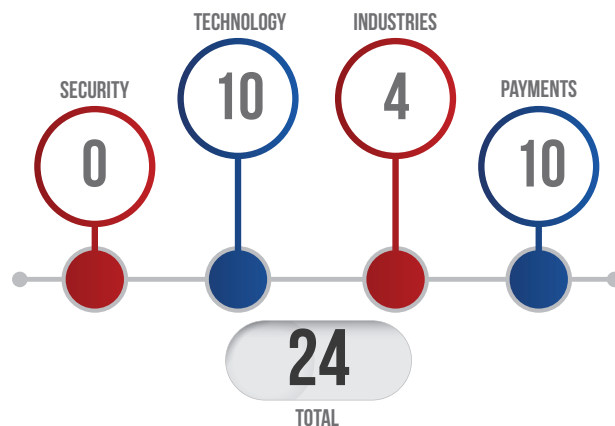
Company: Vendpro
Founded in: 1995
Headquarters: Australia



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.

TRAY

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

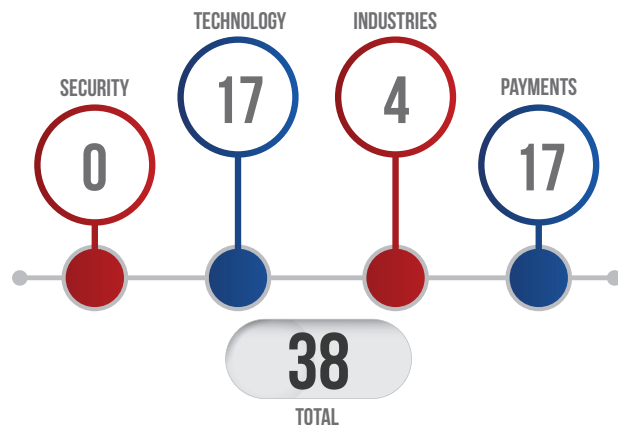


Tray by Vendsy develops self-service ordering and checkout technology for the hospitality and service industry. The company's self-service POS kiosk allows the client to order, pay and interact with other clients in the store.



**Vendwatch™
Telematics**

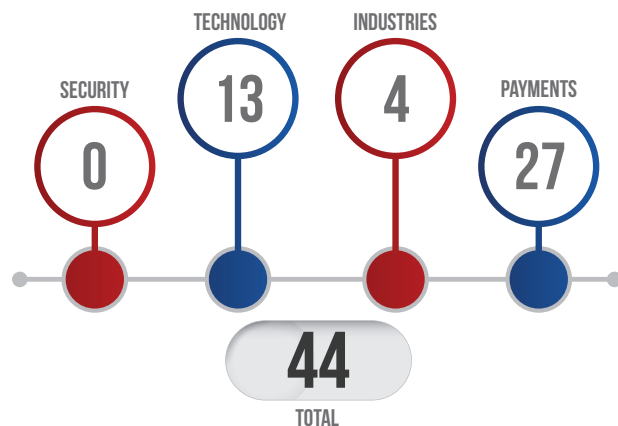
Company: Vendwatch Telematics
Founded in: 2011
Headquarters: U.S.



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.



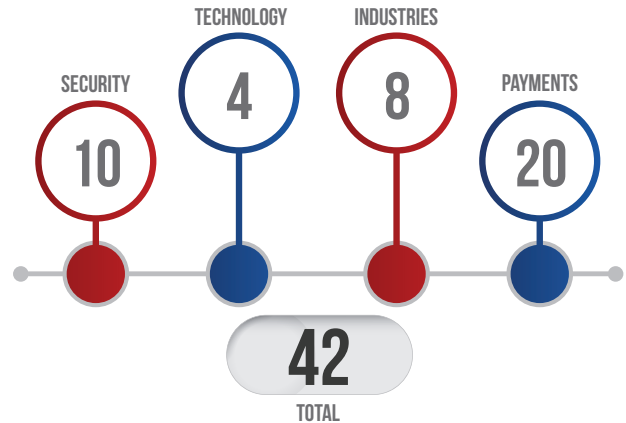
Company: Vengo Labs
Founded in: 2012
Headquarters: U.S.



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.



