THE PAYPERS

Insights into Payments and Beyond

Who's Who in Payments 2020

Complete Overview of Key Payment Providers

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Who's Who in Payments 2020

Complete Overview of Key Payment Providers

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Management Summary

As the payments value chain is maturing, retail prices for online payments are steadily dropping, while the level of service offered to merchants is only increasing. Consequently, payment providers aim to gain scale and increase capabilities through strategic acquisitions, constantly reshaping the payments ecosystem. This report describes the global payment solutions provider space today, defines the capabilities offered by the different participants in the ecosystem, and presents the dynamics of this space constantly shaped by innovation and consolidation.

Our commitment

Here, at The Paypers, we are aiming to provide clear perspectives on the ever-changing commerce and payments environment, in order to help professionals and industry players stay abreast of all these developments and understand the opportunities that arise. With that in mind, we created Who's Who in Payments – Complete Overview of Key Payment Providers, a relevant source of reference and a must-read about the payments industry.

The first edition of the report tackles some of the key trends that are relevant for merchants, payments professionals, and not only – such as the size of the ecommerce market and the development of the payments ecosystem, the latest innovation in payments and essential trends to watch, the payment landscape of 2020, the M&A activity in the payments space, and more. These topics prove to be very relevant in mapping today's payments ecosystem, as they can help determine the most successful path and the right partners.

Structure

Who's Who in Payments – Complete Overview of Key Payment Providers is structured in five parts, and it also encloses a concise glossary of the jargon and terms used by the industry.

The first part focuses on presenting the industry and describes the evolution of the payments landscape, with a particular focus on the rapidly-changing ecommerce payments market, as well as the M&As in the payments industry. Raluca Constantinescu, content editor at The Paypers, investigates what drives growth when it comes to the ecommerce payments space and elaborates on the size of this market, with the end goal of providing a concise overview of the main regional developments. This expert opinion is followed by the one delivered by Innopay about the payment landscape of 2020, which covers seven domains of interest within the payment ecosystem and depicts the main developments in this space since 2017. The next expert opinion is written by Anda Kania, senior editor at The Paypers, who charts the main mergers and acquisitions in the payments industry from 2019 to 2020, in order to provide a clear picture of the greatest deals and the rationale behind them. In this section, we also listed and analysed some of the most significant acquisitions and strategic investments in the payments industry. The first part concludes with the expert opinion provided by Equistone Partners Europe on how private equity will drive payments consolidation in 2020, considering the multiple strategic rationales that drive the ongoing consolidation of the payments industry.

The second part has a special focus on startups and, based on the investments received by these businesses and the solutions they offer on the market, we have created a list of startups to watch in the future. We had the opportunity to discuss with the Netherlands-based startup WL Payments, a Newgen-launched company that provides solutions for online payments, ecommerce optimisation, and fraud prevention – and they revealed the background of their core team, their value proposition, their key customers, and the main problems in the market they aim to solve, all of this information gathered in the form of an interview.

The third part focuses on choosing the right payments partners and it features an insightful expert opinion on this topic provided by STRATGranat. Catherine Tong and Rossini Zumwalt elaborate on the key things to consider when it is time to choose a payments partner and the importance of careful consideration prior to taking this step. →

Management Summary

The fourth part focuses on mapping the key players in the payments space and providing a comprehensive overview of the ecosystem. As this industry gets more complex, choosing the right payment partner for a business can be both difficult and vital. With this in mind, we have compiled several solution providers with their capabilities and displayed them via a concise infographic and a mapping. By depicting the key features of each company, we aim to help merchants and payment professionals grasp the current market opportunities, by providing an accurate picture of what the companies' offerings look like and by displaying their main capabilities.

The fifth part includes a section dedicated to company profiles, and it is designed to provide our readers a thorough overview of the different products and services offered by each company featured. This part is rich in details such as key players' geographical presence, core services offered, unique selling points, and business partners. The detailed mapping of PSPs will link to these profiles.

We invite you to explore our Who's Who in Payments – Complete Overview of Key Payment Providers to find the right insights that will help you figure out the payment landscape of today, but also discover the latest innovation in payments and essential trends that will shape this industry in 2020 and beyond. It is a comprehensive overview, and any merchant, payment service provider, or enterprise leader is sure to gain the knowledge they require to get ahead.

Enjoy your reading!

The Paypers Team

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Today's Payments Industry – an Overview

The Paypers

What Everybody Ought to Know About the Size of the Ecommerce Payments Market

About Raluca Constantinescu: Passionately curious, Raluca is fascinated by the way in which technology and innovation impact our lives, and she is always keen on discovering the latest trends in the payments industry. After graduating in Foreign Languages and Literature, Raluca developed a genuine passion for editorial activities, having an extensive background in editing and publishing.

Raluca Constantinescu ▪ *Content Editor* ▪ The Paypers

Today's payments and commerce ecosystem, impacted by technology, innovation, regulation, and regional developments, is constantly changing and getting more complex than ever before. In this article, we will look into what drives growth when it comes to the ecommerce payments space and we will present the size of this market, with the end goal of providing a concise overview of the main regional developments and specificities.

The growth of the ecommerce payments market

The ecommerce market has grown steadily for years, with continuous further growth expected. According to Statista, in 2019 the retail ecommerce sales worldwide totalled USD **3.53** trillion, and they are expected to reach USD 6.54 trillion in 2022. Moreover, as online shopping keeps on gaining in popularity and as the range of devices with internet connections available to online shoppers has diversified, Statista forecasts that in 2021 over **2.14** billion people worldwide will buy goods and services online – up from 1.66 billion global digital buyers in 2016. The preferred device for placing orders has remained the desktop PC, but mobile purchases are catching up. Currently, two-thirds of the world's unbanked citizens have access to a mobile phone, and mobile ecommerce sales worldwide are forecasted to total USD **3.56** trillion by 2021.

How is the ecommerce payments ecosystem changing?

In the past decades, multiple payment methods started to emerge in order to cater for the shoppers' needs in different verticals. According to Worldpay's **Global Payments Report 2020**, in 2019 the preferred global ecommerce payment method was the digital/mobile wallet, with 41.8%, followed by credit card with 24.2% and debit card with 10.6%. The report predicts that the share held by digital/mobile wallets will increase by 2023 to 52.2%, while the shares of the following two payment methods will decrease to 18.8% (credit card) and 8.8% (debit card). In this context, in Europe, Strong Customer Authentication as an intrinsic part of PSD2's agenda intends to enhance the security of online payments and reduce payment fraud, in order to protect the consumer by adding an extra layer of security – and the main challenge is implementing these requirements while also offering a smooth, frictionless user experience.

Getting more people access to payments is on the front burner, and some of the key drivers shaping the ecommerce payments market are technological development, changing customer behaviour, financial inclusion, regulation, and innovation. It is fascinating to understand what drives innovation in this industry, which are the reasons behind the expansive growth of the payments market, what is currently happening in different regions around the world, and how the emergence of the super apps that have payment as a key functionality might influence this market in the following years. Versatility is the key feature that all the super apps have in common, and that is one of the reasons why they are part of their users' everyday lives. Whether we are talking about WeChat, Alipay, Grab, or Go-Jek, these apps provide a variety of services (messaging, shopping, booking, ride-sharing, and more) via one sign-in and one user experience. →

Other key features of the super apps are the fact that they provide payment services as well (relying on their reach, but also their reputation to consolidate trust among customers), offer invisible payments, and enable customers to make transactions in a smooth manner, via just one app. And companies continuously try to find new ways in which to enrich the customer experience, all with one goal in mind: data. Super apps are not present just in China and Southeast Asia; the West is also showing signs of movement in a similar direction – however, the pace is a bit slower here, mainly due to regulatory constraints.

According to the **Global Payments Report 2020**, China has become the largest consumer market worldwide, and the company projects that it will occupy this position through 2022 – followed by the US and the UK. In terms of growth rate, **J.P. Morgan** argues that the markets worldwide that will enjoy 20%+ growth rates by 2021 for the B2C ecommerce market are Indonesia (34.6% and an ecommerce market size of USD 13.6 billion), India (26.5% and an ecommerce market size of USD 36.5 billion), and Malaysia (24.0% and an ecommerce market size of USD 4.0 billion) – closely followed by Vietnam (18.9%), Mexico (12.6%), and Thailand (12.5%).

Asia–Pacific, galvanising the world of payments

With all the new technologies and market participants, the increasing complexity of the payments' regulation, the adoption of contactless tech, mobile payments, and the latest innovations in the payments landscape, disruption and growth characterise this space. Simply put, the adoption of digital payments is influencing our lives and reshaping societies around the world, by redefining commerce, bringing convenience, and providing a sense of security. And it seems as if the countries that understood this are benefiting from it.

The Asia–Pacific region remains the hotspot of the ecommerce market. Here, millions of new consumers start buying online every year – not only in the developed markets, such as Japan, Singapore, or Australia, but also in emerging markets, such as Vietnam or Malaysia –, making this region the centre of the global ecommerce payments market.

Considering the major developments in China's retail payments, it comes as no surprise that the emergence of giant ecosystem players, such as the super apps WeChat Pay or Alipay, has boosted the growth of digital payments (especially via mobile phone) in the country. However, if one looks deeper into this region that registered a major growth rate, India most certainly stands out. With a population of approximately 1.3 billion (the second largest population in the world after China), the age distribution balance in India is leaning in favour of the younger age **bracket**.

According to JP Morgan's **'2019 Global Payments Trends Report – India Country Insights'**, India also catches the eye for its high number of app downloads, which grew by 165% between 2016 and 2018, leading to completed ecommerce sales. J.P. Morgan further reports that shopping apps in particular registered a major growth as well, and mobile commerce became a preferred ecommerce method.

The National Payments Corporation of India (NPCI) has played a major part in this scheme. It launched the Unified Payments Interface (UPI) in 2016, supporting innovation and financial inclusion, while also encouraging inhabitants to use digital payments. **According to NPCI**, in 2020 there are 144 banks live on UPI, and users can pay via this system at many online merchants, whenever UPI is displayed as a payment option. The Reserve Bank of India also supported this initiative, further driving consumer adoption – by adjudging that payments made via UPI would be free of charge for the first few years, by inviting banks to be a part of this system, and by supporting the interested merchants with request to pay, in-app, and QR **payments**. That is one of the reasons why India has registered great progress over a short period by transforming its payments infrastructure and providing a streamlined user experience. →

Key developments in Latin America

There are financial inclusion initiatives in Latin America as well, and the central bank of Brazil has announced recently that in November 2020 it will launch an instant payments platform called **PIX**. The platform will be available to the entire population, and it is expected to enable Brazilians to transfer money 24/7, making it easier to carry out transactions via QR code technology and via identification methods such as phone numbers, email, and national ID numbers – therefore, data will enable the payments, which will be credited instantly. Consequently, the adoption of account-to-account (A2A) payments will most probably see an increase in Brazil.

In Latin America, with a population of 356 million, an online population of 218.3 million, and internet penetration reaching 61%, ecommerce keeps on expanding. The economic environment in this region might still present some challenges, but the ecommerce payments market has grown in recent years, the total value of online commerce in Argentina, Brazil, Chile, Colombia, Peru, and Uruguay being worth USD 41.22 billion – according to PPRO's '**Payments and e-commerce report' for Central & South America**. The smartphone penetration reached 53%, the banked population 62%, while retail payments have grown in dominance to a 63% share, up from 59% in 2013, according to **McKinsey & Company**.

The high smartphone penetration rate sets the scene for further technological development in this region, and we can definitely expect revolutionary changes to happen. Some super apps candidates have already emerged. One of them is Mercado Pago, the payment arm of the Argentina-based marketplace Mercado Libre. At first, it enabled payments between the different users from the marketplace, but it didn't stop there, and today it offers a broad range of financial services. Another worthy candidate is Colombia-based startup Rappi, which started by offering food delivery services. After significant investment rounds, Rappi has become a unicorn in record time, and has opened a financial services unit in October 2018, Rappi Pay. Today, it operates throughout the region, in countries such as Brazil, Argentina, Chile, Uruguay, Peru, Mexico, and Colombia.

The status of the ecommerce payments market in Europe

In Europe, digital payments for ecommerce are used by millions of people across the continent. Ecommerce in the Eastern European markets is growing at an average rate of 19%, with 3.6% of all retail sales made online, according to **PPRO**. When it comes to Western Europe, analysts predict that the number of users who will start looking online for items at a discount (rather than on the high street) will increase in the near future – and Euromonitor International expects ecommerce to account for 14% of all sales in Western Europe by **2021**.

Europe's case is slightly different due to the regulatory changes happening in the region, but as ecommerce becomes safer, growth is bound to happen. Some of the main factors that impact the digital payments space in Europe, besides regulation, are financial inclusion, request-to-pay (R2P) functionalities, and the rise of new technologies (such as NFC, VR, or AI).

The status of the ecommerce payments market in North America

In North America, the growth in the ecommerce payments space is driven mainly by competition, with giant players sustaining the pace of progress – a progress that is still slightly decelerated by mature technology infrastructures. With an ecommerce market that is worth more than USD 808 billion, growing at a rate of 13% a year according to **PPRO**, the most common online payment method in the region is the credit card (57% share of the ecommerce payments market), followed by e-wallets (with a 22% market share).

In this region, super apps are not an important part of the ecommerce payments market landscape yet, but some internet giants have displayed some attempts to encompass the super app model in the West. Nonetheless, a real user demand for the super app model does not seem to manifest in North America for now. →

Key developments in Africa and the Middle East

In Africa and the Middle East, there are many differences among countries when it comes to payments, politics, and economy, and ecommerce represents only 4% of the region's retail market, with a credit card penetration of 12% and an internet penetration of **55%**, according to PPRO. When it comes to online sales in the region, super-platforms like Jumia in Nigeria, Kilimall in Kenya, and Takealot in South Africa are paving the way for international ecommerce companies that want to enter the market. However, technological developments are taking place and global trends impact this region as well. Some of these developments in the ecommerce payments landscape are the implementation of blockchain, the use of QR codes, and the adoption of e-wallets – even if the most common way to pay for online purchases is by card (44% market share) and the traditional payment methods are still dominant when it comes to online payments and ecommerce across Africa and the Middle East.

Final thoughts

Most probably, technological trends, regulation, and innovation will continue to impact the ever-changing ecommerce payments landscape, while the players in this industry will strive to provide a smooth user experience to customers worldwide. All things considered – it will be interesting to see what the next decade has in store for the ecommerce payments market!

Innopay

Payment Landscape 2020: Faster, Connected & Diversified

The previous description of the Payment Landscape's evolution featured in The Paypers' Payment Methods Report 2017 covered seven domains of interest within the payment ecosystem. This chapter revisits these seven domains and depicts the main developments since 2017.

The payment ecosystem and infrastructure continue to transform through increasing speed, connectivity and increasingly diversified transaction services. Therefore, besides the seven domains, two new domains are introduced. As depicted by domain 8 (figure 1), the infrastructure layer is being innovated as alternative infrastructures are being introduced. At the same time, the payment ecosystem is diversifying its traditional payment services with alternative transaction services, as will be further illustrated in domain 9. The transformations within the seven domains and the two new domains will be discussed in the remainder of this chapter.

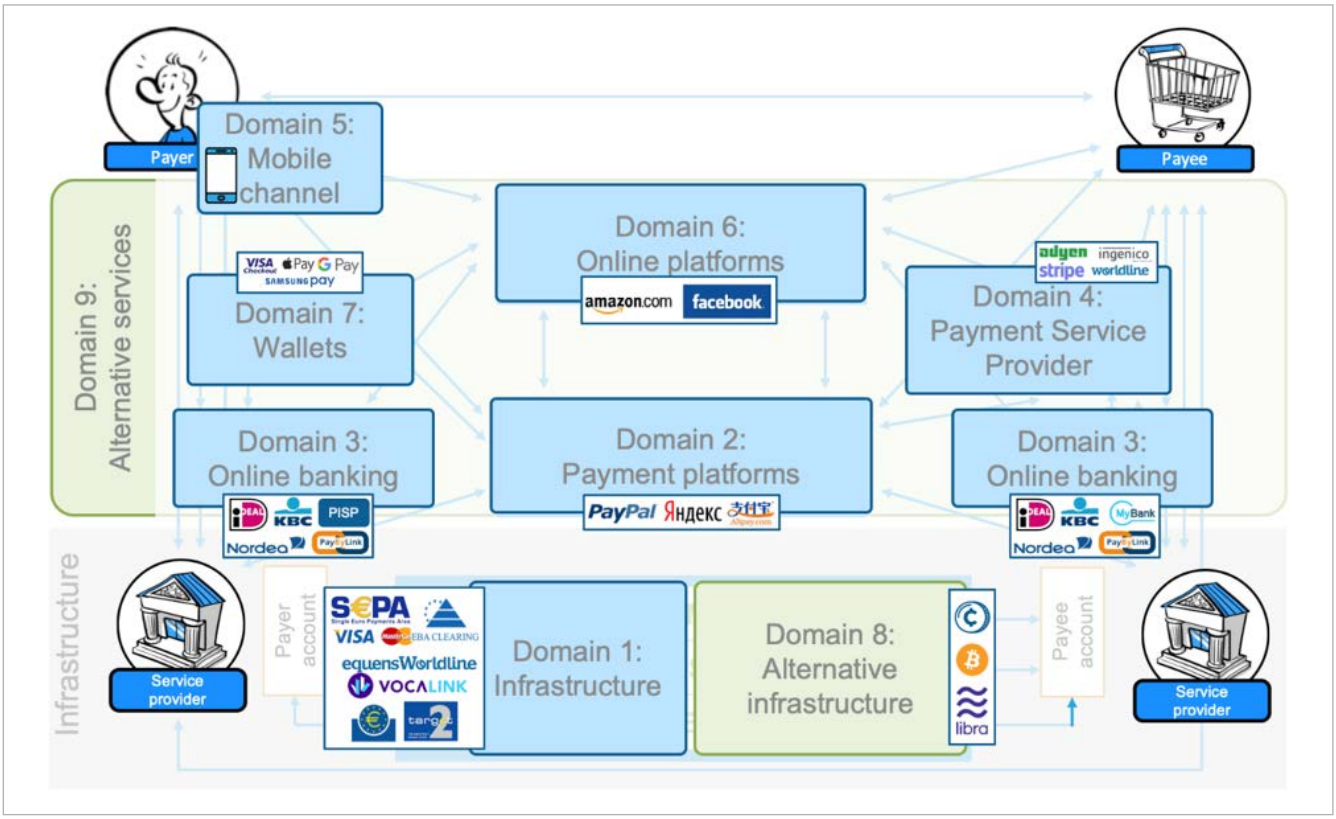

Figure 1: Interconnected domains in the payment ecosystem

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Domain 1: Digitalisation of payment infrastructure

Domain 1 covers the digitalisation of the payment infrastructure. Infrastructure encompasses 'instruments' (initiating money transfers via payment methods such as cards and SEPA Credit Transfers (SCT)), 'processing' (consisting of netting and clearing payments) and 'settlement' (settling funds via central banks).

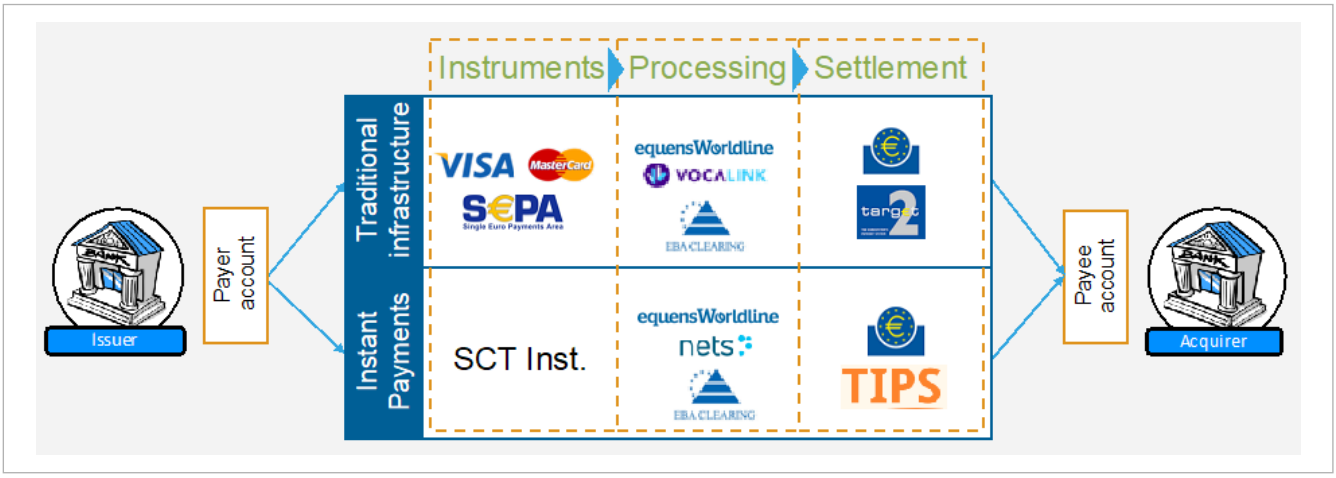

Figure 2: Traditional infrastructure enriched by new infrastructures

As depicted in figure 2, a new infrastructure capable of instant processing (on a 24/7/365 basis) of payments is gaining traction on both demand and supply side as it is increasingly positioned as the "new normal". The traditional payment infrastructure is aimed at batch processing and involves cut-off times (eg no processing after 17.00 or on the weekends). The transition to instant payments modernises the systems, lowers cost and enables new services by facilitating per transaction processing, 24/7 and 365 days per year. So far, more than 45 countries have already moved towards faster or real-time payments and at least 25 more are working on it.

While this movement towards faster payments has already been happening for over a decade (eg UK's Faster Payments system launched in 2008), the more recent launch of the European SEPA SCT Instant scheme and SWIFT's GPI Instant service marks a development towards cross-border real-time payment services between connected banks (SCT Inst within SEPA, and SWIFT GPI from SEPA to other areas). Given the rise in consumers' and corporates' needs for quick settlement globally and the ongoing regulatory 'push; for faster payments, more banks are expected to follow by implementing instant payment capabilities. Instant payments is an important development for Europe as a key strategic building block to respond to the dominance of card schemes and the increasing popularity of - and growing dependence on - alternative payment networks.

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Domain 2: Platforms on top of payment infrastructure

Domain 2 covers payment platforms, which facilitate the 'purchase' step in the customer journey of the payer. Besides initiating the required money transfer via connected traditional payment instruments (facilitating 'payment'), payment platforms enable different variations on the 'transaction trinity' (each transaction consists of an agreement, payment and delivery step) as illustrated in figure 3. While agreement and delivery usually are outside the scope of actual payment, payment platforms provide increasingly more options to manage timing and order of payment and delivery to ensure a trusted transaction between payer and payee, for instance withholding payment to the merchant until a product has been delivered to the payer.

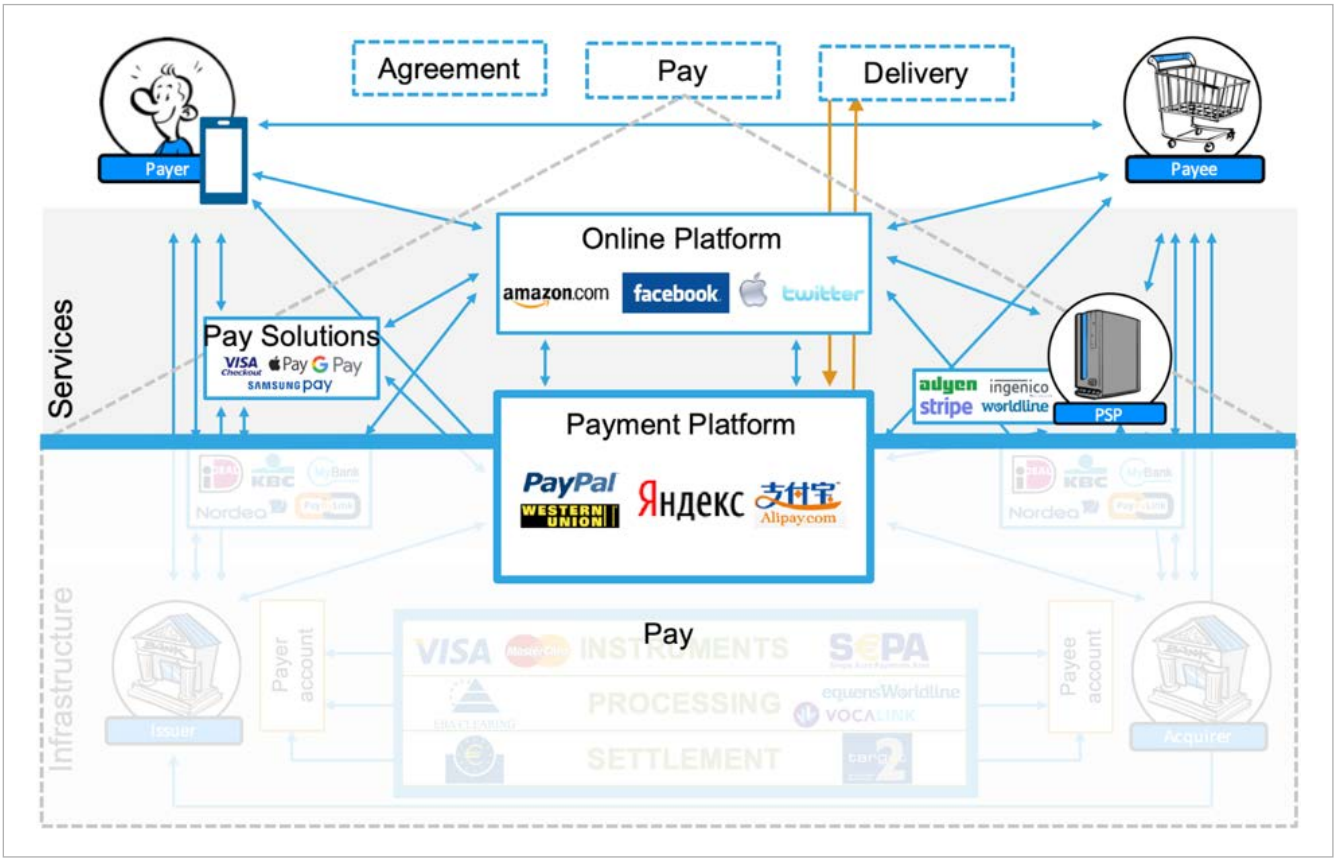

Figure 3: Payment Platforms facilitate a variety of 'purchase' flows by managing pay and delivery

Payment platforms developed their functional capabilities to support a larger variety of transaction types. Examples include Yandex's peer-2-peer payments and PayPal's consumer credit offering.

Next to functional developments, consolidation of platforms is taking place (eg acquisition of Chinese GoPay by PayPal to increase their presence in the Chinese market and relevance for Chinese merchants) as a method to increase reach and volume of payment solutions. Increasing competition between platforms fuels consolidation via mergers and blurs boundaries. In order to stay relevant, players choose different strategic paths, eg acquire capabilities to strengthen geographical footprint, to specialise in specific merchant segments and verticals or expand service portfolio with value-added services. More on this development in domain 4.

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Domain 3: Online Banking ePayments

Domain 3 covers the development of banks and banking communities offering online banking services to initiate electronic Payments (OBeP) from one bank account to another. Overall, there were two types of OBeP solutions: monobank solutions and multibank schemes (such as iDEAL).

An important addition is the third-party payment initiation interface as required by the revised Payment Service Directive (PSD2). Banks are mandated to expose at least one interface (and a fallback mechanism, where required) to facilitate payment initiation by licenced third parties. These third parties require a specific PSD2 licence for the role of Payment Initiation Service Provider (PISP), which is a regulated role under PSD2. Note that third party providers initiating payment directly from payment accounts is not a new phenomenon. Players like Sofort and Trustly, for instance, have managed to build strong positions in selected markets with their business models. These players will now be regulated as PISP under PSD2.

Other developments in this domain are the customer journey improvements for customers by both non-banks and banks, as illustrated by figure 4. Banks are now developing their monobank solutions with improved journeys themselves such as in-app person-2-person (P2P) payments.

Another interesting development is using OBeP at the physical POS – banks and non-banks are developing propositions to enable POS payments through the mobile banking app. For example, Payconiq is developing POS payment propositions (directly linked to payment accounts with various banks in the BeNeLux and Germany) through QR codes that can be scanned via the Payconiq mobile app. Other examples include TWINT (CH), MobilePay (Nordics) and Bizum (ES).

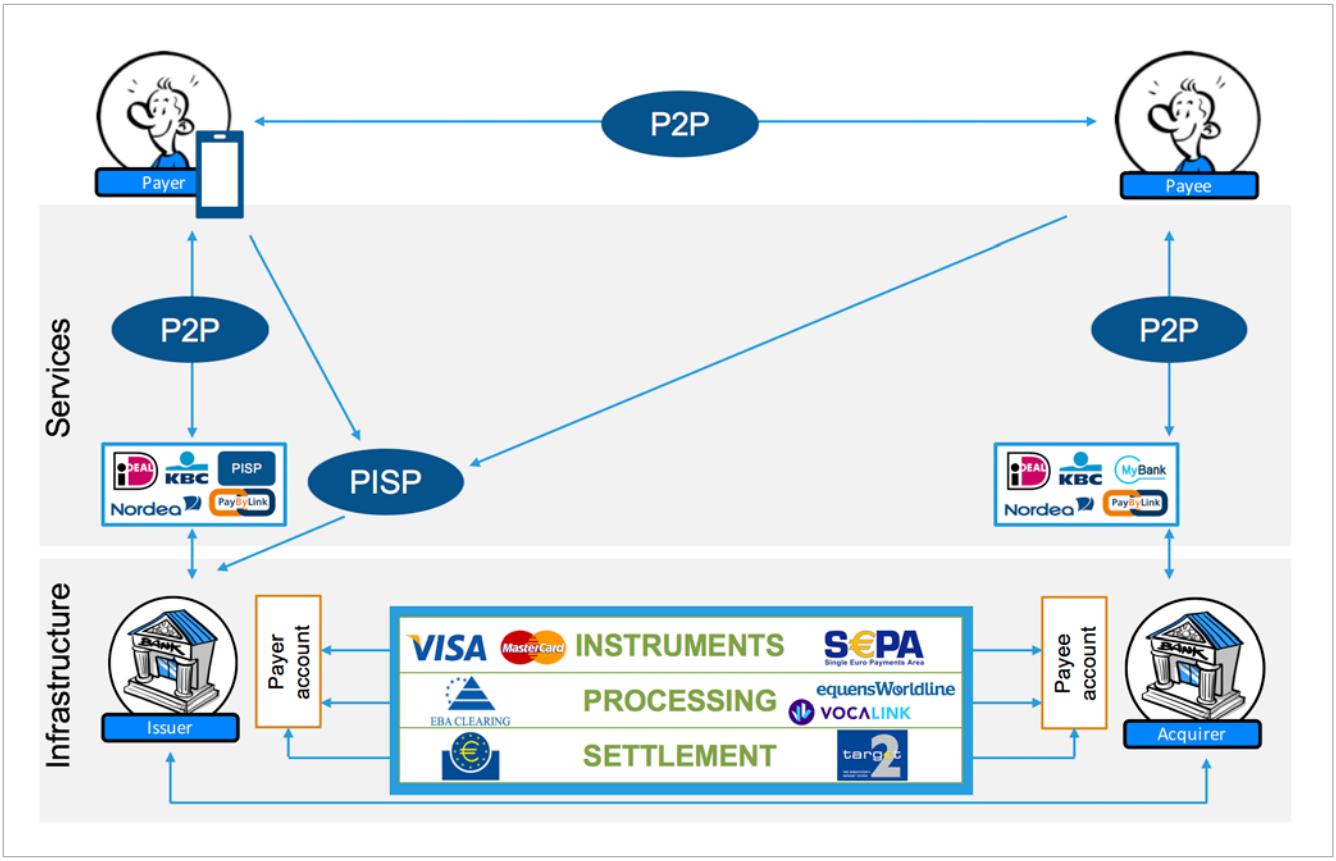

Figure 4: P2P payments simplify the customer journey for payments between consumers

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Domain 4: Payment Service Providers offering simplicity to merchants

Domain 4 covers the role of Payment Service Providers (PSPs), and mainly focuses on aggregating payment methods and offering easy access to these methods for payment acceptance by merchants.

The PSPs market for core payment transaction processing services is maturing, evidenced by the increasing price pressure faced by hundreds of incumbent PSPs and the strong drive towards consolidation. Staying on top of the game is challenging with the ever-evolving consumer and merchant payment needs. PSPs are pursuing various strategic paths to cope with the changing market dynamics:

1. Strive for cost-leadership through global reach and scale, flexibility and backward integration (eg Global Payments acquiring TSYS, Fiserv acquiring First Data, FIS acquiring Worldpay, Worldline announcing to acquire Ingenico)

2. Pursue niche plays by offering best of class services in a specifically chosen horizontal or vertical market and merchant size (eg Stripe, Braintree, and SumUp focusing on vertical niche markets and typical smaller merchant size
3. Explore options before, during and after the payment-step in the buying process, to provide a more complete merchant service offering as depicted in figure 5. Examples include PayPal's acquisition of iZettle and Adyen's banking licence for improving their omnichannel offering in their merchant offerings

We also observe the market entry of new parties that integrate the diverse service portfolio of the various PSPs in the world, effectively aggregating PSPs (which were originally aggregating services on their own). Examples include ProcessOut, Alpha fintech, ZooZ, Ixopay and Spreedly. Services typically include optimisation of transaction routing (selecting best fitting PSP for any given transaction), dashboarding key indicators across PSPs and aggregated reconciliation services.

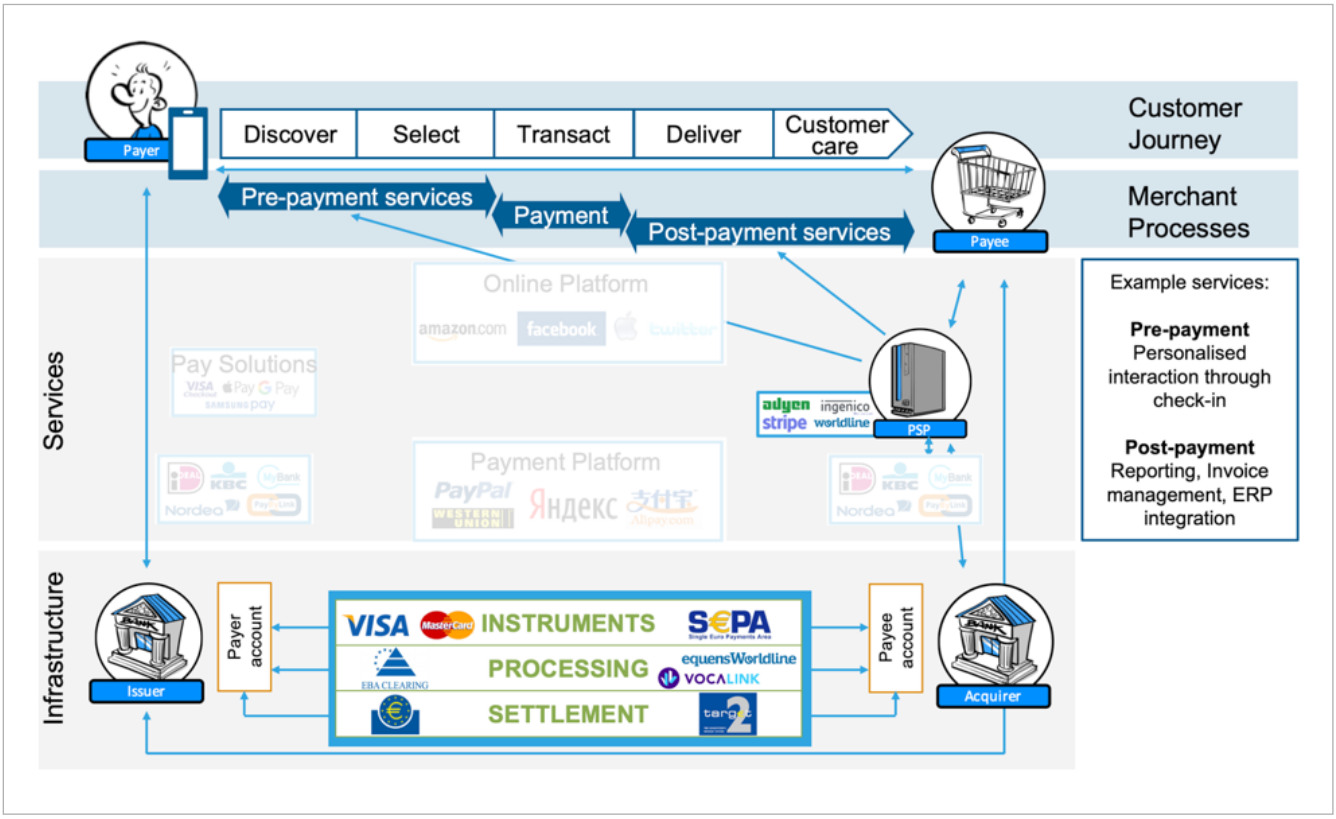

Figure 5: Growth strategy 2: Pre- and Post-payment Services being explored before, during and after payment

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Domain 5: Mobile revolution

The rise of mobile as a consumer channel for payments initiation is the focus of domain 5. The Mobile app has replaced the online web banking environment as the preferred channel for interaction with the bank, as illustrated in figure 6.

The consumers' mobile preference has led to the rise of challenger banks that have a dedicated focus on the mobile channel. Banks such as N26, Revolut and Bunq do not have physical branches for consumers, virtually all banking services are accessible via an app-only approach. These mobile banks have entered the market with compelling customer-centric payment and banking propositions (B2C). Some of these challenger banks are seeking to leverage their technology assets by developing new business propositions (B2B). Examples include Fidor, Monzo and Starling bank that are aiming for business customers with their B2B banking propositions.

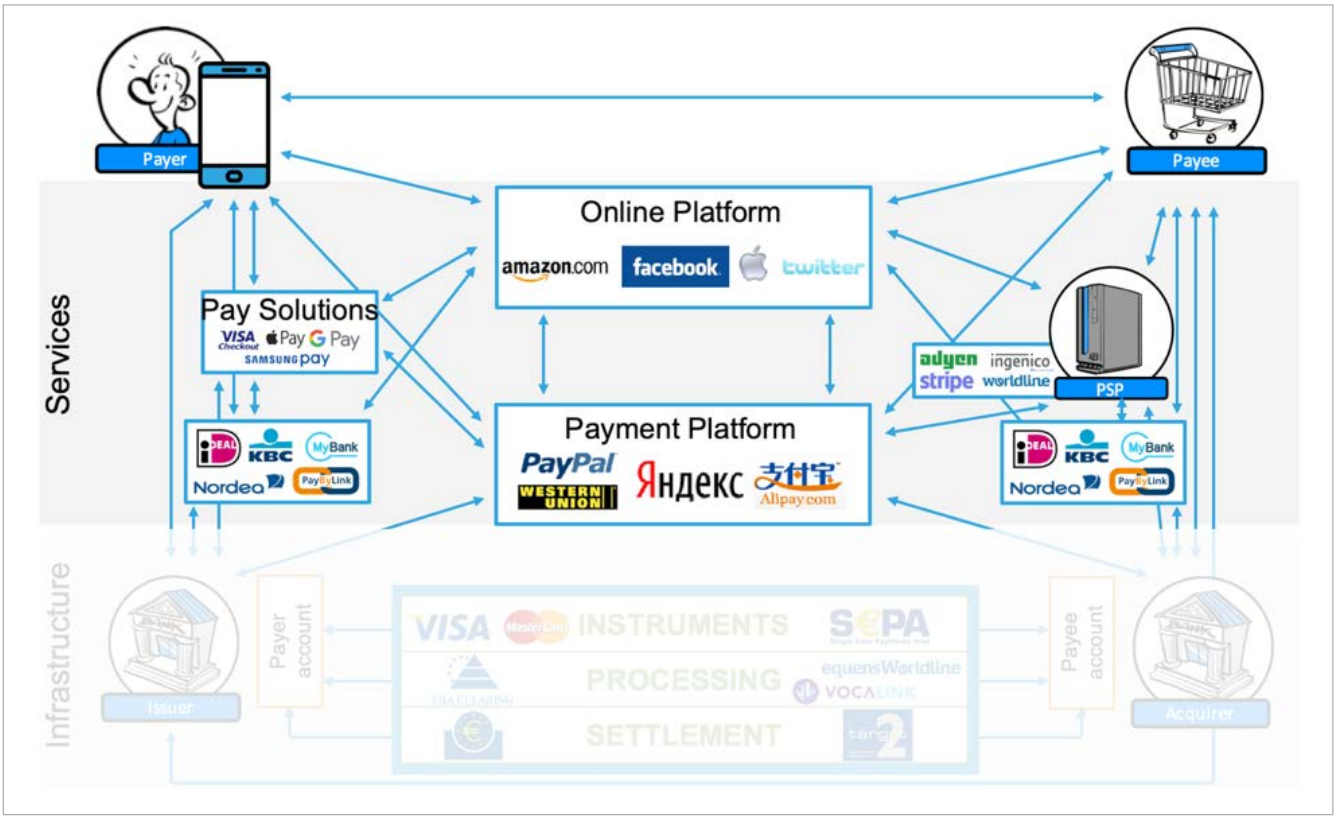

Figure 6: Traditional channels are replaced by new mobile-only channels

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Domain 6: Online continents

Domain 6 covers the rise of online platforms (GAFA & BAT*) for social interaction and commerce. With increased presence in every daily aspect of consumers, these platforms offer their own dedicated payment solutions integrated into their respective platform offerings as depicted in figure 7.

Globalisation provides a need for consumers to transact outside of their own regional scopes. Online platforms are offering services that simplify onboarding to payment systems outside the consumer's own region (eg Alipay offers a wallet solution for non-Chinese consumers to simplify their financial transactions in Chinese commerce markets). Similarly, online platforms are driving acceptance of their payment solutions beyond their core market, driving reach, and ultimately, conversion for merchants.

Being present during every step in the consumer's daily life provides for rich data, enabling sophisticated payment solutions that align with consumer needs beyond the current 'buying process'. In turn, providing payment services to consumers increases the platform's access to consumer data and strengthens its capability in providing relevant value-added services.

Insert online platforms here

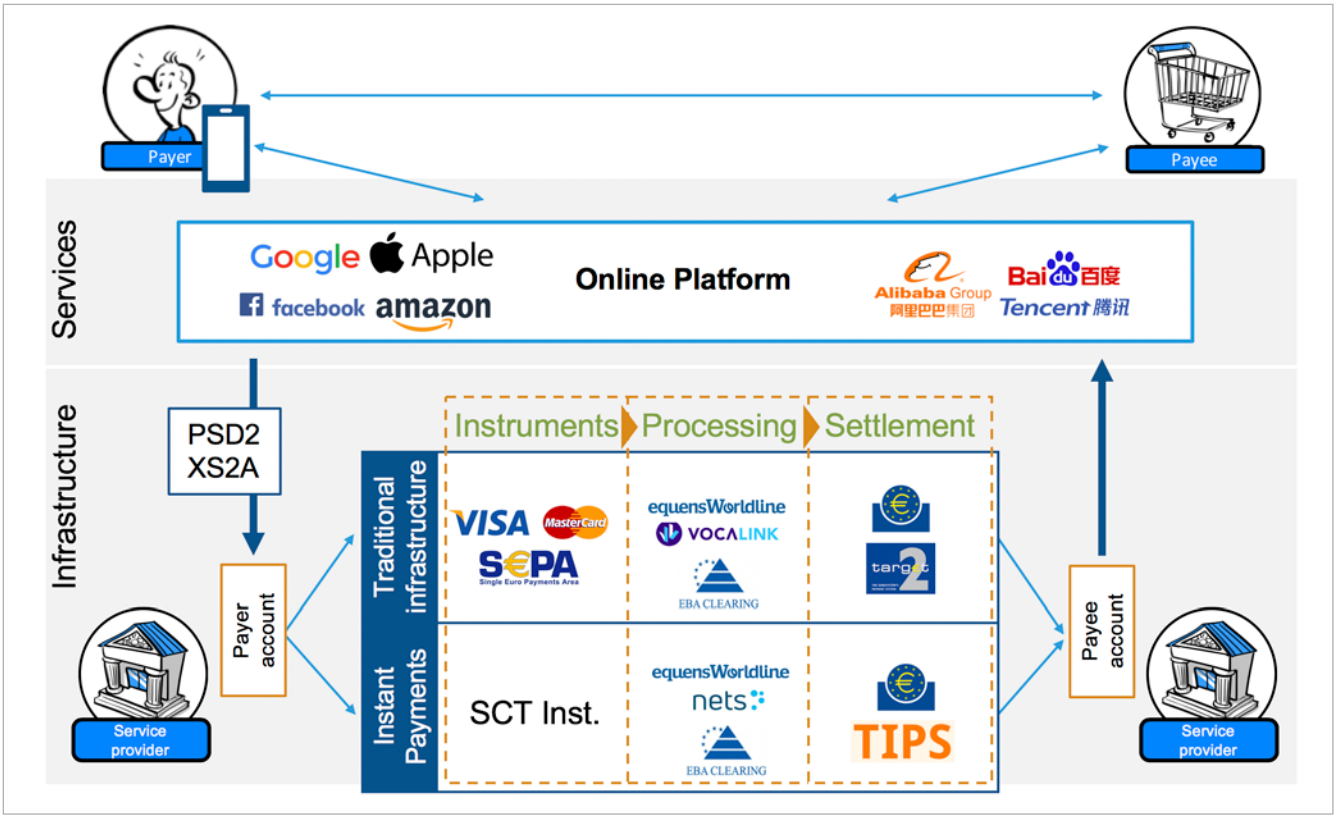

Figure 7: What position will online platforms claim in the financial system and how will this impact the role and relevance of traditional payment institutions?

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*GAFA = Google, Amazon, Facebook, Apple; BAT = Baidu, Alibaba, Tencent

Innopay

Domain 7: Payment solutions; previously wallets

Previously, domain 7 covered wallets (aggregating cards) aimed at reducing checkout complexity for consumers. Recently, new payment solutions have entered the market and the wallet domain has expanded beyond card aggregation: P2P payments have really taken off, PSD2 payment services are increasingly emerging and wallets incorporate non-payment related services to further support consumers.

At first, P2P payments were off to a relatively slow start. Consumers were not very willing to pay for this type of service, especially since they were comparing it with payments via OBeP or via Payment platforms, which are considered (virtually) free of charge. However, the popularity of P2P payments is increasing since service providers are reducing (or even removing) costs. They do this by taking the approach of a marketing tool and thus absorbing any additional transaction costs-to push adoption by consumers.

As a next step (towards a profitable business model), these service providers are now looking to move their (free) consumer payment solutions towards the business domain (C2B), capitalising their large customer base to create a revenue model by offering paid services to business customers. For example, the Dutch Tikkie has been a catalyst for the Dutch P2P market (absorbing iDEAL costs normally paid for by merchants), promptly followed by individual banks' P2P offerings (as briefly discussed in domain 3). Tikkie has expanded to the business domain, offering C2B services to generate revenue and a viable business model. Another example is Venmo (owned by PayPal), an American P2P payment solution that started off by absorbing transaction costs to create a user base. It now generates revenue by enabling payments to merchants (and charging transaction fees to merchants).

PSD2 enables consumers to initiate a payment from a licenced third-party application. This can develop in a 'wallet' solution, in which the consumer is able to initiate payments from different accounts through a single application. However, a lack of standardisation in PSD2 interfaces among banks on a European (and often national) level slows down service providers willing to offer such payment account 'wallet' solutions, as it increases cost, complexity and implementation time to create sufficiently high reach. To off-set this burden and complexity we see various technical service providers emerging that take care of the connectivity.

Recent developments in wallets show incorporation of payments with non-payment related services, such as in-app storage for loyalty and discount cards (eg apps such as OK and Reward Cards). This further simplifies the customer journey beyond payments. Domain 9 further covers this development of non-payment services.

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Innopay

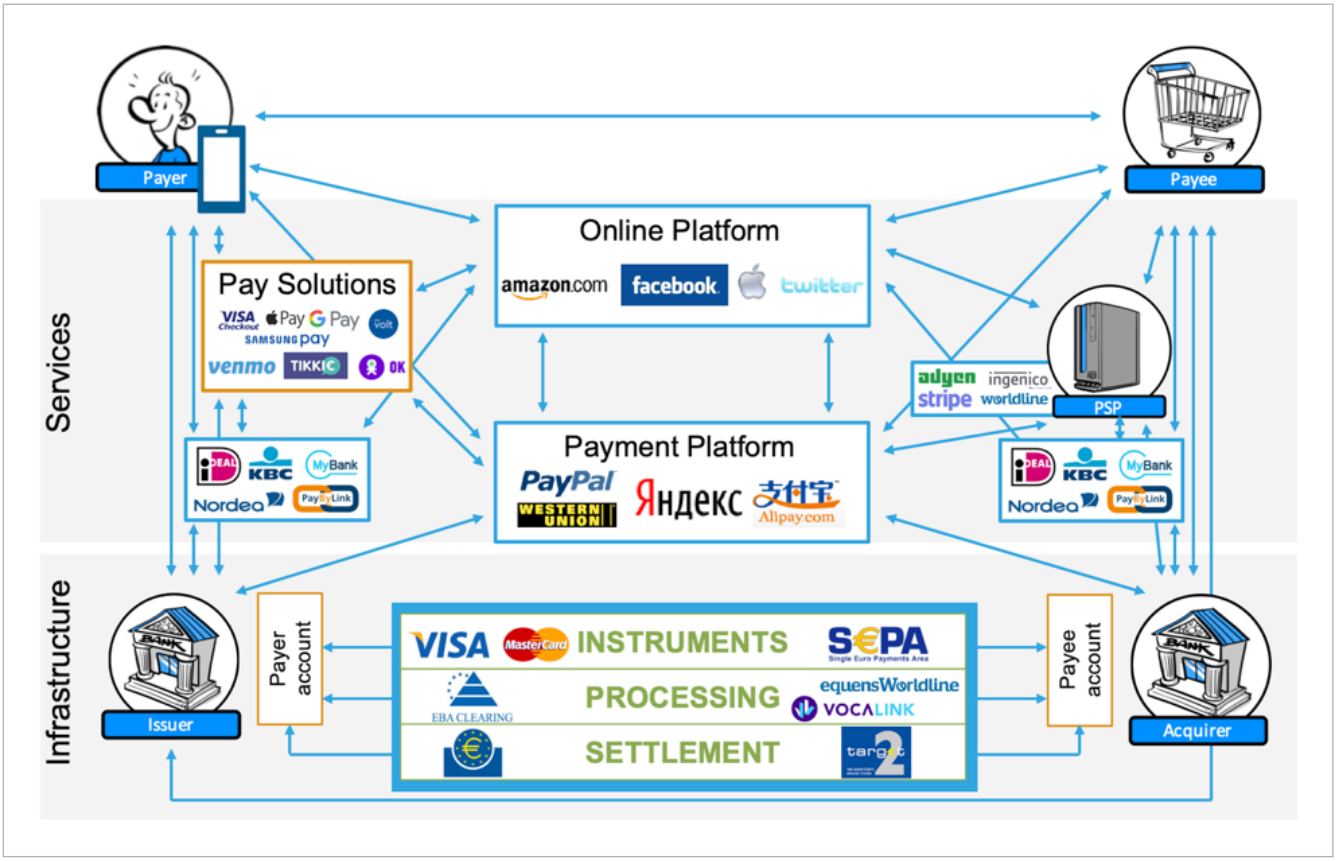

Figure 8: Payment solutions move beyond card payments in simplified check-out processes

Domain 8: Alternative transaction infrastructure

The evolution of the payment landscape as described in domains 2 to 7 always had the initial payment infrastructure from domain 1 as the backbone for innovation. Nowadays the payment infrastructure itself is the subject of innovation, facing potential disruption. While traditional players have initiated new infrastructure initiatives such as instant payments, and are looking at the possibilities that technology such as blockchain can bring to the financial system, non-traditional players are also looking into the development of infrastructure that may heavily impact the traditional financial system.

Non-traditional players are introducing alternatives to the traditional transaction infrastructure, creating a system in which 'service providers' exchange value on behalf of payer and payee through different transaction infrastructures (as depicted in figure 9). This is happening for several reasons, such as to reduce dependency on traditional financial players, capitalise on existing functionalities, accelerate innovation and to shift trust and governance away from organisations and towards a trusted infrastructure instead.

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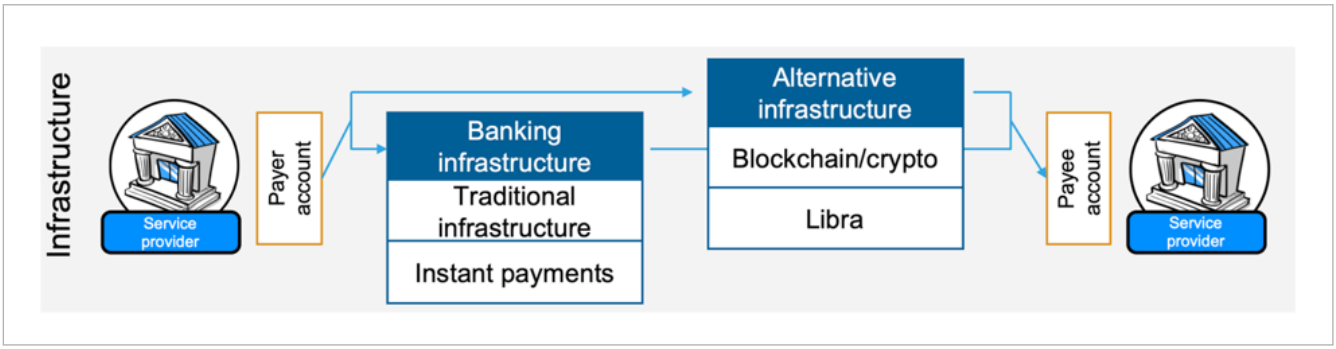

Figure 9: Operation of infrastructure is done by 'service providers' in the payer and payee domain (as opposed to traditional issuers and acquirers)

Alternative transaction infrastructure based on blockchain and cryptocurrency has been around for some years now. In certain situations, this proves valuable (eg recent hyperinflation of Venezuela's national currency), but general adoption as the payment mechanism for everyday purposes is moving slow. A more recent example is the Libra consortium, an alternative transaction infrastructure currently facing heavy scrutiny by governments and central banks for its disruptive potential to the traditional financial system (next to security and governance concerns). At the same time, regulatory authorities are also starting to initiate their own initiatives in the domain of alternative infrastructures; in response to the initiation of Libra, China's national bank is accelerating their development of a digital Yuan (DECP). DECP would offer 'controllable' anonymity and the functionality to replace paper money. Opinions on the viability and desirability of alternative transaction infrastructure vary and the coming years are expected to reveal the real potential of these infrastructures.