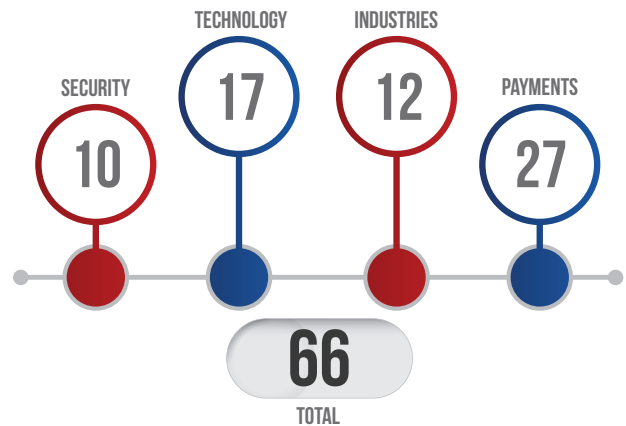
Company: VenTek International
Founded in: 1958
Headquarters: U.S.



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.



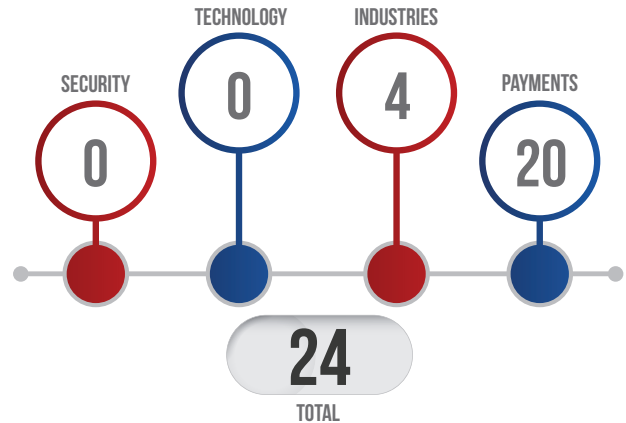
Company: Verifone
Founded in: 1981
Headquarters: U.S.



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.



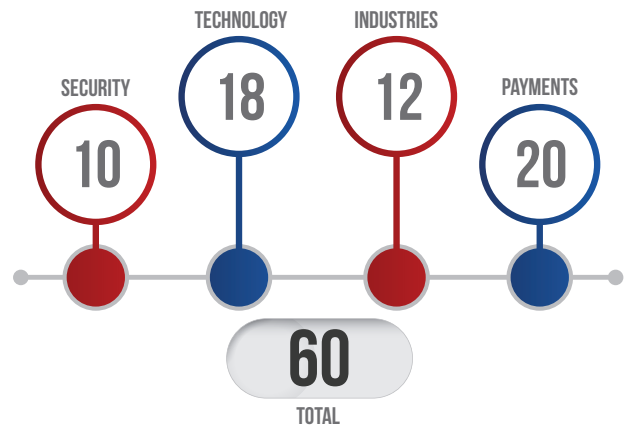
Company: Verii, LLC
Founded in: N/A
Headquarters: U.S.



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.



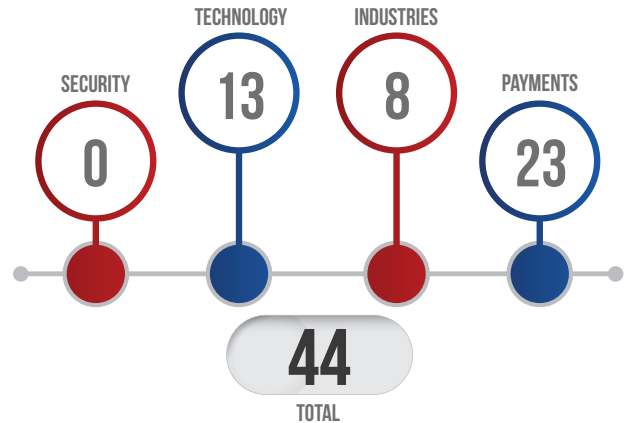
Company: VeriSoft
Founded in: 1984
Headquarters: Turkey



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.



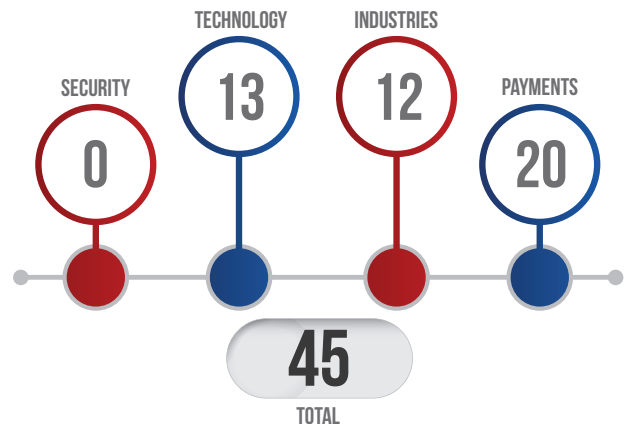
Company: ViaTouch Media
Founded in: N/A
Headquarters: U.S.