Domain 9: Alternative services

The traditional payment infrastructure serves as the foundation for payment-related services. A variety of services exist in a certain layer, but in the end, they result in a traditional payment such as SCT or card transaction.

In the quest for new business models, financial institutions have found new applications for their payment infrastructure. Their interconnected network of trusted and regulated entities, specialised in the exchange of structured data, proves valuable for different types of services besides payments.

Examples on how the existing payment infrastructure can be used for other applications and services include the sharing of personal data for third-party onboarding or log-in actions (eg BankID schemes), but also combining payments with other data streams such as e-invoicing or loyalty and discount schemes (directly connected to payments). Other alternative services include credit services offered to both consumers (eg Payu) and businesses (eg Paypal). By using (historical) transaction information of buyers and sellers to do risk profiling and scoring, parties like Amazon and Paypal are able to provide instant lending services to facilitate payment transactions.

PSD2 accelerates these movements by facilitating easier access to the payment infrastructure for non-financial institutions so that the payment system can be better integrated with alternative services.

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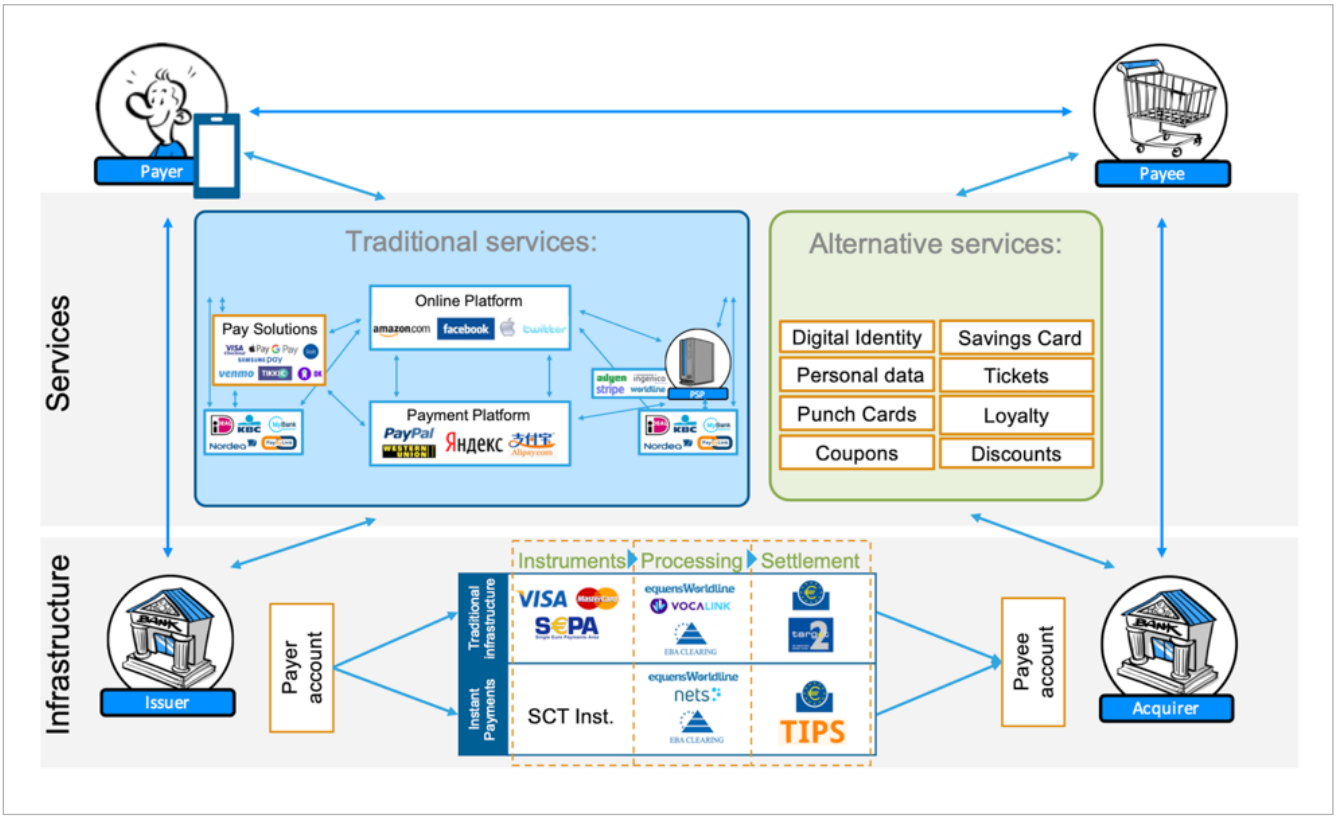

Figure 10: Rise of alternative services on top of existing infrastructure and services

Looking ahead

Integrating payment services with alternative services and data sources is a result of improved connectivity in the digital world. Although not new as a technology, externally exposing services via APIs has seen a rise in popularity in the financial system over the last years. Automated and real-time access to data and services has significantly improved products and services by both financial and non-financial players.

PSD2 is a key enabler for evolution in several of the described domains. Recent years for PSD2 are marked by discussions on (technological) standards and caused the postponement of implementation (of the RTS, regulatory technical standards). A key topic in PSD2 is 'strong customer authentication', which impacts various of the simpler customer journeys that have been important differentiators for parties across the domains in the payment ecosystem. The coming years will show whether the innovation promise of PSD2 will materialise.

The traditional financial system in Europe is still heavily relying on the traditional cards schemes and is under increasing pressure from bigtechs (GAFA & BAT) that are trying to expand their footprint. Indeed, the global payments landscape is undergoing a transformation. Rapid technological advancements, regulatory reforms and rising initiatives, in particular by global digital platforms, have led to changing dynamics. These developments are putting established banks and PSPs under considerable pressure to make a move.

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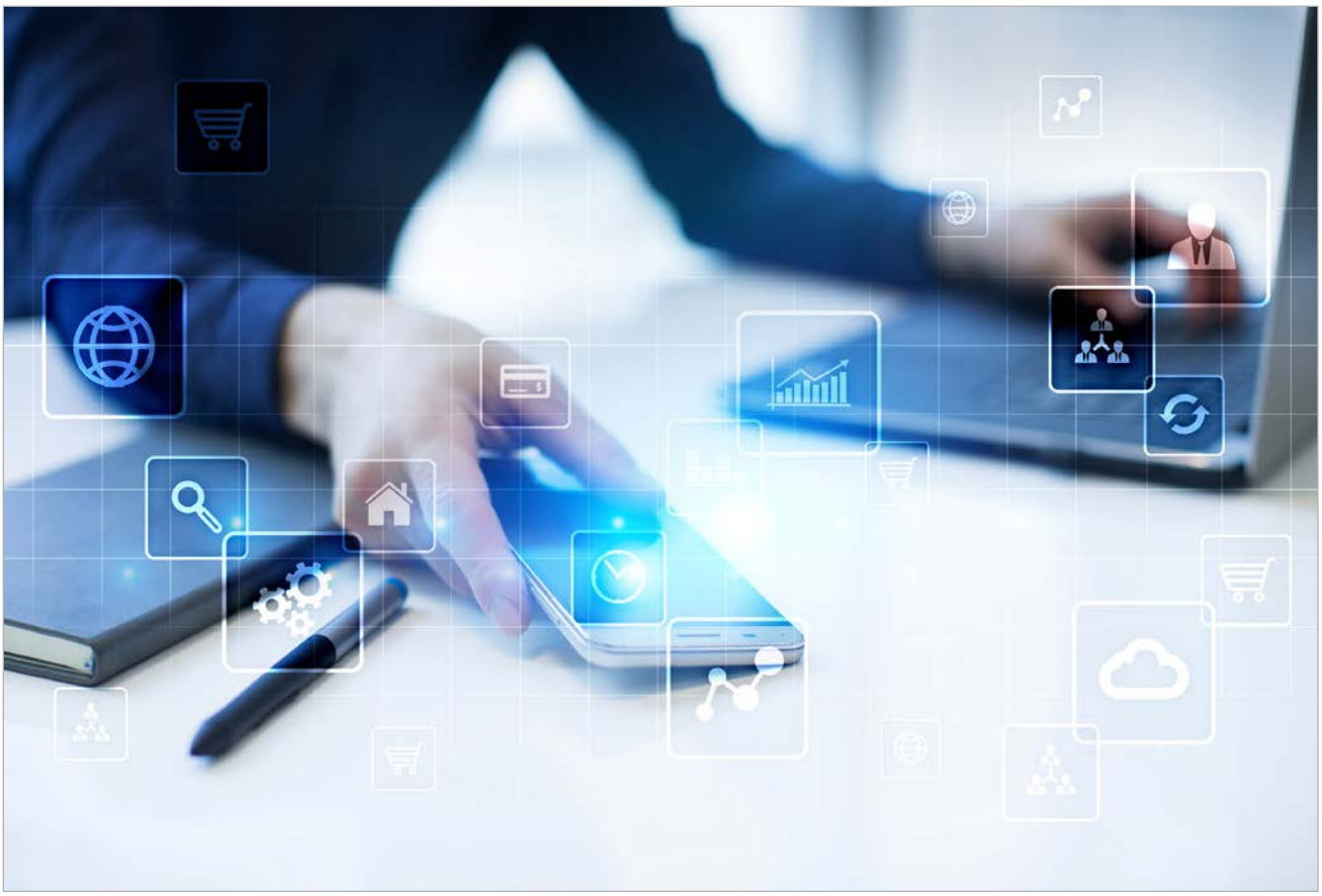
An interesting recent development to keep an eye on is the launch of 'PEPSI' (Pan European Payment System Initiative). While national payment providers have not been able, or willing, to act in a pan-European manner in the past (eg Monnet, Eaps, Payfair), with the mounting pressure they are in a way 'forced' to do so. PEPSI is an initiative that has set out to develop a pan-European retail payment solution that will be able to compete with card schemes and bigtechs. The initiative is backed by twenty of the largest European banks, and it is supported by the ECB. Looking ahead, this initiative could become an important new development that will have an impact on the further evolution of the payment landscape. However, important success factor will be the willingness of involved players to take a co-ordinated and co-operative approach to establish a pan-European alternative for domestic (card) payment schemes around Europe.



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About Annabel Keulen: Annabel is business analyst at INNOPAY. She focuses on strategic projects around PSD2 and Open Banking for various financial service providers and non-financial organisations. Annabel works actively on INNOPAY's TPP Radar to keep track of new TPPs entering the market and the emergence of new value propositions.

Annabel Keulen ▪ *Business analyst* ▪ Innopay

About Christian van Ramshorst: Christian is senior consultant at INNOPAY with a focus on solution design. He combines a background in strategic design with experience in various multi-stakeholder projects such as design of identity schemes, data sharing schemes and collaborative payment services. Christian pragmatically combines business, technology and regulation perspectives when developing suitable solutions for all stakeholders involved.

Christian van Ramshorst ▪ *Senior consultant* ▪ Innopay

About Lex Franken: Lex is Senior Manager at INNOPAY. He has extensive experience in project management, co-creation projects in multi-stakeholder settings, and implementation of solutions in the Banking & Payment sector. Lex was involved in the support & development of the Dutch interbank schemes iDEAL (payments) iDIN (identity) and Incassomachtigen (electronic mandates for direct debits).

Lex Franken ▪ *Senior manager* ▪ Innopay

About Mounaim Cortet: Mounaim Cortet is a Senior Manager strategy at INNOPAY, and Lead for the PSD2 and Open Banking practice. He works on strategic innovation challenges in banking covering digital payments, identity and data sharing. He supports business executives from various financial institutions to navigate the changing payments landscape and develop new insights to (re-)define their business (model) and operational strategy to stay relevant in the emerging Open Banking era.

Mounaim Cortet ▪ *Senior manager* ▪ Innopay

About Innopay: INNOPAY is a consultancy firm specialised in digital transactions. We operate in the areas of data sharing, digital identity, openness, cyber resilience, and digital transformation. Our aim is to help companies, organisations, and consortia across Europe to identify and seize opportunities in a digital world in which everything is becoming a transaction. Together with our clients, INNOPAY experts develop innovation strategies, co-create new products and services, and digitally transform businesses. Our headquarters is located in Amsterdam.

www.innopay.com

The Paypers

Mergers & Acquisitions in the Payments Industry: From 2019 to 2020

About Anda Kania: Anda is doctor in Political Sciences, currently exploring her research skills to discover the latest trends in the payment and commerce industry. Anda has used her position of senior editor at The Paypers to analyse the hottest topics, and to discuss them with thought leaders in order to get the pulse of the payments environment.

Anda Kania ▪ *Senior Editor* ▪ The Paypers

Industry players are partnering, investing in, and acquiring other businesses to keep up with the changing ecosystem that continuously upgrades itself. In order to have a clear picture of the greatest deals and the rationale behind them, we have decided to break down and analyse some of the most significant mergers and acquisitions in the payments space, to share with our readers our view on what they mean for the current business environment, and how they tie in with the current trends. We have extracted five trends that contribute to an organic growth of the whole industry, which seems to go beyond payments:

1. The major card schemes are diversifying their traditional business models and move into account to account payments (banking payment rails);
2. Consolidation – incumbent payment providers strive for control of a greater portion of the payment ecosystem;
3. PSPs are moving up in the value chain;
4. PSD2/SCA regulation becomes a trigger for strengthening capabilities;
5. Global expansion into strategic markets, either established or emerging.

Trend #1 card schemes are diversifying their traditional business models

The heyday of card networks might fade, as alternative payment methods emerge – at a global level, **alternative and local payment methods seem to overpower credit card payments**. We now see Visa and Mastercard, which are the leading card schemes, investing into account to account capabilities.

Mastercard has acquired Nets' Account-to-Account Payment business. With this acquisition, Mastercard seeks to strengthen its account-to-account real-time payments capabilities. According to the company's statements, this deal also integrates the technical assets and partners added to Mastercard's bill payment capabilities through the acquisition of Transactis.

Visa, instead, has acquired Plaid, a technology platform providing fintech tools to digital financial apps and services, the best-known being Venmo, and to banks as well, to help consumers to connect their financial accounts with their apps. Visa wants to stay relevant in the fintech world by upgrading its capabilities for both FIs and consumers, and Plaid has a major role to play in this matter.

Visa has also finalised the acquisition of Earthport, a cross-border payment services company, which was initially **subjected to a Mastercard's purchase**. Visa aims to help its clients to enable both individuals and organisations to send and/or receive money through bank accounts worldwide. Moreover, the company seeks to further expand Visa Direct's portfolio of use cases, including funds disbursements, peer-to-peer payments, cross border payments, marketplace payouts, and bill payments.

Cross-border payments are still discussed at many levels, whether we are talking about B2B, B2C, or P2P payments. Mastercard has caught on to this dynamic environment and has closed a deal to acquire Transfast, a global cross-border account-to-account money transfer network. Besides complementing Mastercard's payment solutions, the company aims to address the issue of fees to offer a different perception to the cross-border payments and how costly they can be. ➔

Trend #2 Consolidation – incumbent payment providers striving for control of a greater portion of the payment ecosystem

By consolidation, companies are obviously looking to cost synergies as well, as in removing costs in duplicate functions. In addition, there could be a component of revenue synergies by cross selling new services as well as by providing access to new markets and additional customers.

Fiserv buying First Data has been one of the major events in the acquisition landscape, as two big players have combined their capabilities to create an end-to-end payments platform from issuance to acceptance. This move aims to provide for both payments and financial services, including account processing and digital banking solutions; card issuer processing and network services; ecommerce; and integrated payments. There has been a lot of discussion around Fiserv's acquisitions regarding the outcomes over banks, which might result in fees, extra costs and operational challenges, yet for merchants, this merger might be a lucrative move. Servicing capabilities for Fiserv clients will increase significantly, providing the advantage of negotiating prices for new capabilities, as **Krista Tedder of Javelin states in her article published in The Paypers**.

FIS has decided to give a boost to its payment solutions by acquiring Worldpay. Both companies are looking to stay ahead of the competition by offering enterprise banking, payments, capital markets, and global ecommerce capabilities. Worldpay is a player in the ecommerce and POS industry, with strong roots in the UK and US, while FIS provides financial services technology, with a focus on retail and institutional banking, payments, asset and wealth management, risk and compliance, and outsourcing solutions.

In order to align with the continuous growth of the US bill pay market (which has driven increased consumer adoption of digital payments), the move to real-time payments, and digital subscription billing, ACI Worldwide has acquired the Western Union's Speedpay. The companies' goal is directed towards a unified bill payment platform designed to unlock new cross-border and cross-currency payments opportunities.

In the first quarter of 2020, Worldline and Ingenico Group have announced that they have agreed upon a business combination where Worldline would launch a tender offer for all Ingenico shares. Worldline seeks to provide a combination of online and in-store merchant services for both SME and global merchants. Moreover, the company plans to expand footprints by offering cross-border payment transactions acquiring.

Trend #3 PSPs are moving up in the value chain

In order to achieve growth, broaden their services to merchants, and save costs, PSPs move up in the value chain. They have started to add acquiring capabilities, develop payment methods, and offer lending solutions to merchants. For instance, Payu, a PSP offering services in growth markets, offers credit to customers not covered by traditional banks.

We have seen some interesting acquisitions in the digital lending space. Mastercard bought Vyze, a consumer financing solution for businesses. At this point, there is not that much to comment on this deal, however, one may emphasise some facts and follow-ups of this agreement. Vyze connects merchants with multiple lenders, allowing them to offer their consumers a wide range of credit options both online and in-store, and Mastercard may now also become a partner for merchants and lenders.

In India, PayU's consumer lending businesses LazyPay and PaySense merged their business operations to build a consolidated digital lending platform in the country. PayU's digital credit platform will enable third parties such as banks, and alternate lenders to co-lend, and will also enable borrowers to access credit. The credit demand in India is projected to be worth USD 1.41 tln by 2022, and there is also a significant rise of digital lending fintechs, so one could say PayU's movement is well thought out.

Trend #4 PSD2/SCA regulation becomes a trigger for strengthening capabilities

In the context of PSD2's SCA long journey, companies are looking to help other businesses to meet the regulatory changes in this respect. →

The payments technology company Stripe has acquired Touchtech Payments, an Ireland-based startup that helps banks to manage Strong Customer Authentication. As mentioned in a **TechCrunch coverage**, this brings a sea change for Stripe, which has been built on connections with merchants, while Touchtech interfaces with banks and others that handle card payments – so for the first time, Stripe is developing a service that is not primarily focused on merchants but on banks.

Trend #5 Global expansion into strategic markets

Form East to West and vice versa, we see China-based companies entering Western markets and Western companies entering the Chinese market.

In Europe, Ant Financial (part of the Alibaba Group) has bought the UK-based payments company WorldFirst, this being the most significant overseas deal since the company's US expansion – in 2016 Ant Financial bought US-based EyeVerify and in 2017 it bought MoneyGram. The Alibaba Group's subsidiary believes Alipay and WorldFirst complement to offer better payment services to smaller businesses.

An acquisition with the scope of expanding footprints that made headlines for a while, was the one of PayPal buying GoPay, a China-based payment gateway. This way, PayPal has become the first foreign payments platform licensed to provide online payment services in China. A strategic move, needless to say, but it would be interesting to see how this Western payment company can compete with the **super-apps, like WeChat'** and other popular mobile wallets in China. It's not easy to copy successful models to another market, if we recall **WeChat challenges in India**, which is a market with consumers already accustomed to social apps, such as WhatsApp, Facebook Messenger, or Truecaller. WeChat's features couldn't compete with existing services and it didn't manage to localise its product for the Indian market. For this reason, any company entering a market where there is already a high penetration of digital payments, should consider an impactful value proposition. So let's wait and see what alternative has PayPal prepared for Chinese customers.

The 'me too' products

In the 'interesting fact'-type news we have the following story. Mastercard bought Ethoca – a favourable move in the chargeback management context, as Ethoca is known in the industry for their collaboration-based technology that enables card issuers, merchants and online businesses to fight against chargebacks. Approximately three months later, Visa acquired Verifi, a company focused on minimizing fraud risk and eliminate chargebacks. So two competitors have bought each other two companies that in turn, are also competitors. Visa is also looking to leverage Verifi's capabilities to complement its own risk management in an attempt to reduce ecommerce fraud.

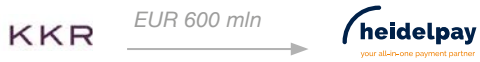
With the intelligence that Verifi holds, Visa can monitor transactions while making sure the whole process is a seamless one. But the question is, do merchants working with Verifi have something to say here? Are they willing to share their insights with the credit card network? The same question applies to Mastercard.

More acquisitions to come, more trends to watch

Surely there will be more strategic buys in 2020 that will remove competition at certain levels – a competitor buying another one, or will increase competition at a high level – once a company adds new capabilities, its services become more valuable on the market, also being able to improve the unique selling propositions. This year we expect further developments of account to account payments with card schemes and banks continuously investing in this capability. We expect card schemes to enter the Request to Pay market, which is a great area of B2B, B2C and ecommerce businesses. Unless a PSP services a great lock-in (still being able to get high margins), the consolidation space is becoming a volume and big data game with continuous acquisitions. Moreover, we should also watch the move beyond payments with digital lending, and, of course, we should also keep the acquisition of startups in sight.

Overview of Strategic and Financial Buys in the Payments Industry

Financial Buy



Source: The Paypers

Strategic Buy – capabilities

Source: The Paypers

Strategic Buy – consolidation

Source: The Paypers

Overview of Strategic and Financial Buys in the Payments Industry

Strategic Buy – scale: consolidation

ppro	undisclosed →	allpago	PayU	USD 185 million →	PaySense
Worldline	USD 7.8 billion →	ingenico GROUP	ACI UNIVERSAL PAYMENTS	USD 750 million →	speedpay
globalpayments	USD 21.5 billion →	TSYS	tieto	undisclosed →	EVRY
VISA	undisclosed →	VERIFI A Visa Solution	VISA	undisclosed →	earthport
Santander	USD 400 million →	Ebury	mastercard	undisclosed →	TRANSACTIS

Source: The Paypers

Strategic Buy – scale: geo-expansion

Transaction Network Services	undisclosed →	LINK	ANT FINANCIAL	undisclosed →	WORLD FIRST
EVO PAYMENTS INTERNATIONAL	undisclosed →	WayPay	First Data.	undisclosed →	Software Express
Trustly	undisclosed →	PayWithMyBank®	PayU	USD 65 million →	red dot payment
PayPal	undisclosed →	GoPay	Elavon	USD 300 million →	sage Pay

Source: The Paypers

Equistone Partners Europe

How Private Equity Will Drive Payments Consolidation in 2020

About Andrew Backen: Andrew Backen is a Partner at Equistone Partners Europe, having joined the company from PwC Corporate Finance in 2009. Andrew has a particular focus on the Financial Services sector and has worked on investments including A-Plan Insurance, Apogee, Cabot Financial, FirstAssist, and Small World Financial Services. He graduated from Cambridge University with a degree in Chemical Engineering.

Andrew Backen ▪ *Partner* ▪ Equistone Partners Europe

2019 was a busy year of consolidation within the global payments industry, with a string of large-cap deals that included FIS' record-breaking USD 35 billion acquisition of Worldpay. 2020 has offered no signs of a lull in M&A activity. Worldline's USD 8.6 billion acquisition of France-based digital payments provider Ingenico, announced in February 2020, fired the starting gun on further, industrial-scale consolidation of European payments this year.

Multiple strategic rationales have driven, and will continue to drive, the ongoing consolidation of the payments industry. Chief among these is the search for scale. Currently, the global payments market remains relatively fragmented. A clear opportunity exists to step-change the scale of businesses through M&A, perhaps to establish a leading market position. For example, Nets' merger with Concardis Group, completed in January 2019, created a business with approximately EUR 1.3 billion of net revenue across Germany and the Nordics, making it one of Europe's largest payments groups.

Payments companies are also seeking assets that can diversify their customer base and customer offering, by expanding into complementary geographies and services respectively. PayPal announced two purchases in 2018 exemplifying this approach: the USD 2.2 billion acquisition of iZettle, which provided access to the company's established POS capabilities in new markets including Sweden and Latin America, and the circa USD 400 million acquisition of the global payout platform Hyperwallet, enhancing PayPal's suite of payment solutions for ecommerce platforms and marketplaces.

Alternatively, payments companies might look to add entirely new, high-growth business areas through M&A, rather than developing these platforms from scratch. Visa's acquisition of cross-border payments company Earthport in 2019 provided the US-based payments technology provider with a stronger foothold in the substantial account-to-account payments market.

The inflow of investment from private equity firms

These various types of strategic transactions fuelling consolidation within the global payments industry have not just been limited to large-cap acquisitions by public-market giants. The mid-market, which might be tentatively defined as comprising companies valued below USD 500 million, also continues to be very active. And a striking trend within the mid-market of the payments industry is the inflow of investment from private equity firms to drive this consolidation.

Certain larger private equity firms do invest in large-cap transactions; for instance, the Nets–Concardis merger was backed by private equity investors Hellman & Friedman, Advent International, and Bain Capital. However, it is in the mid-market that private equity firms are perhaps most actively deploying capital to both acquire payments businesses and then support these companies with 'add-on' acquisitions.

At Equistone, for example, having invested in Small World Financial Services, a leading UK-based money transfer company, in November 2018, we subsequently supported Small World with the add-on acquisition of France-based international payments company MoneyGlobe earlier in 2020. The transaction addresses two of the key strategic rationales, adding a complementary geography through MoneyGlobe's coverage of its domestic French market and generating further scale for the business. →

EQUISTONE

In this respect, private equity is an excellent partner for mid-market payments companies seeking to grow acquisitively. Many private equity firms regularly support 'buy-and-build' strategies at their portfolio companies, contributing not only capital, but also their established networks for originating new deals, their financial and technical expertise, and their experience in executing M&A including post-deal integration. But if mid-market payments companies' appetite for participating in the ongoing industry consolidation is set to continue, what factors are attracting private equity investors to help fund and drive these acquisitions?

Key factors attracting private equity investors

Alongside a highly amenable landscape for supporting a buy-and-build strategy, into which private equity investors can deploy their record 'dry powder' reserves of unspent capital that Preqin estimates at almost USD 2.5 trillion, we see three key drivers.

Firstly, the payments industry offers the growth potential to support strong returns for private equity firms' underlying investors. McKinsey has forecast that global payments revenues will reach USD 2.9 trillion by 2022, with cross-border payments driving this expansion and growing by 74% by 2026.

Secondly, the industry is being transformed by ongoing digitalisation. Whilst in some sectors of payments – and countries – more traditional routes to market will endure for a long time, supporting a company through a successful digital transformation is a clear pathway to creating value. An example of this at work is Global Blue, a leading Switzerland-based international provider of traveller tax refunds. The company was acquired by Far Point for USD 2.6 billion in January 2020, having previously been jointly owned by private equity firms Silver Lake and Partners Group and, before that, by Equistone. Global Blue fuelled its growth, with EBITDA growing from circa EUR 35 million to circa EUR 97 million during the period of Equistone's backing, in part by successfully digitising transactions such as VAT refunds.

Thirdly, active industry consolidation and corporates' interest in acquiring payments businesses presents private equity investors with an attractive exit environment when they seek to sell the companies in which they invest. Increasing competition on the buyside and the steadily diminishing number of high-quality assets available as consolidation rolls on both serve to support asset valuations.

Accordingly, trade buyers from across the globe were aggressive in acquiring private-equity-backed payments companies in 2019. This ranged from US-based Mastercard buying the real-time payments arm of Nets, shortly after the company's merger with Concardis, for USD 3.2 billion, to Ant Financial, the payments arm of Chinese internet giant Alibaba, moving into Europe through the USD 700 million acquisition of UK-based WorldFirst.

Strategic acquisitions for a range of rationales, upward pressure on valuations, and continued investment from private equity have emerged as some of the key dynamics within the global payments industry in recent years. All indicators point to M&A continuing at pace in the coming year, as payment providers seek to raise private equity investment, drive further consolidation, and attract interest from strategic buyers.

About Equistone Partners Europe: Equistone is an independent private equity firm founded over 40 years ago. It typically invests between EUR 25 million and EUR 200+ million of equity in mid-market businesses and generates returns by supporting these companies' growth, both organically and by acquisition. Equistone has offices in France, Germany, the Netherlands, Switzerland, and the UK, and provides its capital and the deep experience and networks of its local teams to support growing companies.

www.equistonepe.com

Startups to Watch

Startups to Watch in 2020 and Beyond

Who would have thought that someday we would undoubtedly say that unicorns exist? Yes, they do exist in the payments world and they all strive to gain the upper hand, fed by a tremendous ambition of disrupting the entire ecosystem. The roadmap from a startup to a unicorn is not a beaten track, but it's encouraging to see that small companies gain enough trust from the investment companies, so they can further work on their value propositions.

Based on the investments startups received and the solution they offer on the market, we have created our list of startups to watch in 2020 and beyond.

Startups classified as PSPs

Checkout.com is an international provider of online payment solutions. They process more than 150 currencies and offer access to all international cards and preferred local payment methods to merchants through one integration. In May 2019, it raised USD 230 million in series A. In 2020, it made its first acquisition with ProcessOut, aiming to offer global merchants better performance and more options to manage their payments needs.

Satispay is a payment platform that enables consumers to pay in affiliated stores, both online and offline, to exchange money with friends and set aside small amounts of money. The company also offers ecommerce plugins and customised links for online stores to receive payments. In 2018, they received a EUR 15 million Series B funding round. In February 2019, it was listed in the top 5 hottest startups in Italy.

Fintech-as-a-Service startups

Airwallex, which is backed by Facebook, Airbnb, Spotify, is building global financial infrastructure for internet companies. Customers can create international bank accounts instantly, access interbank exchange rates, and send money through local and international clearing networks. In 2019, they received USD 100 million in Series C funding round. According to **CNBC**, it is Australia's fastest-growing USD 1 billion startup.

Rapyd enables merchants, gig platforms, challenger wallets, remittance platforms, digital lenders, and traditional banks to remove their traditional infrastructure and create new mobile-friendly solutions. In 2019, it received funds in three series: Series B of USD 40 million by Stripe, Series C of USD 100 million, and another Series C in December of USD 20 million.

Payment-as-a-Service startups

Flutterwave currently operates in over 40 African countries, providing payments technology and infrastructure to the continent's largest financial institutions. In January 2019, it launched, together with Visa, an African consumer payment service, GetBarter. In January 2020, it received USD 35 million in Series B funding.

An ASX listed startup, **Sezzle**, provides a payments platform that facilitates payments between consumers and retailers, allowing end-customers to make online purchases and split the payment for the purchase over four equal, interest free, payments over six weeks. In 2019, they raised USD 100 mln in a Post-IPO Debt round.

Finix is a payments infrastructure platform that facilitates real-time push-to-card payments. In July 2019, it raised USD 18 million in Series A from Visa and in February 2020 it got USD 35 million in a series B funding. →

Startups to Watch in 2020

Capitalising great partnerships

We have the pleasure to introduce you a startup that we had the opportunity to discuss with – WL Payments, a **Newgen**-launched company that provides managed solutions for online payments, ecommerce optimisation, and fraud prevention to merchants, financial institutions, and retailers. In January 2020, WL Payments partnered with Bankingblocks, a wholesale banking provider for fintech and payment companies. Bankingblocks has chosen WL Payments as their gateway technology block due to the unique nature of their platform, cross-services capabilities, and similarities in the companies' visions about the future of payments. Later on, in February 2020, the startup partnered the payment processor Link4pay. The company has chosen WL Payments as their gateway technology provider for card and alternative payment processing because it fulfils Link4Pay's growth objectives.

We sat down with WL Payments and they revealed to us what problems in the market they aim to solve, the background of their core team, their value proposition, and their key customers, all of this information gathered in a short interview below.

WL Payments

What triggered the foundation of the company and what problems in the market it aims to solve?

WL Payments was founded to address the many gaps in the current market of payment platforms. Automatic reconciliation, data insights that improve success ratio's and fast integrations are just a few of those gaps. Companies offering payment services can offer our platform and solutions fully customized to their company's brand, look, and feel to their customers. We make sure that our partners spend less on keeping up with payments' technology and regulations while ensuring that their customers have a frictionless payment experience. We deliver integrations into new channels and markets and bring the switching costs and time to an absolute minimum. We talk about hours and days where others talk about months. Of course, our intelligent transactions routing engine, along with other conversion boosting features, help online merchants increase the success rate of their payment transactions. In addition, our automated reconciliation module cuts down their accounting costs significantly. We aim to make sure that the entire payment process is optimized for all parties involved.

Can you share with us the background of your core team?

The team is a mix of banking and payment industry veterans and a team of young highly skilled developers who have been with the company since they were interns and now are IT payment specialists themselves.

How is your core product/service different from other platforms on the market?

Our partners and their merchants tell us that our dashboards give them actionable insights they have not seen before. We focus on using data to improve success ratios. AI and BI are not new to us. Furthermore, we see our clients as true partners. When we sign a contract, then we make sure that we, together with our partner, deliver on what was promised. We live by the following rule: we grow only when our partners grow! WL Payments is a newly developed platform based on the learnings in developing payment gateway solutions over the past few years. We have been focusing on building technology that is easy to adapt and integrate. WL Payments is built to accommodate the ongoing trend of open banking and provide more technological convenience to an increasing number of industry players.

Could you please name few key customers?

BankingBlocks, Link4pay, Easyforex.

Sunil Jhamb
Founder and CEO
WL Payments

About Sunil Jhamb: Sunil is the Founder and CEO of Newgen Payments and WL Payments, a fintech providing cutting-edge solutions to PSPs, acquirers, financial institutions and ecommerce merchants. He is responsible for running all facets of the business. Sunil has a proven management track record and over 20 years' experience in international business consulting and sales. Prior to founding Newgen Payments, he was responsible for GlobalCollect's (currently Ingenico) global sales planning and strategy, where he developed corporate strategies that drove new revenue opportunities.

WLPayments
White Label Payments Platform

About WL Payments: WL Payments offers an award-winning, modern & modular payment gateway platform as a White-Label solution for ISOs, PSPs, Acquirers, and Merchants. Co-branded under your company's identity in offering APIs, Merchant Portal, Payment Pages. Plus conversion-boosting features such as One-Click Payment, Intelligent Routing, In-depth Reporting, Reconciliation, Risk Engine, and many other features.

www.wlpayments.com

Click here for the company profile

Choosing the Right Payments Partner

STRATGranat

Has the Time to Change Payment Partner Arrived?

About Catherine Tong: With over 20 years' experience, while at PwC, Tesco and Accertify, Catherine is now an independent fraud, risk and payment specialist with STRATGranat. Previous projects include complex fraud investigations, Global internal audit programs, and setting up and managing ecommerce fraud and payment teams. She has also served as a European Board member for the MRC and is currently an Ambassador for the European Women in Payments associations.

Catherine Tong ▪ *Partner* ▪ STRATGranat

About Rossini Zumwalt: Rossini defined payment and risk strategy, and led a global team in eCommerce and Treasury for over 20 years, at Symantec-Norton, Emergent Payments and now, sharing leading practices with merchants and solution providers as a co-founding partner at STRATGranat and sharing her experiences. She served as Global Board and European Board Chair for the MRC.

Rossini Zumwalt ▪ *Co-founding partner* ▪ STRATGranat

Most of us have resigned from our job at some point in our lives. Making the right decision can be a very stressful process, but equally very rewarding. Something has triggered us to take this bold action – sometimes as a result of an external event, sometimes proactively to change the course of our career path, and it is certainly a normal aspect of modern life. Although we often strive for stability to minimise fear of the unknown, as soon as we have this, we get bored and in time we fall behind or get frustrated.

So, before we even consider how we choose the right payment partner, it is worth thinking about why change should be considered in the first place and how each of us as individuals encourages or reacts to change. Below are three areas to consider:

Make a difference

As humans, at some level, we want to be noticed. This is not necessarily mean being on TV or the front page of a newspaper. It could be as simple as being involved in a local fundraising activity or helping a neighbour. Being recognised for doing something positive makes us feel good.

Often when we take on a new role, we want to make our mark. We want our new boss to feel like they made the right decision. This may be sharing your knowledge and expertise to help the business make informed decisions, bringing new ideas and solutions to the table or helping drive stronger results. As different stakeholders will want different things, it is likely that your difference will take many forms. In business though, the decisions which get noticed and recognised are the ones which have a strong financial impact.

On the flip side, when you are in a role for a while, you need to be more aware of getting too comfortable. In this situation, the world around you will be changing and you are in danger of becoming complacent or unaware of the opportunities that are out there. Which leads us on to……

Spot innovation

Are you a trend-setter or a follower? Do you want to be leading the charge on the great new thing, or would you rather follow the lead of someone else and not put yourself at risk of making a mistake? It is also likely it will involve more than your perspective to determine which category applies to you.

In either case, go out and seek new ideas or technology. If you find you rarely leave the office, how do you keep your knowledge up to date? ➔

Love it or hate it, the cold call from a salesperson wanting to come and see you, if carefully vetted, can also help you gain this insight. Be broad-minded. Try not to assume that you know an outcome or how things work as innovation might just surprise you. Listen more than speak is a key asset here.

Having sustained stability will mean missing out on new thoughts and ideas for the sake of keeping the status quo. Stability can itself bring risk as others strive to "do better".

Respond to pressure

External forces will also influence your motivation for change. For example, in the workplace, pressure may come from your Executive team. They may be approached by a vendor or hear about a topic and have a view on how you should react. Using this to challenge your own knowledge is important, as well as having the tools in your armoury to bring your expert perspective.

Remembering that pressure can also come from key metric performance is also key. Looking at numbers without having the context and benchmarking can be a dangerous approach to take, so being on top of your numbers and being able to tell the story behind them is a very important skill or change may be driven by a need that will not be satisfied.

Consider as well, the pressure you may have to buy. In any aspect of life, the primary goal of a salesperson is to sell. A sale is more likely to happen if you have a good personal connection with that individual. This, in turn, could mean that the basis of your decision is the people you interact with, rather than the solution being offered.

Once you have decided that change is needed, consider the traps we can all fall into when making decisions – considering sunk costs, confirming evidence for your idea, inaccurate forecasting for example. Especially when evaluating different options, unconscious bias can scupper making the right choice.

Ultimately, who knows whether any decision is the "right" decision. In addition, this will likely vary depending on the context you are considering it in, and true consensus, even alignment, is a bit of an enigma. Taking a broad perspective, knowing what problem you are trying to solve, and understanding the pros and cons under consideration are good starting points to ensure you ultimately help move onwards and upwards.

In the payment world, some questions worth asking yourself are:

- How long have we had our current suppliers?
- What is the performance so far – good, bad or unknown?
- What are their product and/or service strengths and weaknesses?
- How do I start to learn and adapt to the latest industry trends?
- Who are the new or innovating players in the marketplace?
- How are these players different?
- What are the industry benchmarks and how do I compare?

Conducting and starting with this simple assessment will help set you on the right path to determine the next action for you. But what next? You should definitely connect with your payment peers, attend an industry network event, read this The Paypers` Guide, and if you're still unsure, there's always the option of an RFP. Whatever that might be – it must NOT be "status quo".

About STRATGranat: STRATGranat aims to be the Payment sector service company. It supports fast growing Payment sector companies with a very horizontal portfolio of 100 packaged services, Strategic, Operational or HR related. Its credibility is based on 25 experts with more than 15 years of experience in their fields, who have worked for 100 tier-1 companies.

www.stratgranat.com

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Payments Ecosystem Explained

Introduction

As the payments ecosystem has increased in complexity, choosing the right payment partner for your business can also be a difficult process. The key criteria to consider payments services provider are usually the price transparency, payment methods coverage, technology, verticals, geographical reach, and reliability. The latter may be subjective and depending on the community reviews, however, by analysing the rest of them, one may take a good decision according to the business needs.

We have compiled several solution providers with their capabilities and displayed them in a precise manner via a synthetic infographic and a comprehensive mapping. But first, let's see what's the role of these players in the current payments space.

Payment Service Providers (PSPs)

PSPs mainly enable businesses to accept online payments, offering merchants an interface that opens up for one or more payment methods. There are three types of PSPs:

Distributors – They build and maintain the connections to many different payment methods. By connecting to one distributor, an online merchant will be able to accept multiple payment methods.

Collectors – They add a single settlement process for different payment methods. By combining all payments into a single settlement, payment reconciliation is thus simplified.

Aggregators – They accept payments and collect the funds on behalf of the merchants by contracting with the individual payment methods.

Payout solution providers

Payout Solution Providers are players that specialise in global mass payout solutions. They offer their services to merchants that need to pay users of their marketplace or service platform, e.g. people selling items on a marketplace like eBay, or drivers for services like Uber or Lyft.

A mass payout solution stands out according to its features that complement the execution of payments. Some of the key features include payee onboarding, payment detail validation and verification, tax form collection, ERP integration, and payment reconciliation.

Payment as a Service (PAAS) Providers

A Payment as a Service provider offers IT platform solutions as a solution provider to banks, acquirers, PSPs and merchants, possibly supplemented with managed services: the implementation of one or more operational processes, such as customer onboarding, customer service or fraud handling. PAAS providers reduce the complexity of managing multiple acquirers, PSPs, payment methods and so on. They typically offer one single API to manage (orchestrate) payment flows and provide a single dashboard and reconciliation and settlement.

Enablers

Enablers are players that offer several services or capabilities to PSPs in order for them to render payment services more effectively. The services provided by enablers vary from offering connections to card acquirers and APMs, to processing and collecting services for APMs, and a wide range of other value-added services, e.g a payment account, acquiring services, etc.

Financial infrastructure

PSPs, acquirers and banks can enhance their proposition by partnering with companies offering global banking solutions. By partnering with these companies PSPs are able to offer a more integrated service offering to their merchants. Examples of services offered: instant settlement, lending, virtual IBANs, FX, cross-border payments and bank accounts.

Solution Providers in the Payment Ecosystem

Switch / Payment Orchestration

ACI UNIVERSAL PAYMENTS · ProcessOut · IXOPAY · COMPASS PLUS Infusing Tradition with Innovation

Payment Service Providers

PSP + Acquirer - Ecommerce + POS

ingenico GROUP · payvision · Limonetik · AMADEUS · Worldline · SafeCharge a nuvei company

PSP + Acquirer + Ecommerce

Trustly · CELL POINT DIGITAL · credorax Smart Payments · continuum technology that pays

PSP, Ecommerce + POS

CyberSource A Visa Solution · asia pay · Computop the payment people

PSP, Ecommerce

NEXWAY · PAYPRO GLOBAL · IXOPAY · MAXPAY · WLPayments White Label Payments Platform

Financial Infrastructure

BANKING CIRCLE

Core payments and banking IT solutions

advapay PAYMENTS FOR BUSINESS

Enablers – Local Payment Methods platform

ACI UNIVERSAL PAYMENTS · ppro Local payments Worldwide · IXOPAY · d·local · Limonetik · Trustly · Rapyd · RADAR PAYMENTS

Mapping Capabilities Payment Service Providers

PSP name						Target market			Vertical	
	Head office	Founded	Transaction volume	Transaction volume (USD)	Pricing: interchange ++ or blended	Self employed/SMB	Mid market	Enterprise	Retail	Gaming
AsiaPay	HK	2000	60 mln, 2019	USD 35 billion	interchange ++	x	x		x	x
CellPoint Digital	UK and Denmark	2007	25 mln, 2018	USD 1 bln, 2018	N/A			x		
Computop	Germany	1997	N/A	USD 34 bln, 2018	N/A		x	x	x	x
Continuum Commerce Solutions	Ireland	2005	N/A	N/A	Information available upon request.			x	x	x
Credorax	Israel/Malta	2009	N/A	N/A	interchange++ and blended	x	x	x	x	x
CyberSource	San Fransisco	1994	13.6 bln, 2019	USD 363 bln, 2019	N/A		x	x	x	x
dLocal	Uruguay	2016	Information available upon request.	USD 2.3 bln, 2019	blended		x		x	x
Ingenico ePayments	Netherlands	1994	N/A	N/A	interchange ++			x	x	x
LIMONETIK	Paris, France	2008	1,5 bln, 2019	USD 1,4 bln, 2019	Interchange ++, blended		x	x	x	x
Maxpay	Malta	2014	28 mln, 2019	USD 500 mln, 2019	blended		x	x	x	x
Newgen Payments/WL Payments	The Netherlands	2019	Information available upon request.	Information available upon request.	interchange ++		x	x	x	x
NEXWAY	Germany	1995	5.8 mln, 2018	USD 204 mln, 2018	N/A		x	x	x	
PayPro Global	Canada	2006	~4 mln, 2019	USD 100 mln, 2019	Interchange ++, blended	x	x	x		x
Payvision	Amsterdam, the Netherlands	2002	Information available upon request.	Information available upon request.	Intercharge++, blended		x	x	x	x
PPRO	UK	2006	Information available upon request.	Information available upon request.	N/A	x	x	x	x	x
Radar Payments	Switzerland	2019	N/A	N/A	interchange ++	x	x	x	x	
SafeCharge, a Nuvei company	Canada	2007	450 mln, 2019	USD 34 bln, 2019	interchange ++, blended	x	x	x	x	x
Worldline	France	2004	Information available upon request.	Information available upon request.	Interchange ++, blended	x	x	x	x	x

Mapping Capabilities Payment Service Providers

PSP name	Vertical						Regional presence						
	FX	Financial services	Travel	Digital content	Marketplaces	Key clients	Europe	MENA	North America	Latam	China	India	Asia Pacific
AsiaPay		x	x	x	X	British council, IKEA, HK Airlines, NU SKIN, ACCORPLUS, MTR	x		x		x	x	x
CellPoint Digital			x			Emirates, Ethiopian Airlines, Malindo Air, Philippine Airlines, Southwest Airlines, Saudi Gulf Airlines, Viva Air, Vueling	x	x	x			x	x
Computop		x	x	x	x	Sixt, OTTO group, Bigpoint, Wargaming, Fossil, illy, Thomann, TUI, Svarowski	x		x		x		
Continuum Commerce Solutions	x	x	x	x	x	KLM, Air France, Cebu, Qantas, Jetstar, Visa, Worldpay, Malaysian Airlines	x	x	x	x		x	x
Credorax	x	x	x	x	x	Kiwi.com, Pay360, Plus 500, Venntro Media Group, Small World, Nayax, Modus Link	x	x	x		x		x
CyberSource	x	x	x	x	x	Dick's Sporting Goods, PacSun, iFood, Pizza Express, JustPark/Judo Pay, Cinépolis, Aeromexico, Porto Intermodal Transportation	x	x	x	x	x	x	x
dLocal		x	x	x	x	Amazon, Banggood, Booking.com, DiDi, GoDaddy, TripAdvisor, Uber, Wikimedia	x	x	x	x	x	x	x
Ingenico ePayments	x	x	x	x		KLM, Air China, Valve, RailEurope, Linio	x		x	x	x	x	x
LIMONETIK	x	x	x	x	x	Ingenico, Computop, Worldline, Oney, Sodexo, Alipay, VeePee, Deliveroo, CMA CGM	x	x	x	x	x	x	x
Maxpay	x		x	x		Boosta, TN, Faro, Cliq Digital	x						
Newgen Payments/WL Payments	x	x	x	x	x	BankingBlocks, Link4Pay	x					x	
NEXWAY				x		Avast, Cyberlink, Eset, Fnac-Darty, IObit, Kaspersky, Steinberg	x		x				x
PayPro Global				x	x	IAC, Clario Tech, Disc Soft	x	x	x				
Payvision	x	x	x	x	x	King, Mazda, Rebtel, Otto, Boots, Shoeby, Kruidvat, Unibet, New York Pizza	x		x				x
PPRO	x	x	x	x	x	Stripe, Worldpay, Elavon, Amadeus, Global Payments, Isbank etc.	x		x	x			x
Radar Payments		x			x	Information available upon request.							
SafeCharge, a Nuvei company	x	x	x	x	x	World Duty Free, Gett, Kiwi.com, The Level Group, Mandarina Duck, TenenGroup, DHGate, PaddyPower Betfair, Blue Panorama	x	x	x	x	x	x	x
Worldline	x	x	x	x	x	Airbnb, Paypal, Amex GBT, Cdiscount	x		x	x		x	x

Mapping Capabilities Payment Service Providers

PSP name	Transaction handling					Payment capabilities		
	Collecting	Distributing/ payment gateway	Merchant of record/ payment facilitator	Acquirer	Licence type	Hosted payment page	White-label solution	Recurring billing
AsiaPay	x	x	x	x	PCI DSS Level 1 Certified (2006+); Certified EMVCo 3D-secure ACS/MPI/SDK(Android/IOS) vendor; Certified Visa Checkout/MasterPass vendor; Certified CUP TPSP; Visa QSP (China); Certified Service Organisation Control Aduit	x	x	x
CellPoint Digital	x	x			Payment Service Provider for some acquirers	x	x	x
Computop	x	x	x		Payment Service Provider	x	x	x
Continuum Commerce Solutions					N/A		x	
Credorax	x	x		x	Payment Institution FCA (UK); Credit Institution Licence MFSA (Malta); Principal Member of Visa and Mastercard	x	x	x
CyberSource	x	x		130+ acquirers and processors	N/A	x	x	x
dLocal	x	x	x		Payment Institution; Payment Service Provider	x	x	x
Ingenico ePayments	x	x			Payment Institution	x		x
LIMONETIK	x	x	x	x	“Payment Service Provider Agent (Our solution works under an ACPR licence certified in France with a European passport)”	x	x	x
Maxpay	x	x			N/A	x		x
Newgen Payments/WL Payments			x		N/A	x	x	x
NEXWAY			x		N/A	x		x
PayPro Global			x		N/A	x		x
Payvision	x	x	x	x	Payment Institution; Payment Service Provider	x	x	x
PPRO	x	x		x	FCA and CSSF regulated; e-money licensed	x	x	x
Radar Payments	x	x	x	x	PI, PSP	x	x	x
SafeCharge, a Nuvei company	x	x	x	x	Payment Intstitution (EEA); Electronic Money Institution (EEA), Principal member of Visa and Mastercard	x		x
Worldline	x	x	x	x	Payment Institution; Payment Service Provider	x	x	x

Mapping Capabilities Payment Service Providers

PSP name	Payment capabilities							Fraud capabilities				
	E-wallets/ mobile wallets	Marketplace payments	In app payments	Tokenization	Shopping cart plugins supported	Analytics	Dynamic routing	Fraud prevention measures	Fraud and risk prevention partners	Chargeback management	3DS 2.0 ready	Fraud ratio PSD2/SCA
AsiaPay	x	X	x	x	x	x		x	x	x	x	less than 0.01%
CellPoint Digital	x		x	x	x	x	x	x	x	x	x	Information available upon request.
Computop	x	x	x	x	x	x	x	x	x	x	x	N/A
Continuum Commerce Solutions												
Credorax	x	x	x	x	x	x	x	x	x	x	x	Contact grow@credorax.com for details.
CyberSource	x		x	x	x	x		x	x		x	N/A
dLocal	x	x	x	x	x	x	x	x	x	x	x	Information available upon request.
Ingenico ePayments	x		x	x	x	x	x	x	x	x	x	N/A
LIMONETIK	x	x	x	x	x		x	x	x	x	x	less than 0.01%
Maxpay				x		x		x	x	x	x	
Newgen Payments/WL Payments	x	x	x	x	x	x	x	x	x	x	x	N/A
NEXWAY	x		x	x	x	x	x	x	x	x	x	less than 0.06%
PayPro Global		x	x	x		x	x	x	x	x	x	N/A
Payvision	x	x	x	x	x	x		x	x	x	x	Information available upon request.
PPRO	x	x	x			x		x		x		N/A
Radar Payments	x	x	x	x	x	x	x	x	x	x	x	N/A
SafeCharge, a Nuvei company	x	x	x	x	x	x	x	x	x	x	x	less than 0.06%
Worldline	x	x	x	x	x	x	In progress	x	x	x	x	Information available upon request.