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.



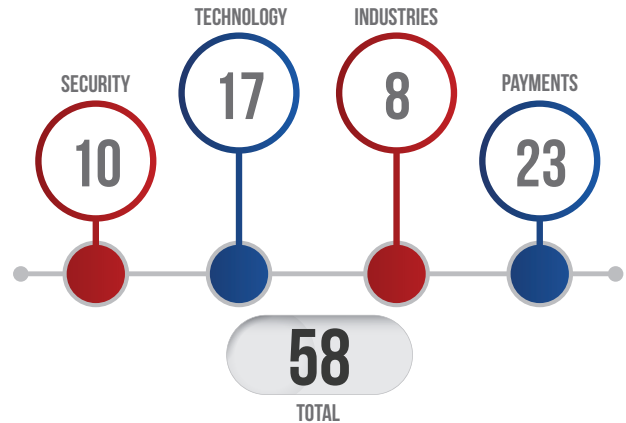
Company: VMC
Founded in: N/A
Headquarters: U.K.



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.

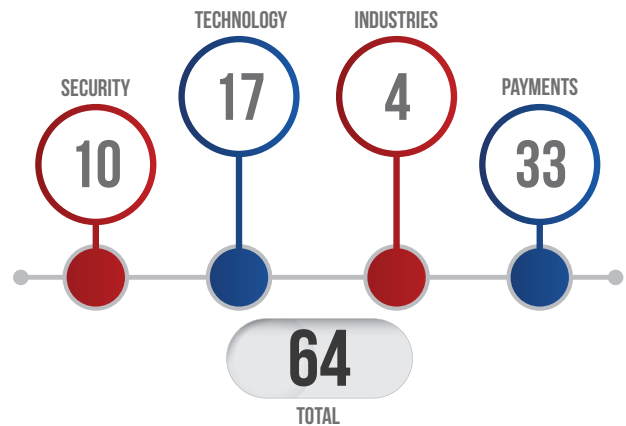


NEW!

WashCard Systems aims to improve consumer experience, working directly with business operators to ensure companies are fitted with the software and equipment they need.



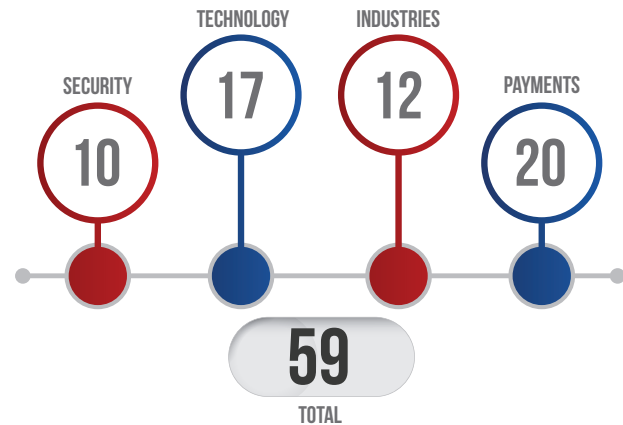
Company: Wayne Fueling Systems LLC
Founded in: 1891
Headquarters: U.S.



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

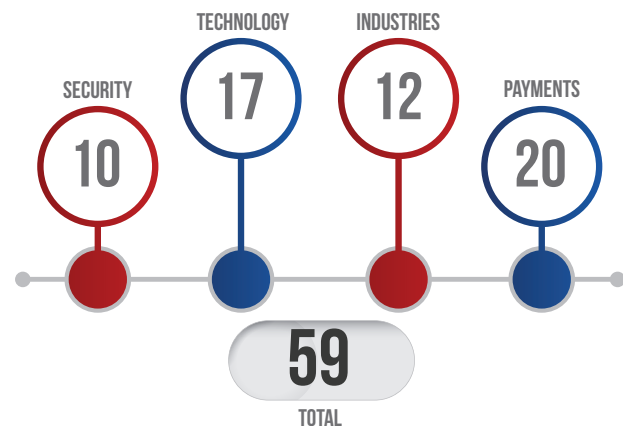


Worldline offers a range of end-to-end services for the payments and transactional services industry. The company delivers payment terminals and accessories for shop-based and mobile retailers, attended and unattended petrol stations and financial institutions, among others. The company also offers a range of unattended terminals, which are suitable for use both indoors and outdoors. Worldline'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.