Mapping Capabilities Payment Service Providers

PSP name	Omnichannel		Cross-border capabilities					Sources
	POS/mPOS	Omnichannel analytics	Active in markets	Credit cards	Debit cards	Alternative payment methods	Settlement currencies (acquirers)	Source transaction volume
AsiaPay	x	x	16	x	x	100+	144	www.paydollar.com
CellPoint Digital		x	200+	x	x	300+	100+	Information available upon request.
Computop	x	x	35	x	x	350+	70+	Internal source
Continuum Commerce Solutions	x	x	All	x	x	All	No restriction on settlement currencies.	Internal source
Credorax	x	x	42+	x	x	150+	17	N/A
CyberSource	x	x	190+	x	x	Single API and standardised integration across payment types. Supported digital wallets and alternative payments include Visa Checkout, Apple Pay, Google Pay, Masterpass, Samsung Pay, PayPal, Alipay, Klarna, iDeal, Bancontact etc.	50	Internal source
dLocal		x	20	x	x	300+	22	Information available upon request.
Ingenico ePayments			190+	x	x	26	14	N/A
LIMONETIK	x		70+	x	x	185+	100+	Internal source
Maxpay			140	x	x	54	130	my.maxpay.com
Newgen Payments/WL Payments		x	15+	x	x	30+	N/A	Information available upon request.
NEXWAY			140	x	x	18	3	Internal source
PayPro Global			160+	x	x	40+	5	Internal source
Payvision	x	x	80	x	x	80	19	Internal source
PPRO			42			150+	Information available upon request.	Internal source
Radar Payments	x	x	Information available upon request.	x	x	~30	All	Information available upon request.
SafeCharge, a Nuvei company	x	x	190+	x	x	300+	17	https://nuvei.com/en-us/company/about/
Worldline	x	x	30+	x	x	200+	20+	Internal source

Mapping Capabilities Payment Software Providers

Payment/Banking software provider											Target market		
	Head office	Founded	Transaction volume	Transaction volume (USD)	Cloud-based service	On-premise service	Hybrid	Pricing model	Fraud ratio PSD2/SCA	3DS readiness	Self-employed/SMB	Mid market	Enterprise
ACI	USA	1975	200+ bln, 2019	USD 14+ tln, 2019	x	x	x	Subscription based or licence	N/A	x	x	x	x
Amadeus	Spain	1987	N/A	EUR 105 bln, 2017	x			On application	Information available upon request.	x			x
Compass Plus	UK	1989	N/A	N/A	x	x	x	N/A	N/A	x	x	x	x
IXOPAY	Vienna, Austria	2014	Get in touch for further information: sales@ixopay.com	Get in touch for further information: sales@ixopay.com	x			Transaction based	TBD	x		x	x
ProcessOut	France	2016	300 mln+, 2019	USD 20 bln, 2019	x			Routing fee per transaction	N/A	x		x	x

Payment/Banking software provider	Vertical								Regional presence					
	Retail	FX	Financial services	Travel	Digital content	Marketplaces	Gaming	Key clients	Countries/territories covered	Funding currencies supported	Europe	MENA	North America	Latin America
ACI	x	x	x	x	x	x	x	Burlington, Co-op, Decathlon, H3G, HyperPay, Pay360, Peach Payments, PrimeiroPay	Global	N/A	x	x	x	x
Amadeus				x				Information available upon request.	200+	N/A	x	x	x	x
Compass Plus		x	x			x		Klarna, Diebold Nixdorf, Quipu, MultiCarta, VBARD/ Agribank, Otkritie Financial Corporation Bank, Global Processing Centre, Network International	90	GBP, EUR, Russian Rubles, and others	x	x		x
IXOPAY	x	x	x	x	x	x	x	Delivery Hero, grover, Austrian Post, crypto.com	Global	Global	x	x	x	x
ProcessOut	x	x	x	x	x		x	Glovo, Veepee, Rakuten, NordVPN, Dott, Oui.sncf, Dashlane, Ankama	N/A	N/A	x	x	x	x

Mapping Capabilities Payment Software Providers

Payment/Banking software provider				Licencing	Core functionalities									
	China	India	Asia Pacific	Licence type	Paymnent Methods supported	FX	Multi-currency IBAN	Virtual IBAN	Lending solutions	"Customisable transaction routing rules"	Dynamic routing	Transaction routing rules	Self-service transaction routing tools	Network token capability
ACI	x	x	x	N/A	x		x			x	x	x	x	x
Amadeus	x	x	x	Information available upon request.	x	x				x	x	x	x	x
Compass Plus		x	x	N/A	x	x	x	x		x	x	x	x	x
IXOPAY	x	x	x	N/A	x	x	x	x		x	x	x	x	Coming soon
ProcessOut				N/A	x					x	x	x	x	x

Payment/Banking software provider	Core functionalities									Integration options			
	Network token capability	PCI token vault	Batch authorisation capability	Custom alerts	Integrated fraud engine/platform functionality	Consolidated reporting	Reconciliation	Payouts	KYB/KYC	Branded portal	Standalone portal	Widget	API
ACI	x	x		x	x	x	x	x		x	x	x	x
Amadeus	x	x	x	x	x	x	x						x
Compass Plus	x	N/A	x	x	x	x	x	x	x	N/A	N/A	N/A	x
IXOPAY	Coming soon	x	x	x	x	x	x	x		x	x	x	x
ProcessOut	x	x		x	x	x	x			x	x		x

Mapping Capabilities Payment Software Providers

Payment/Banking software provider	Value added services			Other services provided			Source
	Monitoring/Alerting	Billing (recurring, invoicing)	Automated assistant	Account/client management	Professional guidance/services	Customer support	Source transaction volume
ACI	x	x		x	x	x	Internal source
Amadeus	x			x	x	x	Information available upon request.
Compass Plus	x	x		x	x	x	N/A
IXOPAY	x	x		x	x	x	Get in touch for further information: sales@ixopay.com
ProcessOut	x		x	x	x	x	https://tcrn.ch/2IpQ13C

Mapping Capabilities Banking and Payment Providers

Payments & Banking Services			Target market				Regional presence							Licencing
	Head office	Founded	PSP	wallet providers	Fintech	Banks	Europe	MENA	North America	Latin America	China	India	Asia Pacific	Licence type
Advapay	Tallinn, Estonia	2015	x	x	x	x	x							N/A
Banking Circle	Luxembourg	2016	x	x	x	x	x		TBD				TBD	Banking Circle has been granted authorisation as a credit institution under point (1) of Article 4(1) of Regulation (EU) No 575/2013, (Bank number LUB00000408) and is under the supervision of the Luxembourg Commission for the Financial Sector (www.cssf.lu).

Payments & Banking Services	Core functionalities													
	FX	Number of Currencies available	Virtual IBAN	Multi currencies Virtual IBAN (# of currencies - 24)	Current account	settlement account	local payments (number of currencies)	cross border payments	local pay-out solutions (# of countries - 10 plus EUROZONE)	Lending solutions	KYB/KYC	Backend system, business logic	Webbank	Mobile Bank
Advapay	x	163+	x	163+	x	x	5	SEPA, SWIFT, TARGET2			x	x	x	x
Banking Circle	x	24	x	24	x	x	11	x	10	x	x		x	

Payments & Banking Services	Core functionalities		Integration options				Other services provided			Source
	API/Gateways to bank, currency exchanges, AML/KYC providers, SWIFT etc	Open API	Branded portal	Standalone portal	Widget	API	Account/client management	Professional guidance/ services	Customer support	Source transaction volume
Advapay	AML, KYC, banks, currency exchange, SWIFT, SEPA, other payment systems, SMS gateways etc.	x	x	x	x	x	x	x	x	Internal source
Banking Circle	x	x	x	x	x	x	x		x	EUR 150 bln/year – More information available upon request.

Mapping Capabilities Payout Solution Providers

Payout Providers Name					Target Market			Vertical							
	Head Office	Founded	Transaction volume	Transaction volume (USD)	Self-Employed/ SMB	Mid Market	Enterprise	Retail	FX	Financial services	Travel	Digital content	Marketplaces	Gaming	Key clients
dLocal	Uruguay	2016	Information available upon request.	Information available upon request.		x		x		x	x	x	x		Amazon, Airbnb, DiDi, Earthport, Hyperwallet, PaySafe, PingPong, Uber

Payout Providers Name	Regional Presence									Licensing	Payout Options		
	Countries/territories covered	Funding currencies supported	Europe	MENA	North America	Latin America	China	India	Asia Pacific	Licence type	Direct to Bank Transfer (Local Currency)	Direct to Bank Transfer (USD)	Prepaid Cards
dLocal	21	21	x	x	x	x	x	x	x	Payment Institution; Payment Service Provider	x		

Payout Providers Name	Payout Options									Integration Options			
	Direct to Bank Transfer (Local Currency)	Direct to Bank Transfer (USD)	Prepaid Cards	Virtual Cards	Direct to Debit Card	Cash Pickup	Cheques	Mobile wallets	PayPal	Branded Portal	Standalone Portal	Widget	API
dLocal	x			x	x	x		X		x			x

Payout Providers Name	Information Security			Other Services Provided					Sources
	PCI Compliance	SOC (Security Operations Centre)	Tokenization of Information	Tax services	SSO (Single sign-on)	Early pay	Spendback	Loyalty	Source Transaction Volume
dLocal	x	x		x		x			Information available upon request.

Company profiles

Company	ACI Worldwide
ACI UNIVERSAL PAYMENTS	ACI is a leading global provider of real-time, any-to-any electronic payment and banking solutions. Through our comprehensive suite of software solutions, delivered on customers' premises or through ACI's private cloud, we provide real-time, immediate payments capabilities and enable the industry's most complete and secure omnichannel payments experience.
Website	www.aciworldwide.com
Keywords for online profile	payment gateway, payments processing, online payments, mobile payments, omnichannel payments, cross-border payments, payments security, fraud prevention
Contact	Annett Van De Bunt, annett.vandebunt@aciworldwide.com
Geographical presence	Global
Market segment(s)	Retail, telecommunications, gaming & digital goods, travel, grocery, restaurants, hotels, fuel & convenience, consumer finance, insurance, government, higher education, healthcare, PSPs/payment intermediaries, banking
Active since	1975
Service provider type	Payments and fraud software solutions provider, powering secure electronic payments for more than 5,100 organisations around the world
Payment methods	
Credit cards	American Express, Mastercard, Visa, Inicis (all brands), Apple Pay, Argencard, ASYAcard, Aura, Bonus, Cabal, CardFinans, Cartao MercadoLivre, Carte Bancaire (CB), Cencosud, China UnionPay, CMR Falabella, Cordial, Cordobesa, Diners/Discover, ELO, Google Pay, Hipercard, JCB, Magna, Maximum, Naranja, Nativa, Tarjeta Shopping, World
Debit cards	Bancontact, Carte Bleue, China UnionPay Debit, Dankort, Interac, Maestro, MasterCard Debit, PostFinance, Presto, Visa Debit, Visa Electron, Vpay
Pre-paid cards	paysafecard, MangirKart
Online banking	eps, iDEAL, giropay, Trustly, Skrill, Skrill Direkt, Paydirekt, POLi II, entercash, sofortbanking, sofortüberweisung, Przelewy24
E-wallet	PayPal, AliPay, MasterPass, iPara, Klarna, Onecard, Neteller, Skrill, WeChat Pay, TenPay, Yandex Money
Mobile / SMS / IVR	IVR in the USA and mobile/SMS through our mobile SDK
Alternative payment methods	AfterPay, boleto, ACH, SEPA Direct Debit, Klarna, Payolution, Bitcoin, multibanco
Offline	Information upon request
Connected companies (#)	223
Companies PSP is connected to	We support all our acquirers' settlement currencies
Settlement currencies (acquirers)	We support our acquirers' settlement currencies
Services	
Unique selling points	The performance and scalability of our solutions, the breadth of our services, our 40 years of payments experience and our global reach. ACI enables fast, frictionless, seamless and secure payments, anytime, anywhere, across all channels. Our services services support merchants, PSPs and banks in delivering a superior customer experience and driving revenue growth.
Core services	Payments gateway, payments processing, payments intelligence and fraud prevention solutions; industry-leading cloud offerings; comprehensive implementation and support services
Pricing	For current pricing, contact info@aciworldwide.com
Collecting payments	Billpay solutions for US only
Distributing payments	Billpay solutions for US only

View company profile in online database

Fraud prevention (measures)	Machine learning, customer profiling, tailored rules, silent rules, risk analyst support, retrospective screening, device fingerprinting, IP geolocation, multi-merchant purchase history, global validation checks, Verified by Visa, MasterCard SecureCode, AMEX SafeKey, Diners ProtectBuy, Diners, velocity checks, data validation, geographical checking, parameter format checking, transaction limit checking, risk scoring, geo IP-origin check, black/white list, business intelligence, and reporting
Fraud prevention partners	iovation, Chargebacks 911, Perseuss, 411.com, whitepages PRO, arvato, utrace, pipl, neustar, whitepages, whois.net, Google
Credit management (services)	No
Other services	Tokenization, settlement reporting and reconciliation, PCI compliance scope reduction, smart dynamic despatching and routing, integrated payments gateway and fraud management
Third parties	
Technology	
Direct connections	Yes
Batch processing	No
Per order processing	No
Merchant pages (direct model)	Yes
PSP pages (redirect model)	Yes
Interface	Web services, SOAP, XML (specifications available upon request), Restful API, Website Java script widget, mSDK, MOTO, Demandware, SAP Hybris, Salesforce Commerce Cloud (Demandware). Third party integrations for: AceShop, commerce:SEO, Drupal Commerce, Ecwid, Gambio Software, JTL Shop 3, Magento / Magento 2, Mijoshop, Odoo, opencart, OCIS eSales, Plentymarkets, Prestashop, SEO:mercari, Shopify, Shopware, WordPress E-Commerce, WordPress Jigoshop, WordPress WooCommerce, xt:Commerce 3 & 4
Security	HTTPS, SSL+

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Company	Advapay
	We help e-money institutions, payment institutions, and crypto companies to start and run their businesses. Advapay provides the full lifecycle of services for fintechs – business consulting, including the licencing stage, ready-to-use core banking and payment platform, and connection to third-party providers.
Website	www.advapay.eu
Keywords for online profile	core fintech system, IT system for fintech, software for fintech, SaaS, fintech consultancies, open API, fintech advisory, core banking, authentication token
Contact	info@advapay.eu
Geographical presence	Europe, CIS
Market segment(s)	Financial services, banking, crypto
Active since	2007
Service provider type	Payment and core banking software provider
Services	
Unique selling points	The full suite of technology solutions and business services to cover the planning, starting and running fintech business.
Core services	Payment and core banking software, payment and core banking SaaS
Other services	Consultancies for fintech companies: - development of a business model and product line; - assistance in opening of a safeguarding account; - development of internal policies and procedures; - preparation of application documentation; - development of a business plan and IT solution scheme.
Functionality	
Customers Onboarding	Personal and corporate client profile, customers registration application processing, customers categories management
AML/KYC	Customer identification and verification to ensure compliance with AML and KYC regulation
Accounts and accounting	Multi-currency accounts, IBAN generation, multi-IBAN support, correspondent accounts
Payments and transfer processing	Outgoing and incoming international payment processing
Currency exchange and rates	Flexible accounting settings, automatic downloading of currency rates, setting a fixed and/or percentage mark-up on the rates
Tariffs and fees	Setting of tariffs and fees for different payment types (SWIFT, SEPA, internal) and client categories
SMS gateway and Email service	Notifications for users via email and SMS, SMS and email with one-time passwords
Cobranding cards issuing	Issuing of plastic and virtual cards, replenishment, blocking etc.; personal cabinet
Payment Acquiring	Acquiring of Visa/Mastercard cards, payment to cards
Money transfers	Money remittance, transfers via external money remitters
Internet/mobile banking	Two-factor payment authorisation, mobile app for iOS and Android, templates for payments, currency exchange, reporting
Mobile OTP/MAC generator (mobile token)	Generation of one-time-password for web and mobile banking, compliance with PSD2 RTS SCA

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Technology: anti-fraud detection tools available	
Integrations	- Banks (SEPA, Target2) - SWIFT Alliance Lite 2 - Payments card providers (Visa/Mastercard) - Acquirers - SMS-providers - Remittance networks - FX platforms - Live currency rate updates - Live cryptocurrency rates updates - KYC, AML service providers
Banking API (SOAP / JSON)	Private SOAP API for trusted and verified systems including other instances of software, Open API acording to PSD2 requirements for interactions with third-party providers
API for merchants (Internet-shops) of PSP	Different merchant APIs based on Private SOAP API
Analytics and reporting	- Built-in configurable reporting system providing financial reports, statements for accounts, business reports etc.; - Separate set of technical reports; - Additional analytics tools may be implemented while constructing specific report.
Business logic setup	Built-in Visual editor of business processes workflow
System administration	Access level configurator for user profiles, user role setup, configurable action log view
Front office, back office	Back office and client web interface (front office), the back office includes the operator/ manager module and administrator module.
Interface	Friendly user interface for web-bank and mobile apps, Native Windows interface for Operator and Admin Modules
Security	- Strong customer identification complies with PSD2 and GDPR; - SCA (Strong Customer Authentication): two-factor secure authentication; - OTP/MAC solution for SCA; - Real-time fraud detection and prevention; - Secure processing and storage of sensitive payment data; - Compliant with secure transactional data exchange and maintenance standard ISO20022; - Open API for secure transaction data exchange with external service providers.

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BUILD YOUR FINTECH BUSINESS

FINTECH CONSULTING SERVICES

- Development of a business model and product line
- Assistance in opening of a safeguarding account
- Development of internal policies and procedures
- Preparation of application documentation
- Development of a business plan and IT solution scheme

RUN YOUR FINTECH BUSINESS

CORE BANKING AND PAYMENT PLATFORM FOR PSP

- Customers Onboarding and AML/KYC
- Web and Mobile Banking
- APIs for Banks, Merchants, Third-party Providers
- Accounts and Payments
- Card Issuing
- Mobile OTP/MAC generator

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Company	Amadeus
amadeus	Amadeus puts travel companies in control of their payments strategy, helping them take payment from their customers, pay suppliers, and optimise both. We apply global expertise and a network of trusted partnerships integrated into our smart payment Hub to provide travel companies and their customers with a seamless payments experience.
Website	https://amadeus.com/en/business-function/payments
Keywords for online profile	payment gateway, online payment, payment processing multi-currency, PCI, ecommerce, alternative payments, afterpayments
Contact	travel.payments@amadeus.com
Geographical presence	North/Latin America, Europe, Middle East/Africa, Asia/Pacific
Market segment(s)	Travel
Active since	1987
Service provider type	Payment gateway, online payment, payment processing multi-currency, PCI, ecommerce, alternative payments, afterpayments
Payment methods	
Credit cards	24 different card types including Amex, VISA, JCB, Visa, Mastercard, Diners, Discover, UATP, AirPlus
Debit cards	24 different card types including Amex, VISA, JCB, Visa, Mastercard, Diners, Discover, UATP, AirPlus
Prepaid cards	9 different prepaid card types
Online banking	84 different online bank transfer methods
E-wallet	12 different e-wallet payment methods
Mobile / SMS / IVR	27 mobile payment methods
Alternative payment methods	We can provide access to over 300 different payment methods workdwide
Offline	Airport payments, Secure call centre payments
Connected companies (#)	We are connected to over 70 different payment partners
Companies PSP is connected to	For more information contact the company
Settlement currencies (acquirers)	N/A
Services	
Unique selling points	We are fully dedicated to travel with payment solutions for travel specific use cases, such as airport payments. We offer unparalleled reach, processing payments in 192 countries. Also, we offer a single entry point where travel companies can manage all their payment processes and providers across all marketing, in all channels through a single interface.
Core services	Fraud screening, tokenisation, payment acceptance (cards and amops), settlement and reconciliation, supplier payments
Pricing	Available on request
Collecting payments	No
Distributing payments	Yes
Fraud prevention (measures)	Verified by Visa, Mastercard SecureCode, JCB J/Secure, Discover/Diners Club ProtectBuy, American Express SafeKey - fraud checks provided by industry leading partners - we are able to perform fraud checks in all travel related channels including travel agency bookings and for travel specific use cases such as ticket exchange
Fraud prevention partners	Accertify, ACI, Cybersource

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Credit management (services)	Purchase on credit provided by partners.
Other services	For more information contact the company
Third parties	For more information contact the company
Technology: anti-fraud detection tools available	
Direct connections	Yes
Batch processing	Yes
Per order processing	Yes
Merchant pages (direct model)	Yes
PSP pages (redirect model)	Yes
Interface	Web services, SOAP, XML (specifications available upon request), Rest J/SON
Security	HTTPS, SSL+, PKI, Dedicated Lines, PCI Certrified

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travel ecosystem, processing
payments for the travel industry
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Company	AsiaPay
	Founded in 2000, AsiaPay, a premier digital payment service and technology player, strives to bring advanced, secure, integrated and cost-effective electronic payment processing solutions and services to banks, corporate and eBusinesses in the worldwide market, covering an array of international credit card, debit card, prepaid card, net banking, eWallet and QR, as well as cash collection.
Website	www.asiapay.com
Keywords for online profile	payment service provider (TPP/ISO/PF), payment gateway solution provider, payment security solution product vendor, eBusiness system development and consultancy
Contact	Andy Lam, Sales Director
Geographical presence	Global, Asia/Pacific
Market segment(s)	Hotel, airlines, travel and transportation, marketplace, retail, insurance, media and entertainment, professional services, banking and financial institutions
Active since	2000
Service provider type	Payment service, technologies and solutions provider
Payment methods	
Credit cards	Visa, Mastercard, Amex, JCB, Discover, Diners, UnionPay International
Debit cards	Visa, Mastercard, Maestro, Amex, JCB, Discover, Diners, UnionPay International
Prepaid cards	Master Prepaid, Virtual Card, Visa, Mastercard
Online banking	PPS, POLI, TenPay, FasPay, ACB, UOB, BCA ClickPay, CIMB Clicks, Mandiri ClickPay, MayBank2u, Bangkok Bank NetBanking, Bpay, Netbanking (IN), Bancnet, eNets, OnePay, PayEasy, FPX (MY) and others. For more information, please visit www.asiapay.com
E-wallet	Visa Checkout, MasterPass, Apple Pay, Alipay, Samsung Pay, WeChat Pay, Boost, GrabPay, Touch n Go eWallet, LinePay, Momo, O!ePay, Maybank QRPAY, PromptPay etc. For more information, kindly visit www.asiapay.com.
Mobile / SMS / IVR	Yes
Alternative payment methods	OTC payment service (over-the-counter), payment link service, QR payment service, Card Promotion Discount, e-voucher, recurring payment, member payment, batch payment and loyalty points redemption, mobile SDK payment for both iOS and Android
Offline	SmartPOS, OTC payment
Connected companies (#)	Over 100 payment methods
Companies PSP is connected to	Banks, PSPs, merchants and third-party partners
Settlement currencies (acquirers)	Support 144+ currencies
Services	
Unique selling points	Reliable: High service uptime of 99.9%+ to minimise lost sales and customer dissatisfaction; Advanced: Provide anti-fraud tools, mobile-ready real-time consolidated reports and MIS; Integrated: Omnichannel payment platforms, and provide anti-fraud tools, mobile-ready real-time consolidated reports and MIS; Quality: Local account and risk operation support as well as 24x7 technical support; Secure: With robust and certified technology, PCI DSS Level 1 compliant since 2006 and certified Tokenization service vendor by Visa and certified 3-D Secure 2.0 vendor by EMVCo Coverage: Comprehensive payment coverage and with local operative offices in 15 countries in Asia.
Core services	Payment processing service (merchants), white-labeled IPG solution (banks), ACS/MPI processing service (banks), customisation services
Pricing	Customised pricing based on merchants` requirements

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Collecting payments	Yes
Distributing payments	Yes
Fraud prevention (measures)	PCIDSS Level 1 Compliant since 2006 **Transaction Security** Secure 256-bit EV SSL security encryption and encrypted data store; Transaction origination IP trace and reporting. **Payment Authentication** Real-time reject on lost/stolen cards; Real-time Visa, Mastercard, Amex, and JCB 3D authentication; CVV/CVC validation; Merchant maintenance on fraud-potential card and IP. **Operations Control** PayAlert: Real-time alert on fraud-potential transactions; Excessive card use blocking: Card information masking. **Access Control** User ID and password control, and invalid retries log; Functional entitlement control; Access audit trail. **System and Network** Dedicated end-to-end frame-relay leased line connection; Firewall, database, and network securities.
Fraud prevention partners	In-house R&D Fraud detection and alert system
Credit management (services)	N/A
Other services	Value added services: direct payment link, customised payment page, recurring payment, tokenization, batch payment processing, card promotion, EventPay, instalment, hotel booking engine, online registration system, PayBooth, instalment, Whatsmall, mobile SDK payment for both iOS and Android
Third parties	Plug-ins and integration partners, PSP partners
Technology: anti-fraud detection tools available	
Direct connections	Yes
Batch processing	Yes
Per order processing	Yes
Merchant pages (direct model)	Yes
PSP pages (redirect model)	Yes
Interface	Web services, SOAP, XML (specifications available upon request), Mobile SDK
Security	HTTPS (Web Service Connection)/PCIDSS Level 1 certified, 3D Secure 2.0 & Tokenization

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Company	Banking Circle
BANKING CIRCLE	Innovative global scale financial utility Banking Circle is underpinning the service proposition of fintechs, PSPs, FX businesses, and banks. Banking Circle members can offer banking services – from local or cross-border payments to business loans – to their customers and help them to trade globally and efficiently at low cost.
Website	www.bankingcircle.com
Keywords for online profile	cross-border payments, virtual IBANs, physical IBANs, multi-currency account opening, business lending, 25+ currencies, global clearing, financial utility, invoice factoring, receivables financing, instant settlement, foreign exchange
Contact	Miranda McLean, SVP, Global Head of Marketing, mm@bankingcircle.com
Geographical presence	Global
Market segment(s)	Banking
Active since	2015
Service provider type	Banking services
Payment methods	
Online banking	Information available upon request.
Mobile / SMS / IVR	Information available upon request.
Alternative payment methods	Information available upon request.
Offline	Information available upon request.
Connected companies (#)	Information available upon request.
Companies PSP is connected to	Information available upon request.
Settlement currencies (acquirers)	Information available upon request.
Services	
Unique selling points	Banking Circle enables cross-border transfers to happen in seconds, at very low cost, in multiple currencies and in a secure cloud-based environment. Payment service businesses and banks can add value to their proposition by joining Banking Circle and offering their merchants own-branded global banking services including payments, IBAN accounts, and flexible lending.
Core services	Cross-border and domestic payments, accounts, lending, FX
Pricing	Information available upon request.
Collecting payments	Yes
Distributing payments	Yes
Fraud prevention (measures)	AML checks, SDD, KYC
Fraud prevention partners	Information available upon request.
Other services	Information available upon request.
Third parties	Information available upon request.
Technology: anti-fraud detection tools available	
Direct connections	Yes
Batch processing	Yes
Per order processing	No
PSP pages (redirect model)	Information available upon request.
Interface	Information available upon request.
Security	Information available upon request.