XAC

A Partner You Can Trust

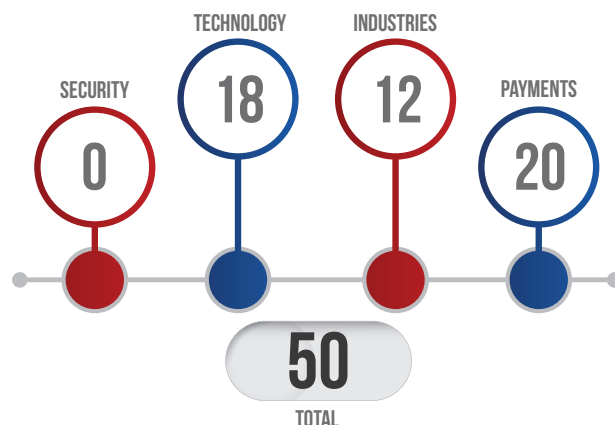
Company: XAC Automation Corporation
Founded in: 1993
Headquarters: Taiwan



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.



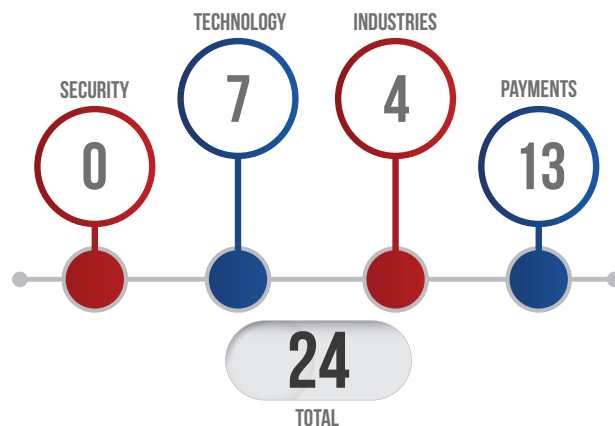
Company: Xafax
Founded in: 1983
Headquarters: Netherlands



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

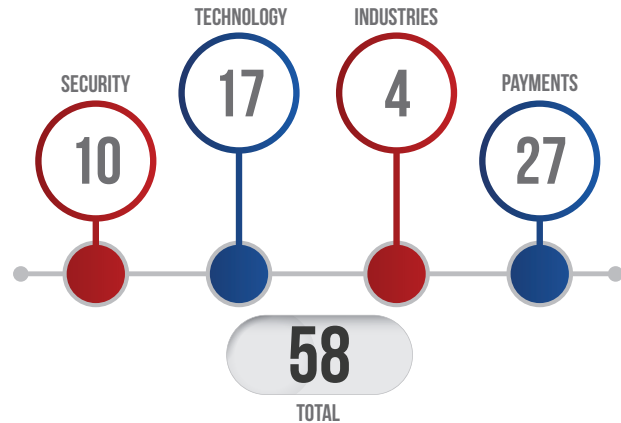


NEW!

Yo-Kai Express is a high-tech company using autonomous solutions to change the traditional restaurant industry.



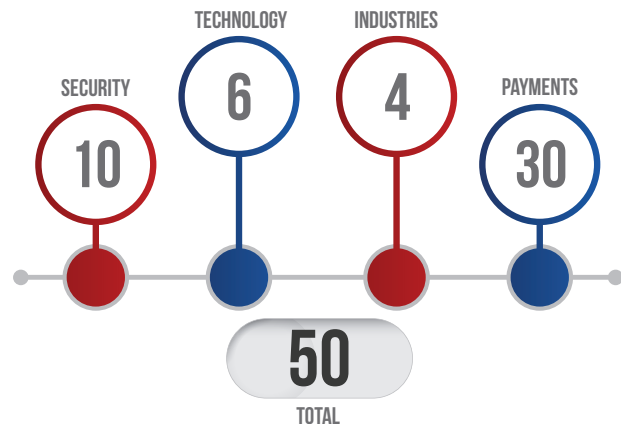
Company: Ziosk
Founded in: 2007
Headquarters: U.S.



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

[PYMNTS.com](https://pymnts.com) is where the best minds and the best content meet on the web to learn about “What’s Next” in payments and commerce. Our interactive platform is reinventing the way in which companies in payments share relevant information about the initiatives that shape the future of this dynamic sector and make news. Our data and analytics team includes economists, data scientists and industry analysts who work with companies to measure and quantify the innovation that is at the cutting edge of this new world.

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.