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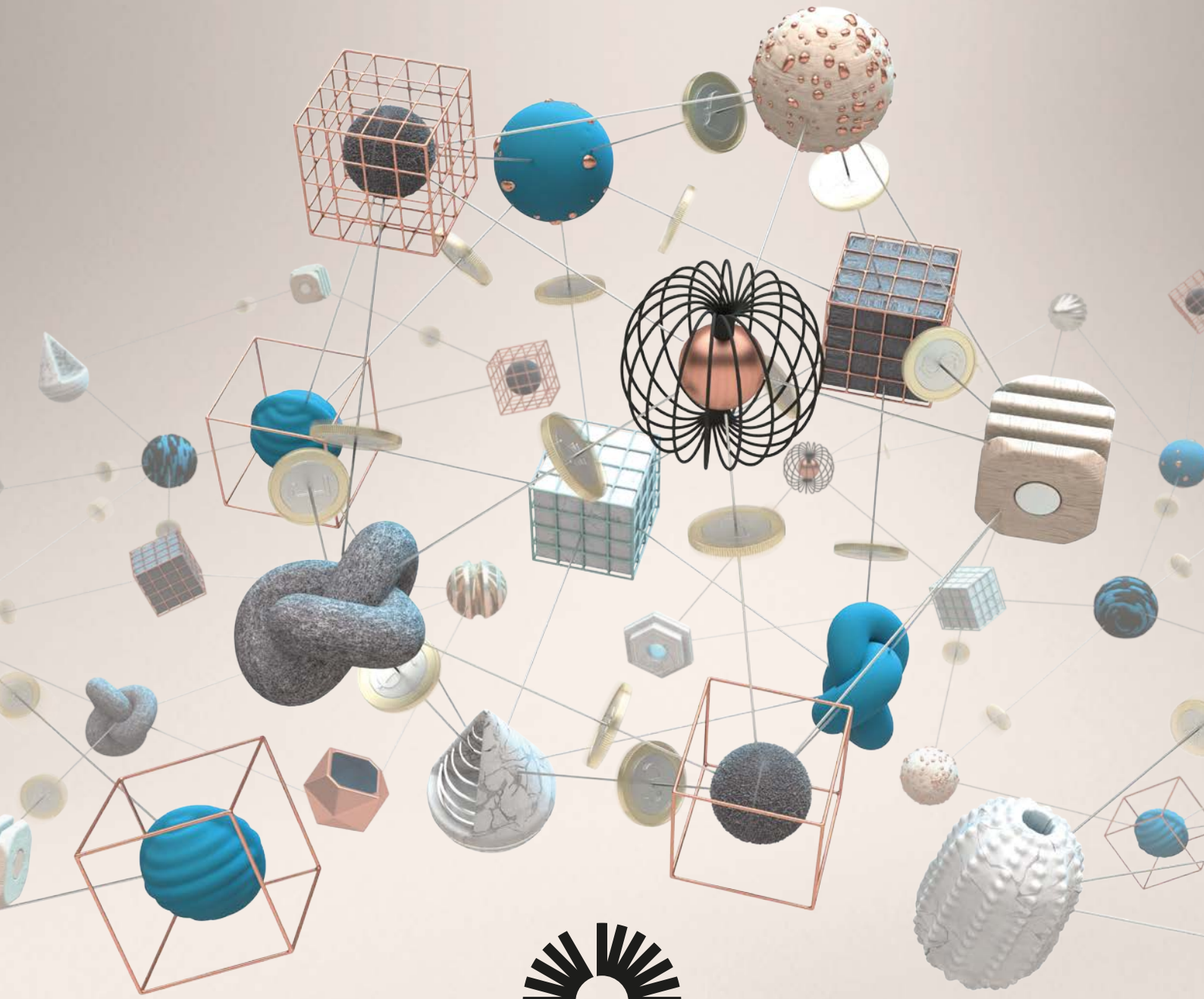

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Company	CellPoint Digital
CELL POINT DIGITAL	CellPoint Digital provides powerful digital commerce and payment solutions that enable airlines and other travel merchants to simplify their systems, unify their customer experience, and boost their digital transactions across website, mobile web, and mobile app. CellPoint Digital offers comprehensive payment functionality and is certified as a PCI DSS 3.2 Level 1 Service Provider.
Website	www.cellpointdigital.com
Keywords for online profile	payment hub, payment gateway, PSP, mobile payment, digital payment, alternative payment methods, dynamic routing, dynamic currency conversion (DCC), stored cards/digital wallet
Contact	Stephane Druet, stephane@cellpointdigital.com
Geographical presence	Europe, North America, Middle East/Africa, Asia–Pacific
Market segment(s)	Travel, all segments (air, rail companies, mass transit companies, online travel agencies, hotels)
Active since	2007
Service provider type	Payment service provider, payment gateway
Payment methods	
Credit cards	Dankort, Mastercard, Visa, American Express, JCB, Argencard, Aura, Bancontact, Cabal, Cencosud, China Union Pay, Diners Club International, Elo, Hipercard, Naranja, Nativa, Tarjeta Shopping, UATP
Debit cards	Bancontact/Mister Cash, Maestro, Visa electron, Visa Debit, Dankort, Laser, Delta, Carte Bleue, Visa Debit, BancNet, China UnionPay, MEPS, Debit Mastercard, Carte Bancaire
Prepaid cards	Yes; e.g. Visa and Mastercard prepaid cards
Online banking	FPX, eNets, eGHL, Sadad, POLi, Benefit, Knet, Mada, Affin Bank, Ambank (Am Online), Astropay Direct, Banco do Brasil, Bangkok Bank, Bank Islam, Bradesco, CIMB Clicks, Entercash, EPS, Estonian Banks, Giropay, Hong Leong Bank, iDEAL, Instant Transfer, Itau, Krung Thai Bank, Krungsri Bank, Lathuanian Banks, Latvia Banks, Maybank2u, MyBank, Pago Seguros en Linea, PayU, Przelewy24 (P24), RHB Bank, Safetypay, Santander Online Payment, Siam Commercial Bank, SOFORTbanking, Trustly, Trustpay, Verkkopankki, Webpay, Multibanco, Bank of Africa, Barclays Bank, Commercial Bank of Africa, Coop Bank, Credit Bank, Diamond Trust Bank, Equity Bank, Kenya Commercial Bank, National Bank, Sidian Bank, SPIREBANK, Standard Chartered Bank, Fidelity Bank, First City Monument Bank, Keystone Bank, NIBBS, Wema Bank, Zenith Bank, Ecobank
E-wallet	Yes; e.g. PayPal, Apple Pay, GPay, Alipay, Visa Checkout, Masterpass, Samsung Pay, Mobile Pay, WeChat Pay, Easypaisa, EasyPay, Paysera, Qiwi Wallet, Skrill, Zimpler
Mobile / SMS / IVR	Airtel Money, Equitel, MTN, Tigo, Vodafone Money, Zamtel, Vodacom mPesa
Alternative payment methods	Klarna
Offline	Kombini, DragonPay, 7-Eleven, Baloto, Banamex, Banco de Occidente, BBVA Bancomer, Boleto Bancario, Carulla, Efecty, Empresa de Energia, Maxima, Narvesen, Oxxo, Pago Facil, PayPost, Perlas Terminals, Rapipago, Redpagos, SingPost, Surtimax, Tesco Lotus
Connected companies (#)	CellPoint Digital is connected to numerous PSP, acquirers, alternative payment methods, ecommerce platforms, airline passenger service systems. Please contact us for a list of connected companies.
Companies PSP is connected to	CellPoint Digital is connected to numerous PSPs, e.g. Adyen, Worldpay, 2C2P, PayU, eBanx. Please contact us for a list of connected companies.
Settlement currencies (acquirers)	Any currencies supported by the acquirers

View company profile in online database

Services	
Unique selling points	- independent platform controlled by the travel merchant, PSP agnostic; - one platform to manage all payment transactions and monitor all data in real time; - an omnichannel approach based on responsive hosted payment pages, native mobile SDK; - a proprietary payment ecosystem of 350+ payment options; - intelligent routing across multiple acquirers.
Core services	Two omnichannel platforms sold as a service: - Velocity, the Payment Control Platform, liberates travel merchants' payment strategies by accelerating the deployment of new payment methods. It eliminates payment friction, optimises the routing of each transaction, and maximises payment acceptance rates. - Voyage, the Full Digital Platform, is a comprehensive platform that manages promotions, sales, payments, and customer self-service across all digital channels. It maximises conversion rates and cross-selling at every customer touchpoint.
Pricing	Platform-as-a-Service model
Collecting payments	Yes
Distributing payments	Yes
Fraud prevention (measures)	Device fingerprinting, global validation checks, Verified by Visa, MasterCard SecureCode, data validation, black/white list, etc.
Fraud prevention partners	CyberSource, Modirum
Credit management (services)	Online refund
Other services	Hosted Payment Pages, Pay by Link, split payment, miles and cash, stored card and e-wallet, DCC and MCP
Third parties	
Technology: anti-fraud detection tools available	
Direct connections	Yes
Batch processing	Yes
Per order processing	Yes
Merchant pages (direct model)	Yes
PSP pages (redirect model)	Yes
Interface	Web services, RESTful, XML, JSON (specifications available upon request)
Security	HTTPS, SSL+

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info@cellpointdigital.com
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Company	Compass Plus
COMPASS PLUS Infusing Tradition with Innovation	Compass Plus provides comprehensive, fully integrated and flexible payments software and services that help financial institutions and payment service providers meet changing market demands. With 30 years' experience, we help build and manage all-scale electronic payment systems that generate new revenues and improve profits for our customers across the globe.
Website	www.compassplus.com
Keywords for online profile	software vendor, payment processing, mobile payments, software solutions, processor
Contact	Kirsty Berry, Head of Global Marketing & PR
Geographical presence	North/Latin America, Europe, Middle East, Africa, Asia/Pacific
Market segment(s)	Retail banking, payments, fintechs
Active since	1989
Service provider type	Payment service provider - software vendor/processor
Payment methods	
Credit cards	Support of credit card issuance/payments
Debit cards	Support of debit card issuance/payments
Pre-paid cards	Support of prepaid card issuance/payments
Online banking	Support of online banking/internet banking software
E-wallet	MobiCash is our proprietary mobile payments service
Mobile / SMS / IVR	Support of mobile banking/ SMS banking - IVR can also be enabled through integration/API
Alternative payment methods	MobiCash mobile payments sevice - wallet, QR code payments. We also support Apple Pay, Google Pay, UK Faster Payments.
Offline	N/A
Connected companies (#)	N/A
Companies PSP is connected to	N/A
Settlement currencies (acquirers)	Multi-currency software features
Services	
Unique selling points	We are not your typical software provider; we are an extended family of highly skilled payments experts dedicated to building future-proof systems for innovation-led payment institutions. We are also the only company to receive the top score for both effort to implement and complementary products in the PayX International 2020 vendor comparison report.
Core services	TranzAxis, MobiCash, processing services
Pricing	Information available upon request.
Collecting payments	Enabled for card payments via payment networks (Visa, Mastercard, etc.), Faster Payment UK, ATM networks e.g. LINK UK, integration with 3rd-party PSPs
Distributing payments	Enabled to integrate with PSPs and vendors e.g. utility bills, etc. both in online and batch modes
Fraud prevention (measures)	Support for: EMV 3DS 2.0, Visa Secure Commerce, Mastercard Identity Check, American Express SafeKey, MirAccespt, JCB J/Secure, transaction flow analysis, configurable rules, online and offline detection, risk score calculation, internal and external risk object analysis, IP geolocation, multi-merchant purchase history, global validation checks, data validation, geographical checking, parameter format checking, transaction limit checking, risk scoring, geo IP-origin check, black/ white list, etc.
Fraud prevention partners	N/A
Credit management (services)	Credit card management processing service with enabled integration modules with other 3rd-party partners (KYC, credit scoring)
Other services	MobiCash - mobile payments service, DCC via partner integration
Third parties	N/A

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Technology	
Direct connections	Yes
Batch processing	Yes
Per order processing	N/A
Merchant pages (direct model)	Yes
PSP pages (redirect model)	Yes
Interface	Web services, SOAP, XML (specifications available upon request), RESTful/JSON, ISO8583, ISO20022
Security	Database encryption options

Company	Computop – the payment people
Computop the payment people	Computop offers local and innovative omnichannel solutions for payment processing and fraud prevention around the world. For ecommerce, at POS, and on mobile devices, retailers and service providers can choose from over 350 payment methods. Computop processes transactions for more than 16,000 retailers annually, with a value of USD 34 bln.
Website	www.computop.com
Keywords for online profile	PSP, payment processing, biometrics, ecommerce, fraud prevention, tokenization, POS, omnichannel
Contact	Germany: +49 (951) 98009-22, sales@computop.com UK: +44 (0) 1932 895735, uk@computop.com US: +1 800 701 7806, usa@computop.com China: +86-152 1432 8818, info@computop-china.cn
Geographical presence	North America, Latin America, Europe, Middle East, Africa, Asia–Pacific
Market segment(s)	Adult, auction, gambling, gaming, mobility, retail, travel, events, pharmaceuticals, ticketing, content, digital downloads, customised B2C solutions, B2B purchasing solutions
Active since	1997
Service provider type	Payment service provider
Payment methods	
Credit cards	American Express, Mastercard, JCB, Visa, Diners, Discover, UATP, China UnionPay, Aura, elo, Hipercard, Naranja, Cabal, Argencard, cencosud, BKM express, Card Avantaj, AlphaCard, AsyaCard, Foulou, Tarjeta Shopping, Condensa, Kalixa, AirPlus
Debit cards	Bancontact, Maestro, Giropay, BCMC, (e)Maestro, Visa electron, Dankort, Laser, Delta, Postpay, Visa Debit, BancNet, China UnionPay, Alipay, 99Bill, Poli, Visa CPC, Debit Mastercard, Carte Bancaire, CartaSi, Chinese debit cards, Carte Blanche, PostFinance, Banco do Brasil, Bradesco, Itaú, Caixa Econômica Federal, Santander, HSBC, Banrisul, Sicredi, Banco de Brasília, Mercantil, Safra, Rendimento, Banco da Amazônia, Bancoob, Banestes, Banco do Nordeste
Prepaid cards	paysafecard, Axess, Bonus, Maximum, CardFinans, World, IKANO Card, fashioncheque
Online banking	Alipay, AstroPay direct, eps, giropay, PayU, POLi, PostFinance, Przelewy24, SafetyPay, SOFORTÜberweisung/SOFORTBanking, TrustPay, Trustly, iDEAL, Banco Do Brasil, Bradesco Comerico Electronico, Banri Compras, HSBC Comerico Electronico, eps, ING Homepay, BCR 24Banking, BT24 iTransfer, Cosmote, Bancnet, Bank of Ayudhya, eNETS, BBL, iPay88, Krungthai Bank, PPS, m2u, MyClear, Siam Commercial Bank, UOB, TMB, and 50 more
E-wallet	Apple Pay, Android Pay, Alipay, amazonpayments, iPay Wallet, MasterPass, Paydirekt, PayPal, PostPay,Qiwi, Skrill, Swish, BPM, gCash, Octopus, Smart Money, TenPay, WeChat Pay, BKM Express, mobile Pay by Danske Bank
Mobile / SMS / IVR	Information available upon request.
Alternative payment methods	International direct debit, AfterPay, AstroPay Card, Barzahlen, BillPay, Bitcoin, Boleto Bancario, Klarna, Klarna Checkout, PayByBill, Paymorrow, Payolution, Payprotect, Ratenkauf by easycredit, teleingreso, Ticket OnLine, Carte 4 Etoiles, Carte Helline, Carte Helline 4 Etoiles, PagoFacil, Rapipago, Cobro Express, Bapo, Ripsa, Baloto, efecty, PSE, OXXO, Bancomer, IXI, Soctiabank, Santander, 7 Eleven, BCP, ZebraPay, LianLianPay, Yeepay, BDO, RCBC, Bayad, Cebuna, ecPay, Cofidis, 1euro.com, Cetelem, Facilipay, Cheque Vacance, Bitpay, e-pay, Indonesia ATM, Dragonpay, PAYSBUY, and many more
Offline	Bank transfers in most European countries, QR codes, POS and Mobile POS, magnetic strip, online chip and PIN, offline chip and PIN for Visa and Mastercard
Connected companies (#)	Over 100 acquirers, specialised fraud solutions, logistics partners, credit management, ecommerce platforms
Companies PSP is connected to	Please contact Computop for a complete list of connected processors and acquiring banks worldwide.
Settlement currencies (acquirers)	Over 70 currencies. Please contact Computop for a complete list of currencies.

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Services	
Unique selling points	Global omnichannel payment, international card processing and local payment processing, P2PE-certified POS-terminal solutions, mobile SDK for In-App payments, marketplace payments, efficient and customisable fraud prevention, biometric authentication, pre-integration with leading ERP and ecommerce vendors to provide smooth integration and faster time to market, independent industry and product consultancy.
Core services	Complete multichannel solution for global payment processing (ecommerce, mcommerce, POS, MOTO as well as 'out of the box' mobile templates for iPhone, iPad, Blackberry, Android, Windows and Symbian); extensive risk management and fraud protection
Pricing	Contact Computop for more information.
Collecting payments	Yes
Distributing payments	Yes
Fraud prevention (measures)	Device fingerprinting, IP geolocation, multi-merchant purchase history, global validation checks, Verified by Visa, Mastercard SecureCode, velocity checks, persistent cookies, data validation, geographical checking, parameter format checking, transaction limit checking, risk scoring, geo IP-origin check, black/white list, risk management systems, address verification, credit checks, card origin check, ELV score, 3-D Secure American Express Safekey, bank account checks
Fraud prevention partners	Additional integrated fraud prevention and risk management partners: ACI ReD, arvato Infoscore, Boniversum, CRIF, Cardinal Commerce, Creditreform, SCHUFA
Credit management (services)	Credit control/receivables management
Other services	IATA DISH20 support, American Express B2B purchasing solution, recurring payments, subscription billing and management, Computop Analytics backoffice with user rights management, Computop Reporter for detailed analyses including geodata, least cost routing for select regions, Cash&Go mobile topup, batch file transfer, EPA settlement files, consolidated reconcilliation files, cardholder fund transfer, tokenization, Corporate Paypages through templates, payment routing, Point-to-Point Encryption for Point of Sale, White-Label-Solutions, Hosted Payment Page, DCC, virtual acoount number, machine learning fraud prevention
Third parties	Computop Paygate is built and developed in-house.
Technology: anti-fraud detection tools available	
Direct connections	Yes
Batch processing	Yes
Per order processing	Yes
Merchant pages (direct model)	Yes
PSP pages (redirect model)	Yes
Interface	Name Value Pair (NVP); web services (specifications available upon request)
Security	SSL, HMAC, Blowfish, PCI DSS level 1 Certified, certified bank data centers

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Company	Continuum Commerce Solutions
	Founded in 2005, Continuum Commerce Solutions provides innovative online and offline multi-currency processing solutions. We are passionate about innovation; where we lead, others follow. We pride ourselves on our industry knowledge, our domain knowledge, and our technical expertise. We approach every project with diligence, transparency, enthusiasm to get you the best solution for your business. Our support and development of our products are second to none and we're with you every step of the way as your conversion partner.
Website	www.continuumcommerce.com
Keywords for online profile	multi-currency conversion, multi-currency pricing, dynamic currency conversion, Foreign Exchange, technology, airlines, travel, acquriers, PSP
Contact	info@continuumcommerce.com
Geographical presence	North/Latin America, Europe, Middle East, Africa, Asia-Pacific
Market segment(s)	Airline, cross border, digital, online retail, hospitality, travel
Active since	2003
Service provider type	We provide global, scalable, multi-currency processing solutions direct to our end-user merchants and 'white-labelled' to our channel partners across five continents.
Payment methods	
Credit cards	Amex, MC, CB, JCB, Visa, Mastercard, Diners, Discover, UATP, AirPlus, Kalibra, PostePay, SanPaolo, Cofinoga, Aurore, Delta etc.
Debit cards	Bancontact/Mister Cash, Maestro, Giropay, BCMC, (e)Maestro, Visa electron, Dankort, Laser, Delta, Carte Bleue, CartaSi, Postepay, Visa Debit, BancNet, PPS, China UnionPay, Alipay, 99Bill, eNETS, MEPS, Poli, Visa CPC, Debit Mastercard, Carte Bancaire, CartaSi, Carte Bleue, Chinese debit cards, Carte Blanche etc.
Prepaid cards	N/A
Online banking	N/A
E-wallet	PayPal, WallieCard
Mobile / SMS / IVR	N/A
Alternative payment methods	All Alternative Payment Methods
Offline	e.g. COD/kiosk payments/POS/Call Centre
Connected companies (#)	Acquirers, PSPs, GDS, airlines, merchants
Companies PSP is connected to	Multiple
Settlement currencies (acquirers)	All currencies
Services	
Unique selling points	Continuum is a technology company. We provide global, scalable, multi-currency processing solutions direct to our end-user merchants and 'white-labelled' to our channel partners across five continents. We never touch funds and when there is a requirement for foreign exchange, we have integrated tier 1 FX banks into our platform.
Core services	Multi-Currency Pricing (MCP), Dynamic Currency Conversion (DCC), Hybird - Combination of MCP and DCC.
Pricing	Revenue Share Model
Collecting payments	No
Distributing payments	No
Fraud prevention (measures)	N/A
Fraud prevention partners	N/A
Credit management (services)	N/A
Other services	N/A
Third parties	N/A

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Technology: anti-fraud detection tools available	
Direct connections	Yes
Batch processing	Yes
Per order processing	Yes
Merchant pages (direct model)	Yes
PSP pages (redirect model)	Yes
Interface	Web services, SOAP, XML (specifications available upon request)
Security	N/A

What is the biggest single source of third party ancillary revenue?

Continuum's Multi-Currency Conversion services can generate more third party ancillary revenue than commission on hotels, car rentals, or insurance.

Foreign exchange margin gain (typically 3% to 5%) otherwise lost on cross-border transactions

Increased 'look-to-book' conversion rates of 20%+

Increased Average Transaction Value of 8%

Fully Managed foreign exchange services

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continuum
Technology that pays

Company	Credorax
	Credorax is a smart payments provider and fully licensed bank providing cross-border payments processing for ecommerce and omnichannel merchants. Our gateway technology, SourceTM, has been developed in-house to provide a streamlined experience so smart and secure, that merchants can reach their full business potential simply by better managing their payments. Credorax merchants can accept more than a hundred cards and local payment methods and get paid in their currency of choice. Our merchants also enjoy best-in-class approval rate optimisation, advanced anti-fraud protection, business intelligence, and a host of other value-added services and products adding up to a payments experience unlike any other. To learn more, contact us at grow@credorax.com or visit www.credorax.com.
Website	www.credorax.com
Keywords for online profile	payment gateway, payment processing, merchant acquirer, multi-currency, ecommerce, alternative payments, omnichannel, fraud prevention, chargeback management
Contact	Orly Traubici, Head of Product Marketing (orly.traubici@credorax.com)
Geographical presence	North America, Europe, Middle East, Asia
Market segment(s)	Retail, OTA, travel, digital gaming, forex, gaming, unattended POS, card-present, PSPs, payment facilitators
Active since	2009
Service provider type	Payment platform, payment gateway, acquirer, processor, merchant acquiring bank
Payment methods	
Credit cards	Visa, Mastercard, American Express, Carte Bancaire, JCB, Diners, Discover, UnionPay
Debit cards	Visa debit cards, Visa Electron, Mastercard debit cards, Maestro, Bancontact, UnionPay, Carte Bancaire, Chinese debit cards
Pre-paid cards	A variety of pre-paid cards, including Astropay card, Paysafecard, and more
Online banking	iDEAL, Sofort, Blik, EPS, Giropay, Klarna, MyBank, Multibanco, Poli, P24, Trustly, ITAU, BBVA, Santander, CAIXA, Banco do Brasil, Banorte, and more
E-wallet	PayPal, Alipay, WeChat Pay, Paysera, Qiwi, Skrill, VTC Pay, Zimpler, and more
Mobile / SMS / IVR	Credorax PayByLink allows merchants to generate and send shoppers a unique link to a secure payment page dedicated for their own transaction. Links can be sent via a text message, email, or embedded in personalised communication such as invoice or marketing publications. Shoppers who may be reluctant to provide their payments details over the phone get a more secure and more trusted experience.
Alternative payment methods	In addtion to the various payment methods mentioned above, Credorax supports 150+ local and alterntive payment methods. Contact grow@credorax.com to learn more.
Offline	With an omnichannel payments platform, Credorax supports a variety of online and offline payment options, including: - Cash-based payment methods such as Boleto, OXXO; - MoTo solutions; - Attended and unattended POS solutions; - Public transport and ticketing solutions – and more.
Connected companies (#)	Credorax's unified and seamless payments platform allows for quick and easy integration of merchants, gateways, PSPs, payment facilitators, payment processors, and banking service providers. Easy to implement API allows for transaction processing, data retrieval, fraud protection, chargeback management, and more.
Companies PSP is connected to	Contact grow@credorax.com for detailed information.
Settlement currencies (acquirers)	EUR, GBP, USD, CAD, CHF, JPY, AUD, HKD, SEK, DKK, NOK, NZD, PLN, TRY, CZK, SGD, ZAR

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Services	
Unique selling points	Credorax takes pride in its customer centric approach and dedicated customer service. We work closely with our merchants to build payment processing systems that flexibly integrate with their systems and processes to meet their business needs. This includes customisation, approval rate optimisation, worldwide connectivity, tailored banking service, and an uptime all the time architecure that ensures your payments are always available.
Core services	Payment gateway, merchant aqcuiring, banking services, alternative payment methods, fraud prevention, hosted payment pages, business intelligence and data, Smart 3-D Secure, currency management, chargeback management, token management, integration to shopping carts and ecommerce platforms, PayByLink, digital onboarding, reconciliation
Pricing	For current pricing, contact us at grow@credorax.com
Collecting payments	For more information, contact us at grow@credorax.com
Distributing payments	Yes
Fraud prevention (measures)	- Machine learning-based real-time fraud assessment service with an additional rules management engine for fast decision making and protection. Credorax's solution provides an accurate fraud prevention with minimal false-positives that protects your conversion and revenue. - Smart 3-D Secure for shopper authentication covering all supported 3-D Secure protocols, and a smart decision engine that optimises the use of 3-D Secure for maximum protection and minimal shopper abandonment. - Additional fraud prevention measures include: IP geolocation, multi-merchant purchase history, global validation checks, Verified by Visa, Mastercard SecureCode, velocity checks, data validation, geographical checking, parameter format checking, transaction limit checking, risk scoring, black/white listing, IP whitelisting, hashed signature validation.
Fraud prevention partners	Feedzai, Netcetra
Other services	- Approval rate optimisation – closely monitoring your transaction processing, to optimise it for maximum business results; - Data API – flexible and seamless integration to Credorax data services allows you to easily connect your systems and retrieve your data; - Token engine – store your shoppers' details securely and allow quick checkouts and recurring transactions; - Account updater – keep your shoppers' details up to date and ensure smooth checkout with automatically updated expiration dates, lost cards, and changing accounts; - PayByLink – send your shoppers a link to a secure and unique payment page for quick and simple payment collection via text message, email, chat, or on your invoices; - Shopping carts and ecommerce platform plugins – for easy integration to Credorax's services.
TECHNOIOGY	
Direct connections	Yes
Batch processing	Yes
Per order processing	Yes
Merchant pages (direct model)	Yes
PSP pages (redirect model)	Yes
Interface	RESTful API; SFTP; Customer web portal; SOAP-based API
Security	PCI-DSS Level 1, PCI-PTS(PCI-PIN), PCI-3DS, GDPR, HPP-HTTPS, Gateway-TLS1.2, SWIFT

Company	CyberSource
CyberSource® A Visa Solution	CyberSource is a global, unified payment management platform built on secure Visa infrastructure – with the added insights and security of a USD 479 billion global processing network. Put simply, we help merchants and acquirers to fulfil their digital commerce ambitions. We do this by empowering our customers to create amazing payment experiences that spur growth and innovation, safely and securely.
Website	www.cybersource.com
Keywords for online profile	payment gateway, PSP, online payment, payment processing multi-currency, PCI, alternative payments, processor, payment security, ecommerce
Contact	www.cybersource.com/en-us/contact-us
Geographical presence	Global
Market segment(s)	Retail, gaming, FX, financial services, travel, airline, transit, hospitality, insurance, utilities, telco services, government, digital content, internet service providers, media
Active since	1994
Service provider type	Payment service provider, payment gateway, processor, alternative payment method
Payment methods	
Credit cards	CyberSource can accept payments made with numerous types of credit cards, including Visa, Mastercard, American Express, Discover, Diners Club, and JCB. The following cards may also be processed via the Discover network: China UnionPay, Diners Club, JCB (US Domestic).
Debit cards	CyberSource can accept payments made with numerous types of payment cards, including Visa, Mastercard, Discover, and American Express. In addition, CyberSource can accept most offline debit cards, which are also known as check cards, many private label cards, and Level II purchasing cards.
Prepaid cards	CyberSource supports pre-paid/gift cards as long as the cards are branded by Visa/ Mastercard/AMEX and follow the same card number validation (i.e., Mod10) scheme for that specific card type. CyberSource treats these types of cards the same as debit/credit cards, and passes card information to the card issuer for authorisation requests.
Online banking	Yes, connection to all major real-time banking providers in all key countries
E-wallet	PayPal, Alipay, WeChat Pay
Mobile / SMS / IVR	Mobile/IVR/Invoicing (pay by link)
Alternative payment methods	A range of alternative payment methods are available including categories real-time bank transfer, e-wallets, direct debits, post pay voucher/reference/QR and Buy Now Pay Later invoice & credit options.
Offline	Post pay voucher/reference/QR providers are offered such as OXXO, Mulitbanco and Konbini.
Connected companies (#)	130+ acquirers and processors
Companies PSP is connected to	AmerAcq, EuroPeach, AsiAcq, alternative payment providers
Settlement currencies (acquirers)	190+ countries and territories/50 funding currencies. See: http://apps.cybersource.com/library/documentation/sbc/quickref/currencies.pdf

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Services	
Unique selling points	We believe payments should never limit your growth or curb your vision. Together with our network of over 350 finance and tech partners, we focus on creating a payments experience that supports growth, fits your way of doing things, and that lets your vision be as grand as it can be.
Core services	Our modular payment management platform, plus wide choice of integrations, lets merchants and acquirers choose the services that meet their needs. **Payment acceptance:** Accept payments from over 190 countries and territories across the world, across multiple channels. **Fraud management:** CyberSource Decision Manager is a multi-layered fraud management solution. From account monitoring to fraud detection, rules tuning to 3DS authentication and analytics, we help you reduce fraud losses, help maximise revenue, and help minimise costs. **Payment security:** Keep sensitive payment data off your payment environment. Our Secure Acceptance and Tokenisation services reduce exposure to risk and simplifies PCI compliance.
Pricing	For current pricing contact us here: www.cybersource.com/en-us/contact-us
Collecting payments	Yes
Distributing payments	Yes
Fraud prevention (measures)	CyberSource robust fraud management solutions include machine learning insights from more than 68 billion annual Visa and CyberSource transactions processed worldwide; over 260 validation tests including device fingerprint, IP geolocation, and other data; flexible rules and profiles to customise your fraud strategy to business needs, automated order screening; the ability to test different fraud strategies on your own historical data before putting them into production; easy-to-use manual review dashboard that supports efficient case management; real-time reporting and analytics help optimise fraud management operations
Fraud prevention partners	DataCheck, FraudPrevent, Emailage
Credit management (services)	N/A
Other services	Global Tax Calculation, Recurring Billing, Account Updater, and Dynamic Currency Conversion
Third parties	CyberSource has 130+ acquirer and processor partners. See: https://www.cybersource.com/en-us/partners.html
Technology: anti-fraud detection tools available	
Direct connections	Yes
Batch processing	Yes
Per order processing	Yes
Merchant pages (direct model)	Yes
PSP pages (redirect model)	Yes
Interface	The CyberSource Simple Order API enables you to access CyberSource services using name-value pairs, XML, or SOAP toolkit. The Simple Order API clients are available in various combinations of programming languages (ASP/COM, C/C++, Java, .NET, PHP, Perl), platforms (Windows, Solaris, Linux), and interfaces (name-value pairs, XML, SOAP).
Security	HTTPS, SSL+, PKI, TLS

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Company	dLocal
d·local	dLocal is the only 360 payments platform designed to handle mass online payments in emerging markets. With dLocal, there is no need to manage separate payin and payout processors, set-up numerous local entities, or integrate dozens of isolated payment methods.
Website	https://dlocal.com/
Keywords for online profile	cross-border payments, emerging markets, remittance, online payments, ecommerce payments, payments facilitator, alternative payments, PSP
Contact	marketing@dlocal.com, sales@dlocal.com
Geographical presence	Emerging markets: - LATAM: Argentina, Brazil, Bolivia, Chile, Colombia, Ecuador, Mexico, Paraguay, Peru, Uruguay; - APAC: Bangladesh, China, India, Indonesia; - EMEA: Egypt, Morocco, Nigeria, South Africa, Turkey.
Market segment(s)	Online retail, SaaS, shared economy and marketplaces, digital media, entertainment and services, gaming, travel and tourism, financial services, and others
Active since	2016
Service provider type	Payment service provider – payins and payouts, payment gateway, acquirer, alternative payment methods, cross-border settlement and funds repatriation, cros-border payments, local payment methods
Payment methods	
Credit cards	Local acquiring in emerging markets of: - All markets: Mastercard, Visa, American Express, Dinners Club International, Cabal; - Brazil: Hipercard, UCB, JCB, ELO, Discover, Aura, Discover; - Argentina: Argencard, CRM Falabella, Naranja, Cencosud, Cordial, Nativa, Tarjeta Shopping; - Chile: Presto, CMR Falabella, Magna; - Uruguay: Oca card, Lider; - India: RuPay; - Ecuador: Alia.
Debit cards	Visa Debit, Mastercard Debit, Maestro, Visa Electron, Cabal Débito, Redcompra, China UnionPay, Verve (Nigeria)
Prepaid cards	Astropay, Paysafecard
Online banking	Itaú, Banco do Brasil, Santander, Caixa, Bradesco, Santander Rio, Credicoop, Macro, BBVA Banco Frances, Galicia, Banco de La Nacion, Credicoop, HSBC, Banco Provincia de Buenos Aires, RedCompra, ePayLinks (China), PSE (Colombia), Banamex, BBVA Bancomer, Bannorte, SPEI (MX), Banco de Credito de Peru, Scotiabank, Interbank, BBVA Continental, TrustPay, Sofort, Przelewy24, ACH (South Africa), NetBanking (IN), UPI (IN).
E-wallet	CASH U, Proximo, Chaabi Bank, M-PESA, SnapScan, Zapper, Wallet one, Viva, MTN, Airtel, AmanPay, Vodacom, Tigo, OVO, Tcash.
Mobile / SMS / IVR	Mobile payments in Nigeria
Alternative payment methods	Direct Debit
Offline	Country-specific cash payment methods: Boleto Bancario (BR), RapiPago (AR), Pago Facil (AR), OXXO (MX), Servipag (CL), PagoEfectivo (PE), Western Union (PE), PagoEfectivo (EC), RedPagos (UY), Abitab (UY), Efecty (CO), Davivienda (CO), Baloto (CO), Almacenes Exito (CO), Banco de Occidente (CO), Carulla (CO), Baloto (CO), EDEQ (CO), Surtimax (CO), PagoExpress (PY), Alfamart, Alfamidi, Indomaret, Dan-Dan, Lawson (Indonesia), Chaabi Bank, Proximo (MA), Fawry (EG).
Connected companies (#)	30+ acquirers
Companies PSP is connected to	450+
Settlement currencies (acquirers)	EUR/GBP/USD/BRL/MXN/ARS/CLP/COP/PEN/UYU/PYG/INR/IDR/NGN/ZAR/MAD/EGP

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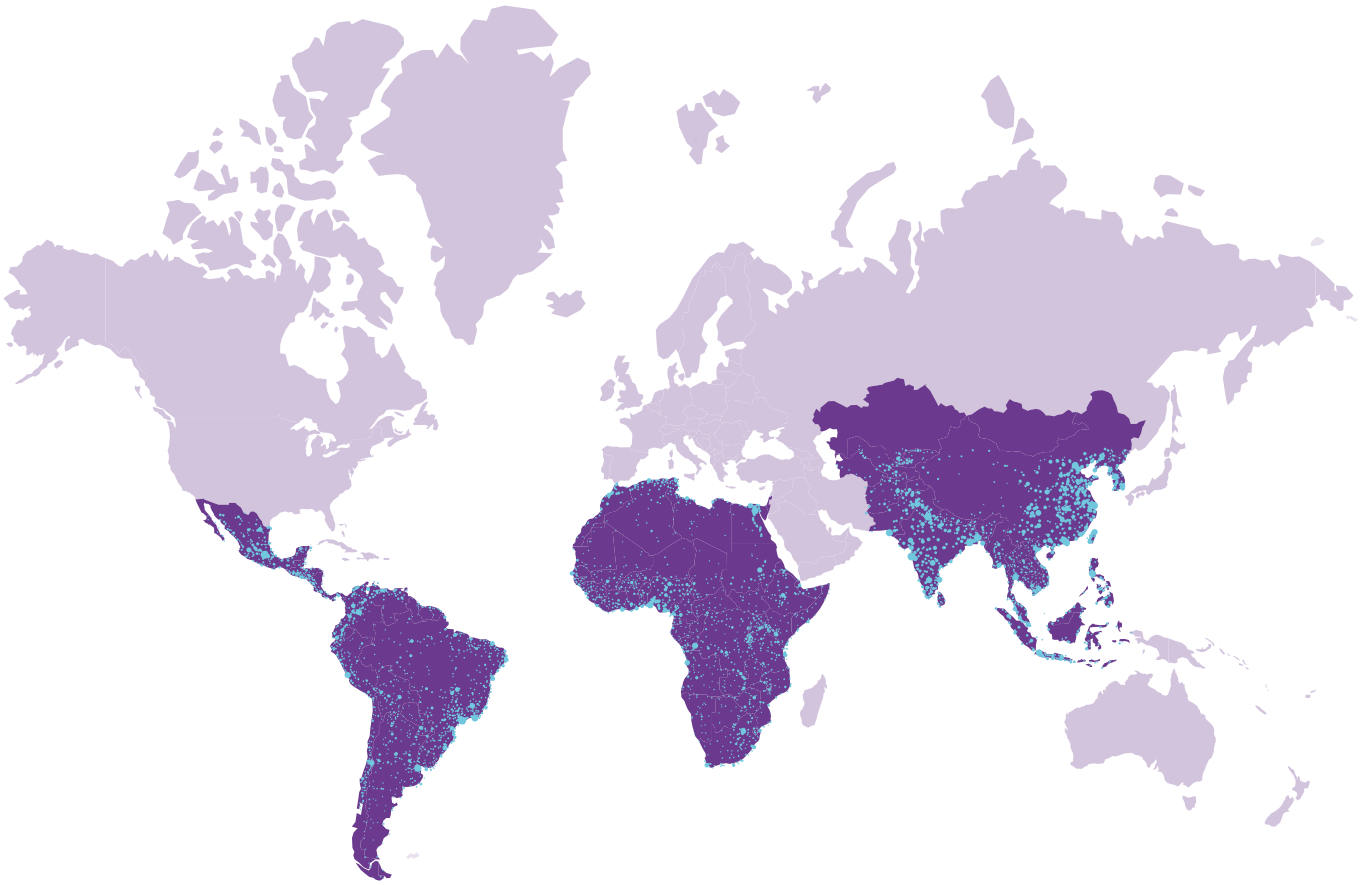
Services	
Unique selling points	Payins and payouts, 20 emerging markets, 300+ locally-relevant payment methods – all in 1 platform. dLocal operates as the payment processor and the local merchant of record, so the merchant is not required to have a local entity or bank account. Fund remittance is in USD, EUR, or local currency. Partnerships with central banks and local aquirers.
Core services	Payments processing for payins and payouts and cash collections. Cross-border fund remittance and credit card installment payments
Pricing	Transactional model with flexible options based on volumes, markets, and payment method requirements. For more information, please contact sales@dlocal.com
Collecting payments	Yes
Distributing payments	Yes
Fraud prevention (measures)	Full risk management system including: data validation, velocity checks, verification of CPFs/CNPJs, blacklist/greylist, validation of cookies including persistent cookies and shared cookies, maximum limit per user, manual revision of transactions, validation of user's payment profile, risk scoring that validates 1000+ variables, IP geolocation, multi-merchant purchase history, global/world validation checks, geographical checking, geo IP-origin check, and more.
Fraud prevention partners	Serpro, ClearSale, Veraz, AFIP, Aristotle, CheckExpress, WorldCheck/Thompson Reuters, Transunion, Emailage, Telesign, Ekata.
Credit management (services)	No
Other services	Payouts
Third parties	No
Technology: anti-fraud detection tools available	
Direct connections	Yes
Batch processing	Yes
Per order processing	Yes
Merchant pages (direct model)	Yes
PSP pages (redirect model)	Yes
Interface	Web services, REST API, SDKs
Security	HTTPS, SSL+, sFTP, PCI-DSS Level 1

Simplify Localized Payments in **Emerging Markets**



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via a single API

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Company	Ingenico ePayments
	Ingenico ePayments inspires and connects businesses in the new world of commerce to exceed the expectations of their customers. We work with you to navigate a complex ecosystem of finance and technology to maximize the benefits to your business. By drawing on our expertise, global reach and data-driven thinking we are able to guide, advise and inform you, transforming payments services from a price-driven commodity into a new engine for growth for your business. We're a growth accelerator for tomorrow's connected world.
Website	www.ingenico.com/global-epayments
Keywords for online profile	PSP, online payments, ecommerce, alternative payments, mobile payments, payment processing
Contact	
Geographical presence	We operate in all regions around the world, with offices housing local specialists who can provide you with insights into your current and future global markets. With Ingenico ePayments' global coverage, you can implement a payment system that meets the demands of your diverse consumer base worldwide - wherever and however they want to buy.
Market segment(s)	We serve merchants across industries, with deeper specialisms in travel, digital goods & services and online retail.
Active since	1994
Service provider type	Payment Service Provider
Payment methods	
Credit cards	Visa, Mastercard, American Express, JCB, UnionPay, Diners, Discover.
Debit cards	Visa, Mastercard, Carte Bancaire, MIR, and a lot of local LATAM cards (Argencard, Aura, Elo etc.)
Pre-paid cards	Ingenico ePayments supports pre-paid cards.
Online banking	Yes
E-wallet	PayPal, Alipay, Skrill, Qiwi, Yandex, Webmoney, WeChat Pay, Alipay
Mobile / SMS / IVR	Apple Pay
Alternative payment methods	We can process a wide range of alternative payment products: ACH, Alipay, Afterpay, Apple Pay, Bank Transfer, Boleto Bancario, Bpay, Direct Debit (SEPA and UK), eNets, ePrzelewy, Giropay, iDeal, Konbini, Nordea, Pago Facil, PayPal, Paysafecard, Qiwi, Skrill, Sofort, Trustly, WeChat Pay, WebMoney, Yandex.
Offline	Boleto Bancario, Konbini, Pago Facil
Connected companies (#)	Over 20 acquiring partners
Companies PSP is connected to	Ingenico is bank-independent and has partnerships with leading international financial institutions such as Bambora and others.
Settlement currencies (acquirers)	Our Standard Settlement Currencies are AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NOK, NZD, SEK, SGD, USD, and ZAR.
Services	
Unique selling points	By drawing on our expertise, global reach and data-driven thinking we are able to guide, advise and inform businesses, transforming payments services from a price-driven commodity into a new engine for growth for your business.
Core services	Global online payment processing, cross-border payments, advanced data analytics and performance optimization, fraud management, currency and FX services, matching and reconciliation, consolidated reporting, collecting services and global payment methods.
Pricing	Upon request on a customised basis
Collecting payments	Yes
Distributing payments	Yes

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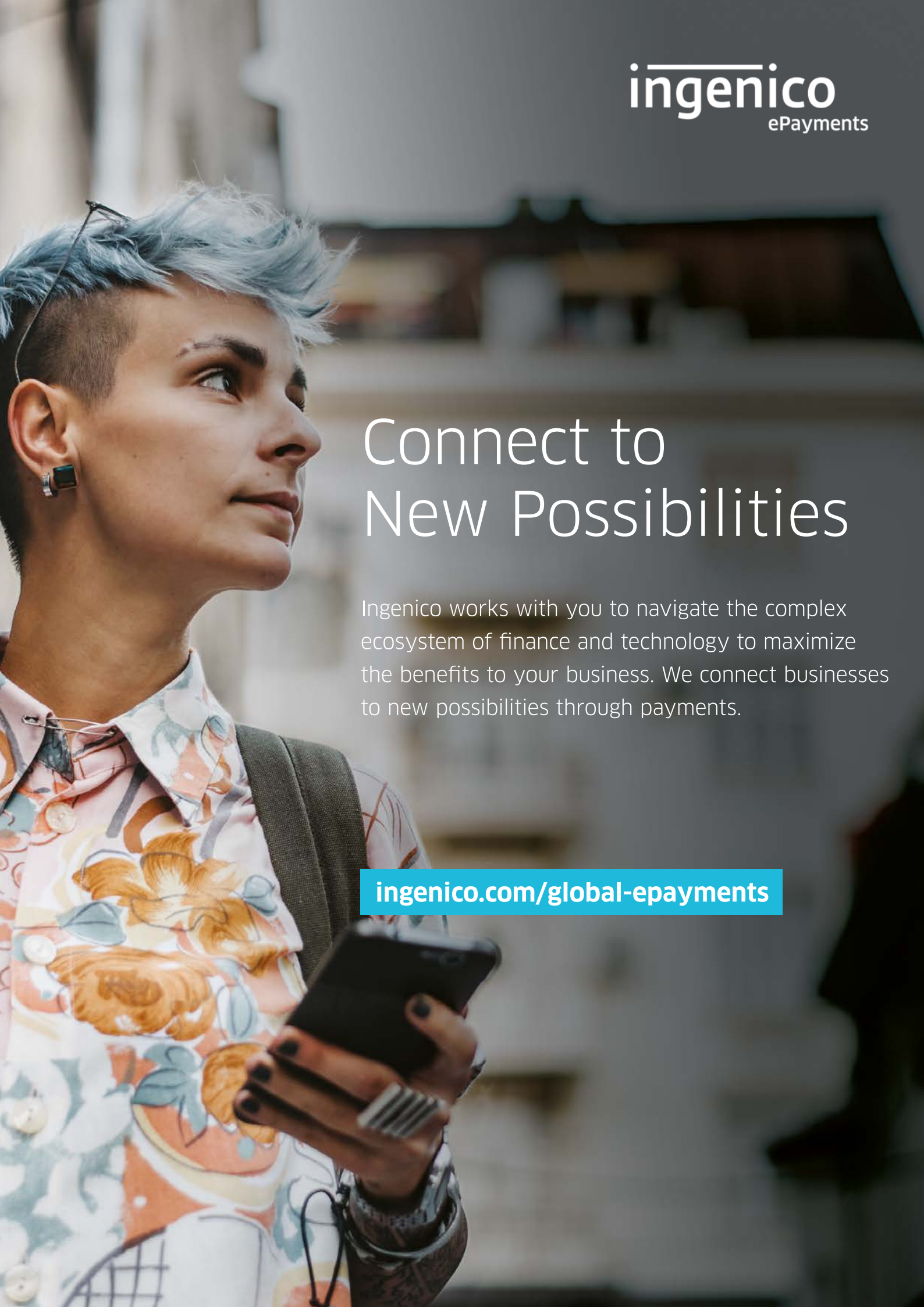
Fraud prevention (measures)	A tailored suite of online fraud prevention tools to choose from, shaped around your business' needs: - Artificial Intelligence: Advanced BI systems create and monitor real time transactions - Generating behavior maps, monitoring patterns in sales data and identifying any anomalies that could indicate fraudulent activity, before a transaction is even completed. - Device Fingerprinting: A key tool in credit card fraud prevention. Identify users or devices and be alerted to their return to your site, even if using a different IP address, browser or untracked cookies. - Cross-merchant Intelligence: We develop negative databases of previous fraudulent user profiles from other merchants that we work with, allowing us to spot fraudulent users across merchant pages. - IP Geolocation Tracking: As well as identifying fraudulent users, we can pinpoint where they are located in the world and spot them when they arrive on your site in future. - Merchant-Controlled Rules: Tailored transaction or behavior rules exclusive to your site or payment process. Merchants are alerted when these rule conditions are broken to identify fraudulent activity. - Industry and Sector-Specific Risk Profiles and Rules: Tailored transaction or behavior rules based on our industry and sector experience. Merchants are alerted when these rule conditions are broken to identify fraudulent activity. - Dynamic 3D secure including compliance module to facilitate compliance to PDS2 regulation.
Fraud prevention partners	We work with a wide range of partners including rule-based and artificial intelligence.
Credit management (services)	N/A
Other services	Payment Performance Analysis, Solution Consultance, FX management, Dispute management, Fraud tools, integrations with shopping carts, booking engines etc.
Third parties	Ingenico ePayments has built a global network of industry partners, including leading technology and eCommerce platform providers, reservation systems, shopping carts, integration service providers, and other complementary service providers.
Technology	
Direct connections	Yes
Batch processing	Yes
Per order processing	Yes
Merchant pages (direct model)	Yes
PSP pages (redirect model)	Yes
Interface	The Interfaces available to merchants are XML-based interfaces over HTTPS, and API extensions that include a core RESTful/JSON API, and JavaScript and native mobile client SDKs.
Security	All transmissions over the public web are using encrypted channels like HTTPS, VPN or encryption using certificates (encrypting the message). Internally data is moved with secure copy techniques like OpenSSH and sFTP. Merchant's (server) authentication data is hashed, and other information will be sent to Ingenico through a secure connection using HTTPS/ SSL (TLS1.2 only). The certificate used to set up the HTTPS is at a minimum SHA2 with a RSA key of 2048 bits.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New Possibilities
Ingenico works with you to navigate the complex ecosystem of finance and technology to maximize the benefits to your business. We connect businesses to new possibilities through payments.
ingenico.com/global-epayments

Company	IXOPAY
	The payment management platform IXOPAY is part of the Vienna based IXOLIT Group and was founded in 2014. With local entities in Austria and the USA, IXOPAY supports national and international customers across various industry verticals. The owner-led and -financed company has become a leading player in the payment sector.
Website	www.ixopay.com
Keywords for online profile	payment gateway, online payment, payment processing, multi-currency, PCI, ecommerce, alternative payments, routing
Contact	Adam Vissing, sales@ixopay.com
Geographical presence	No global restrictions: North/Latin America, Europe, Middle East/Africa, Asia/Pacific
Market segment(s)	No restrictions: adult, auction, gambling, gaming, retail, travel, finance, crypto, other
Active since	2014
Service provider type	Payment management platform, payment software provider
Payment methods	
Credit cards	Amex, MC, VISA, CB, JCB, Visa, Mastercard, Diners, Discover, UATP, AirPlus, Kalibra, PostePay, SanPaolo, Cofinoga, Aurore, Delta etc.
Debit cards	Bancontact/Mister Cash, Maestro, Giropay, BCMC, (e)Maestro, Visa electron, Dankort, Laser, Delta, Carte Bleue, CartaSi, Postepay, Visa Debit, BancNet, PPS, China UnionPay, Alipay, and many more domestic debit cards worldwide
Prepaid cards	Visa Electron, Mastercard Prepaid, Paysafecard, OneCard, AstroPay, and all major card brands and domestic pre-paid cards
Online banking	giropay, Klarna Sofort, iDeal, eps Interac Online, Bancontact, Multibanco, Przelewy24, POLi, and more
E-wallet	PayPal, Apple Pay, Android Pay, Alipay, Amazon Payment, Paypal, Skrill, Qiwi, WebMoney, WeChat Pay, Visa Checkout, Masterpass by Mastercard, and more
Mobile / SMS / IVR	Yes: Dimoco Carrier Billing, DaoPay, MocoPay, Fortumo, and more
Alternative payment methods	Crypto wallets, invoice, instalment payment, vouchers, CashtoCode, and many more
Offline	Invoice, cash payment, wallet solutions etc.
Connected companies (#)	IXOPAY is connected to numerous acquirers, PSPs, ISOs, banks, processors, risk check providers, and online shop providers worldwide. For more information please visit https://adapters.ixopay.com/ or contact us: sales@ixopay.com
Companies PSP is connected to	See https://adapters.ixopay.com/
Settlement currencies (acquirers)	Depending on the acquirer, IXOPAY supports all available currencies worldwide.
Services	
Unique selling points	IXOPAY is a highly scalable and PCI-certified payment management platform for white-label clients and enterprise merchants. The modern, easily extendable architecture enables the orchestration of payments, provides intelligent routing and cascading functions, as well as state-of-the-art risk management, automated reconciliation, and settlements along with plugin-based integration of acquirers and PSPs.

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Core services	- white label payment gateway - enterprise merchant gateway - transaction monitoring in real time - transaction routing - fee management engine - risk management (fraud prevention) - PCI compliant storage - acquirer agnostic - secure payouts - customer profiles - MoTo (virtual terminal) transactions - BI database access - recurring billing with easy-to-use scheduler - reconciliation and settlement services - connection to over 200 payment methods - connection to third-party risk check provider - shop plugins - dynamic payment method selection - various integration options
Pricing	For individual pricing please contact us: sales@ixopay.com
Collecting payments	Yes: functionality is available for financial instituions
Distributing payments	Yes: we offer a secure payout feature
Fraud prevention (measures)	Device fingerprinting, IP geolocation, multi-merchant purchase history, global validation checks, Verified by Visa, Mastercard SecureCode, velocity checks, persistent cookies, data validation, geographical checking, parameter format checking, transaction limit checking, risk scoring, geo IP-origin check, black/white list, BIN checks, manual review, score card etc.
Fraud prevention partners	We integrate with third-party providers such as Kount. For more information please contact us: sales@ixopay.com
Credit management (services)	For more information please contact us: sales@ixopay.com
Other services	- provider and merchant settlement processing - invoice data generation - merchant and end-customer support For more information please contact us: sales@ixopay.com
Third parties	Please find a full list of our third-party integrations under https://adapters.ixopay.com/
Technology: anti-fraud detection tools available	
Direct connections	Yes
Batch processing	Yes
Per order processing	Yes
Merchant pages (direct model)	Yes
PSP pages (redirect model)	Yes
Interface	Web administration panel, APIs: XML & JSON, integration option: iOS and Android SDKs, hosted payment pages, server to server API, Payment.js (specifications available upon request)
Security	PCI DSS 3.2.1 Level 1 Certification

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Company	Limonetik
	Limonetik is a full service payment aggregator that offers, via a unique API connection, acceptance of more than 180 international payment methods and advanced services, from collection and settlement management to reconciliation and account management to enable new payment experiences (marketplaces, omnichannel model).
Website	www.limonetik.com
Keywords for online profile	PSP, marketplace, local payments methods aggregator, B2B payment solutions
Contact	contact@limonetik.com marketingww@limonetik.com
Geographical presence	Europe, MENA, North America, LATAM, China, India, Asia–Pacific, Australia
Market segment(s)	B2B and B2C: travel, marketplaces, payment methods, PSPs, acquirers, insurances, banks
Active since	16/01/2008
Service provider type	Payment service provider aggregator, alternative payment methods creator, full service payment provider, B2B payment service provider
Payment methods	
Credit cards	Visa, CB, Mastercard, UATP, Visa Level 3 processing, Mastercard Level 3 processing, EBS, Discover, Diners etc.
Debit cards	Bancontact/Mister Cash, Carte Bleue, China Union Pay, Alipay, eNETS, EBS etc.
Prepaid cards	Paysafe card, Sodexo Gift Card, CADOCarte, Yesbycash, Illicado, Cadhoc, meal cards, and more. Gift cards for merchants: Wonderbox, Smartbox, La Redoute, VeePee etc.
Online banking	Slimpay, Sofort, Trustly, B4 SEPA, EPS, Giropay, iDeal, P24, Doku etc.
E-wallet	Alipay, WeChat, PayPal, Apple Pay, MB Way, Paylib, Twint, Qiwi, Lydia etc.
Mobile / SMS / IVR	Information available upon request.
Alternative payment methods	ACH, MultiBanco, Paysafecash, 1euro, Cofidis 3xCB, Facilypay 3x or 4x, Klarna, Chèque-Vacances, e-Chéque-Vacances, Go Cardless, Banque Casino, Cetelem etc.
Offline	Lydia, Paylib (French e-wallets), WeChat, Alipay, MB Way, SEQR, Qiwi etc.
Connected companies (#)	Payment institution: SFPMEI, Webhelp/FDI, Société Générale, Arkea etc. Third-party integrators: OroCommerce, Orchestra, Mirakl, Hybris, UATP, and so on.
Companies PSP is connected to	ATOS, Computop, Ingenico, Payline, Paybox, Secure Trading etc.
Settlement currencies (acquirers)	All currencies
Services	
Unique selling points	Limonetik, a global payment service aggregator, designs payment solutions that streamline the complex cross-border payments arena and maximise your time to market. With a unique API, marketplaces, PSPs, merchants, and acquirers are quickly and easily connected to a wide range of international APMs. Limonetik facilitates collecting, settlement, consolidated reporting, and delivers better consumer experience and B2B dedicated solutions.
Core services	Online payment processing, reconciliation information (web)
Pricing	For pricing enquiry, please email us: contact@limonetik.com marketingww@limonetik.com
Collecting payments	Yes
Distributing payments	Yes
Fraud prevention (measures)	3-D Secure, multi-merchant purchase history, global validation checks, Verified by Visa, Mastercard SecureCode, velocity checks, persistent cookies, data validation, geographical checking, parameter format checking, transaction limit checking, risk scoring, geo IP-origin check, black/white list etc.
Fraud prevention partners	We are connected to the PSPs, which have comprehensive fraud prevention solutions.

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Credit management (services)	We are connected to the PSPs, which have credit management services.
Other services	- Connect and develop merchants and marketplaces network for international APMs and PSPs; - Create bespoke payment solution and payment page for APMs; - Collect financial reports easily for merchants and marketplaces; - Enrich payment methods, like split tender transaction support.
Third parties	SFPMEI, Webhelp/FDI for acquisition, Société Générale
Technology: anti-fraud detection tools available	
Direct connections	Yes
Batch processing	Yes
Per order processing	Yes
Merchant pages (direct model)	Yes
PSP pages (redirect model)	Yes
Interface	Rest API with WebServices based on XML or JSON
Security	HTTPS

Limonetik

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Company	Maxpay Limited
MAXPAY	Maxpay is a global all-in-one payment processing provider for all types of online businesses. The company provides the whole range of innovation billing solutions to help merchants accelerate the growth, minimise the risks, reduce the fraud, and prevent chargebacks.
Website	https://maxpay.com/
Keywords for online profile	payment gateway, PSP, online payment, payment processing, multi-currency, PCI, ecommerce, alternative payments
Contact	sales@maxpay.com
Geographical presence	Europe
Market segment(s)	Dating, adult, gambling/betting, media services/content, crypto, others
Active since	2014
Service provider type	Payment service provider, payment gateway, processing, alternative payment method
Payment methods	
Credit cards	Yes
Debit cards	Yes
Prepaid cards	Yes
Online banking	No
E-wallet	No
Mobile / SMS / IVR	No
Alternative payment methods	Skrill, Neteller, Ecopayz, Zimpler, PaySafecard, Alipay, WeChat Pay, Trustly, Genome, Klarna, Wirecard, Paysafecard, Ecovoucher etc.
Offline	No
Connected companies (#)	N/A
Companies PSP is connected to	N/A
Settlement currencies (acquirers)	N/A
Services	
Unique selling points	Maxpay platform is fully compliant with PCI DSS level 1 v3.2. Maxpay processes more than 250 000 transactions daily, accepting payments in up to 130 currencies with over 32 partner banks in the US, EU, and Asia with companies and partners from 49 jurisdictions.
Core services	Online payment processing, incorporation, MID opening, chargebacks monitoring, FPS
Pricing	https://maxpay.com/pricing.html
Collecting payments	N/A
Distributing payments	N/A
Fraud prevention (measures)	Maxpay has built a transaction risk modeling engine called Covery. This built-in transaction scoring system uses machine learning tools to analyse a broader set of parameters, forecasting risks and identifying fraud more accurately while identifying individuals with high revenue potential.
Fraud prevention partners	Covery
Credit management (services)	No
Other services	N/A
Third parties	More information available upon request.

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Technology: anti-fraud detection tools available	
Direct connections	Yes
Batch processing	Yes
Per order processing	Yes
Merchant pages (direct model)	Yes
PSP pages (redirect model)	Yes
Interface	SOAP, REST, XML, JSON
Security	PCI DSS, GDPR

Maxpay is an all-in-one payment service provider.

Maxpay combines the best high-risk specialty processing with unparalleled dedicated customer service & live support.

Why choose us?

Gateway Services

We offer customizable payment forms, checkout pages, and payment processing using local currencies for your customers convenience.

Merchant Portal

Get a 360° analytics for your subscription business with tailored fit reports, chargeback tracking, and churn control.

Multiple Merchant Accounts' Support

We provide merchants with multiple acquiring solutions and a Master account enabling merchants to switch easily between the accounts with no traffic drop and revenue loss.

Fraud & Risk Management

Maxpay fully complies with the highest standards of PSD2, PCI DSS Level 1 v 3.2, GDPR. Risk management and fraud screening solutions are built into the platform.

Company	Nexway
NEXWAY	Nexway is a software and service company for ecommerce and payment. Our clients come to us to power their subscription models, manage local payment methods, prevent fraud, engage partners and resellers, and deliver key customer insights.
Website	www.nexway.com
Keywords for online profile	merchant of record, ecommerce platform, payment services
Contact	Cecile Abescat, Marketing Team Manager, cabescat@nexway.com
Geographical presence	North/Latin America, Europe, Middle East/Africa, Asia/Pacific
Market segment(s)	Software, retail, services
Active since	1995
Service provider type	Merchant of record
Payment methods	
Credit cards	We accept major credit card payments from over 140 countries worldwide: Amex, CB, JCB, Visa, Mastercard, Diners, Discover, UATP, AirPlus, Kalibra, PostePay, SanPaolo, Cofinoga, Aurore, Delta, Union Pay, HyperCard, MisterCash, Cartasi, and others.
Debit cards	SEPA DD, Bancontact/Mister Cash, Maestro, Giropay, (e)Maestro, Visa electron, Carte Bleue, Postepay, Visa Debit, China UnionPay, Poli, Debit Mastercard, Cartes Bancaires, and others.
Prepaid cards	Yes
Online banking	Yes
E-wallet	PayPal, Alipay, Qiwi, Yandex, Konbini, and others.
Mobile / SMS / IVR	Mobile
Alternative payment methods	Yes
Offline	No
Connected companies (#)	350
Companies PSP is connected to	Adyen, Atos Worldline, Ingenico GlobalCollect, Worldpay, Chase Paymentech
Settlement currencies (acquirers)	EUR/GBP/USD
Services	
Unique selling points	We combine ecommerce and payment through a single platform and set of services. We run a full service offer from checkout experience, payment processing, subscription management to VAT handling and customer care.
Core services	Ecommerce and payment platform. Online payment processing, merchant of record, customer care and refund management, fraud and chargebacks mitigation, tax management, invoicing, compliance, marketing services (CRO, PPC, Email Campaigns), subscription billing, retention optimisation, channel management, ecommerce manager.
Pricing	Information available upon request.
Collecting payments	Yes
Distributing payments	Yes
Fraud prevention (measures)	IP geolocation, multi-merchant purchase history, global validation checks, Verified by Visa, Mastercard SecureCode, velocity checks, persistent cookies, data validation, geographical checking, parameter format checking, transaction limit checking, risk scoring, geo IP-origin check, black/white list etc.
Fraud prevention partners	Ethoca, Maxmind, Retail Decisions
Credit management (services)	No
Other services	Information available upon request.
Third parties	Zendesk, Smartfocus, Maxminds, Pentaho, Optinmonster

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Technology: anti-fraud detection tools available	
Direct connections	Yes
Batch processing	No
Per order processing	Yes
Merchant pages (direct model)	Yes
PSP pages (redirect model)	No
Interface	REST APIs, and web SaaS interface
Security	HTTPS, SSL+, PKI, PGP

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TRANSFORM THE PURCHASE EXPERIENCE

BOOST YOUR GLOBAL ONLINE SALES WITH NEXWAY E-COMMERCE, SUBSCRIPTION & PAYMENT PLATFORM.

Increase your online revenue

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- Flexible pricing and subscription models
- Business dashboards

Expand your business

- Payment processing and invoicing in 140+ countries
- Customer care in 12 languages
- Local law compliance

Leave it to us

- Secured transactions
- Tax collection and remittance
- Fraud and chargeback mitigation

Nexway. Our Team. Your Success.

Company	PayPro Global
	Since 2006, PayPro Global has been successfully providing software, SaaS, and digital goods companies with complete and premium ecommerce solutions to better facilitate their global market ambitions. PayPro Global created a modern payment infrastructure, through which brands could expand globally while benefiting from extensive business insights and strong marketing tools.
Website	https://payproglobal.com/
Keywords for online profile	payment processing, payment methods, sell software online, ecommerce payment provider, payment gateway, multi-currency, PCI, alternative payments
Contact	https://payproglobal.com/contact
Geographical presence	North America, Europe, UK, Middle East
Market segment(s)	SaaS, software, digital goods, e-learning, gaming, eBooks
Active since	2006
Service provider type	Merchant of Record ecommerce provider
Payment methods	
Credit cards	Amex, Visa, JCB, Mastercard, Diners, Discover, Solo, UnionPay
Debit cards	Maestro, Visa Debit, UnionPay, Poli, Debit Mastercard, Carte Bleue
Pre-paid cards	Webmoney Japan, ToditoCash, Mangircart
Online banking	Full list here: https://payproglobal.com/payment-methods/
E-wallet	PayPal, WebMoney, QIWI, ToditoCash, PaysBuy Wallet, Abaqoos
Mobile / SMS / IVR	N/A
Alternative payment methods	Full list here: https://payproglobal.com/payment-methods/
Offline	Konbini, Boleto Bancario
Connected companies (#)	More than 10 acquirers
Companies PSP is connected to	N/A
Settlement currencies (acquirers)	We offer settlement in 5 currencies
Services	
Unique selling points	The all-in-one ecommerce solution that boosts sales from day one through unmatched customisation, powerful analytics, and unrivalled customer support
Core services	Ecommerce solution for the sale of software, SaaS, and digital goods
Pricing	https://payproglobal.com/pricing
Collecting payments	Yes
Distributing payments	Yes
Fraud prevention (measures)	In-house developed fraud management solution, combined with third-party tools to ensure maximum security. Some of the measures in place: advanced rules-based system combined with machine learning capabilities, IP geolocation, multi-merchant purchase history, global validation checks, Verified by Visa, Mastercard SecureCode, velocity checks, persistent cookies, data validation, geographical checking, parameter format checking, transaction limit checking, risk scoring, black/white list.
Fraud prevention partners	G2, MaxMind, Ethoca, Verifi, VISA VMPI
Credit management (services)	N/A

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Other services	- Premium ecommerce platform, reseller model working on the MOR model – collecting taxes worldwide and remitting them locally, as well as invoicing the end-users; - Personalised flow and superior processing system; - Dynamically displaying local payment methods and currencies; - Recovering up to 49% of previously lost orders; - Fast and free assisted integration for accelerated development; - Committed to our vendors, offering support within minutes; - Fast shopper support, flexible and customisable risk analysis flow; - Improved retention rates due to strong reporting and subscription management tools; - Actionable insights due to proprietary indexing and reporting technology; - Decrease churn and increase customer lifetime value; - Increased conversion between 5% and 25% for new acquisitions and renewals; - Increased average cart value through our optimised sales tools; - Assisted integration and testing through our client success management team.
Technology	
Direct connections	Yes
Batch processing	Yes
Per order processing	Yes
Merchant pages (direct model)	Yes
PSP pages (redirect model)	Yes
Interface	Web services, SOAP, XML, API
Security	PCI Level 1 Service Provider, HTTPS, SSL+, PKI, Akamai DDos Shield, Web Application Firewall, McAfee External Security, Vulnerability Scanner, NOD32 Anti-Malware, AlertLogic Intrusion Detection System (IDS)

Company	Payvision
payvision	Payvision is a global payment processor that's driven by a passion for technology and simplifying payments. With a secure platform, we power transactions for businesses across the globe. We know our way around the latest techniques in omnichannel strategies and advanced fraud prevention. The dedication to our clients truly makes a difference. By enabling an intuitive and flawless customer experience on all channels, we bring a unique beat to payments. Headquartered in Amsterdam, the Netherlands, we've grown over the past 18 years into an international team with offices in North America, Europe and Asia.
Website	www.payvision.com
Keywords for online profile	payment solutions provider, global acquiring, cross-border ecommerce, omnichannel, payment gateway
Contact	office@payvision.com; sales@payvision.com; press@payvision.com
Geographical presence	Amsterdam, New York, Utah, Toronto, Madrid, London, Singapore, Tokyo and Hong Kong
Market segment(s)	Online payment processing, cross-border ecommerce, ecommerce
Active since	2002
Service provider type	Payment service provider, payment gateway, global card processor, global acquirer
Payment methods	
Credit cards	Amex,VISA, CB, JCB, MasterCard, Diners, Discover, AirPlus
Debit cards	Maestro, Giropay, (e)Maestro, Visa electron, Carte Bleue, Visa Debit, China UnionPay, Alipay, Visa CPC, Debit Mastercard, Carte Bancaire
Prepaid cards	No
Online banking	Bancontact, MisterCash, BBVA, EPS, Full Carga, Giropay, iDeal, Interbank, P24, PAGO Efectivo, Paytrail, Poli, Post Finance, Santander, Scotiabank, Trustly, Trustpay.
E-wallet	Yes
Mobile / SMS / IVR	No
Alternative payment methods	Yes
Offline	Yes
Connected companies (#)	ING Group
Companies PSP is connected to	300+ PSPs
Settlement currencies (acquirers)	AUD, CAD, CHF, CZK, DKK, EUR, GBP, HKD, HUF, JPY, NOK, NZD, PLN, SEK, USD, ZAR
Services	
Unique selling points	In January of 2018, bank and fintech teamed up to deliver a unique combo to payment processing. In our collaboration, ING brings lending and working capital solutions along with a worldwide distribution network. Payvision comes to the table with 80+ alternative payment methods in 150+ currencies – all on one platform that's supported by data and analytics. This recipe means better insights, less risk and an enhanced customer experience.
Core services	Global card acquiring, omnichannel PSP
Pricing	Blended rate, Interchange Plus, Interchange Plus Plus
Collecting payments	Yes
Distributing payments	Yes

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Fraud prevention (measures)	Internationally approved underwriting protocol, with a solid and secure card payment processing platform and high-end reporting tool + real-time machine learning based fraud scoring + measures like: IP geolocation, multi-merchant purchase history, global validation checks, Verified by Visa, Mastercard SecureCode, Dynamic 3DS, velocity checks, data validation, parameter format checking, transaction limit checking, device fingerprinting, enhanced customizable fraud data points, black/white list).
Fraud prevention partners	Sift, Featurespace
Credit management (services)	credit transactions, receivables management, online void and refund
Other services	mobile payment systems, data science, split settlement, automated onboarding
Third parties	
Technology: anti-fraud detection tools available	
Direct connections	Yes
Batch processing	Yes
Per order processing	Yes
Merchant pages (direct model)	Yes
PSP pages (redirect model)	Yes
Interface	Payvision offers REST APIs for integrations. These APIs use HTTP methods, a RESTful endpoint structure and JSON-formatted payloads. All API requests must be made over HTTPS (TLS 1.2). Interfaces support HTTP Basic Authentication as one of the API authentication mechanisms.
Security	PCI-DSS compliant

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- Over 80 payment methods in 170 countries
- Payment Experts who've got your back

payvision

Payments. We get it.

Company	PPRO
ppro Local payments. Worldwide.	PPRO helps consumers pay with the local payment method they trust and know, wherever they are. Our partners are local payment methods and payment service providers alike, that we connect through our single payments platform, a single contract and a single integration. This enables merchants to offer their customers the widest possible range of local payment types and services in markets worldwide.
Website	https://www.ppro.com/
Keywords for online profile	local payments, digital payment, payment processing, ecommerce, acquiring, payment aggregator
Contact	info@ppro.com
Geographical presence	North/Latin America, Europe, Asia/Pacific
Market segment(s)	Retail, travel, digital services, financial services, other
Active since	2006
Service provider type	E-money institution, payment service provider, payment gateway, acquirer, processor, payment aggregator
Payment methods	
Credit cards	Argencard, Cabal, Cencosud, Cordobesa, Corial, Tarjeta Naranja, Nativa, Tarjeta Shopping, MercadoLivre, Elo, Hipercard, Aura, Cartao Mercado Livre, CMR, Magna, Presto, UnionPay, OCA
Debit cards	Bancontact, UnionPay
Prepaid cards	paysafecard, AstroPay Card, open and closed loop cards
Online banking	Affin Bank, Aktia, Ålandsbanken, Ambank (Am Online), Banamex, Banco AV Villas, Banco Caja Social, Banco Consorcio, Banco Corpbanca, Banco de Bogotá, Banco de Chile/ Edwards Citi, Banco de Occidente, Banco do Brasil, Banco Falabella, Banco GNB Sudameris, Banco International, Banco Pichincha, Banco Popular, Banco Procredit, Banco Ripley, Banco Santander, Banco Santander, Banefe, Banco Security, BancoBice, BancoEstado, Bancolombia, Bancoomeva, Bangkok Bank, Bank Islam, BBVA (Chile), BBVA (Columbia), BBVA Bancomer, Banorte Empresas, BCI-TBANC, Bradesco, CIMB Clicks, Citibank, Colpatria, Corpbanca, Danske Bank (Finland), Dragonpay, eNETS, Entercash, EPS Estonian Banks, giropay, Handelsbanken (Finland), Helm Bank, Hong Leong Bank, iDEAL, Instant Transfer, Itau (Brazil), Itaú (Chile), Krung Thai Bank, Krungsri Bank, Latvian Banks, Lithuanian Banks, Maybank2u, Multibanco, MyBank, MyClear FPX, Nordea (Finland), OP Pankki (Finland), Osuuspankki (Finland), PayU, Poli, Postfinance (YellowPay), Przelewy24 (P24), PSE, RHB Bank, S-Pankki (Finland), Säästöpankki (Finland), Safetypay, Santander Online Payment, SCB Scotiabank, Scotiabank Mexico, SOFORTbanking, SPEI, Trustly, Trustpay, Webpay, BLIK, Klarna
E-wallet	Alipay, Skrill, Qiwi, Zimpler, EasyPay, Paysera, WeChat Pay, VTC Pay
Mobile / SMS / IVR	Easypay, EasyPay, iDEAL, Instant Transfer; paysafecard, Paysera, Poli, Zimpler, Qiwi, Safetypay, Skrill, Sofort, Trustly, Trustpay
Alternative payment methods	Over 150 local payment methods worldwide
Offline	7-11, ATMVA, Abitab, Almacenes Exito, Boleto Bancario, Pago Fácil, Rapi Pago, Ripsa, Cobro Express, Link, Provincia NET, Davivienda, Efecty, Banamex, Santander-Mexico, OXXO, Bancomer, BCP, interbank, redpagos, Baloto, Banamex, Banco de Chile, Banco de Occidente, BBVA Bancomer Carulla, efecty, Empresa Energía, Epay Petronas, Link, Maxima, Narvesen, Paypost, redpagos, Servipag, Surtimax, SingPost, Tesco Lotus, HSBC Mexico, Bankco Inbursa, OpenPay, Banco Azteca, Banamex WS, Sofort banking
Connected companies (#)	allpago (acquired by PPRO in June 2019)

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Companies PSP is connected to	Alipay, Vantiv, First Data, POS Transact, AIB Merchant Services, Trustpay, iDEAL (acquirer), Bancontact (acquirer), Mastercard, Visa, CompuTop, Sage Pay, eMerchantPay, SafetyPay, Lateral, Safecharge, and more
Settlement currencies (acquirers)	AUD, BGN, CAD, CHF, CZK, DKK, EUR, GBP, HKD, HUF, JPY, NOK, NZD, PLN, RON, SEK, TRY, USD, ZAR
Services	
Unique selling points	Single contract and one integration for full range of international local payment schemes/ enabling pay-in through all popular payment methods/collection and reconciliation competency/technical processing solutions via a single direct integration/FCA licensed e-money institution/in-direct business model/over 13 years of experience/PCI compliance
Core services	Aquiring, processing, collection, reconciliation, value-added services
Pricing	N/A
Collecting payments	Yes
Distributing payments	Yes
Fraud prevention (measures)	Yes
Fraud prevention partners	Webshield, Infoscore, Lexis Nexis, and ComplyAdvantage
Credit management (services)	No
Other services	InstantTransfer
Third parties	N/A
Technology: anti-fraud detection tools available	
Direct connections	Yes
Batch processing	Yes
Per order processing	Yes
Merchant pages (direct model)	Yes
PSP pages (redirect model)	Yes
Interface	Web services (specifications available upon request); simple integration, unified interface for all payment types
Security	HTTPS, TLS, PKI, PCI DSS

Simplify local payments and boost global sales with PPRO

Commerce is becoming increasingly cross-border. Retailers see e-commerce as a way to enter new markets with lower up-front investment. And customers are looking internationally for a wider selection of goods and lower prices.

Yet, as commerce becomes more global, payments are going the other way: Every region has their preferred ways to pay. In fact, only 35% of online payments worldwide will be made with a plastic card by 2022, according to the Worldpay Global Payments Report 2018. Businesses who only accept cards stand to miss out on sales, simply because customers cannot pay them.

If you're thinking that accepting local payment methods sounds complicated, you're right. Which is why PPRO exists. We remove the complexity of cross-border and domestic digital payments. We acquire, collect and process local payment methods across 175 countries.

One contract, one integration, one settlement.

For more information or to discuss your particular local payment requirements, get in touch at sales@ppro.com.

Company	ProcessOut
ProcessOut	ProcessOut offers a monitoring and smart routing solution for payments. We help online merchants build, scale, monitor, and optimise their payment infrastructure. Through one API, our Smart Routing solution gives merchants access to any payment API. Each transaction is dynamically routed to the most relevant provider to optimise authorisation rates and payment fees. Our monitoring solution is plug & play and can be used on top of our smart routing solution or on any payment infrastructure. Merchants get access to a centralised hub for their payment data with advanced analytics tool designed for payments and algorithm-based recommendations to improve your payment performance.
Website	www.processout.com
Keywords for online profile	online payment, PSP, payment processing, smart routing, monitoring, payment gateway, ecommerce, multi-currency
Contact	Grégoire Delpit, Co-founder & COO, gregoire@processout.com
Geographical presence	North/Latin America, Europe
Market segment(s)	Ecommerce, travel, SaaS, gaming, mobility, infrastrucutre/IT
Active since	2016
Service provider type	Payment service provider, payment gateway, payment monitoring, smart routing
Payment methods	
PSP connected	60+ PSP connected and we add PSPs on customers' request. Among PSPs already connected are: Adyen, Stripe, Checkout.com, Braintree, PayU, Authorize.net, Axcess, BluePay, BlueSnap, Chase, Wirecard, Credorax, Crédit Agricole, Fondy, HiPay, Mercanet, Payline, Safecharge, Sogecommerce, Sogebactif, MercadoPago, d.local, Truevo, Allpago, Payvision, Propay, Ebanx, Mollie, Cofidis, Alipay, PayPal, BPoint
Debit cards	N/A
Prepaid cards	N/A
Online banking	N/A
E-wallet	N/A
Mobile / SMS / IVR	N/A
Alternative payment methods	PayPal, Alipay, iDEAL, Bancontact, KCP (Korea), Boleto, to name a few.
Offline	N/A
Connected companies (#)	N/A
Companies PSP is connected to	N/A
Settlement currencies (acquirers)	N/A
Services	
Unique selling points	One API gives access to any payment provider. Our smart routing and monitoring solutions help merchants build, scale, monitor, and optimise their payment infrastructure.
Core services	Vault, smart routing, monitoring, alerting, reconciliation information (web)
Pricing	Smart routing: routing fee per transaction Monitoring: monthly fee based on volumes
Collecting payments	N/A
Distributing payments	N/A
Fraud prevention (measures)	Merchants connected to ProcessOut make use of the anti-fraud products from the PSPs connected behind. ProcessOut is launching a new suite of products to connect to third-party fraud prevention partners. Initial partners include Ravelin.
Fraud prevention partners	DataCheck, FraudPrevent
Credit management (services)	Initial third-party fraud prevention partners include Ravelin.
Other services	PCI DSS as a Service, Hosted Payment Pages
Third parties	N/A

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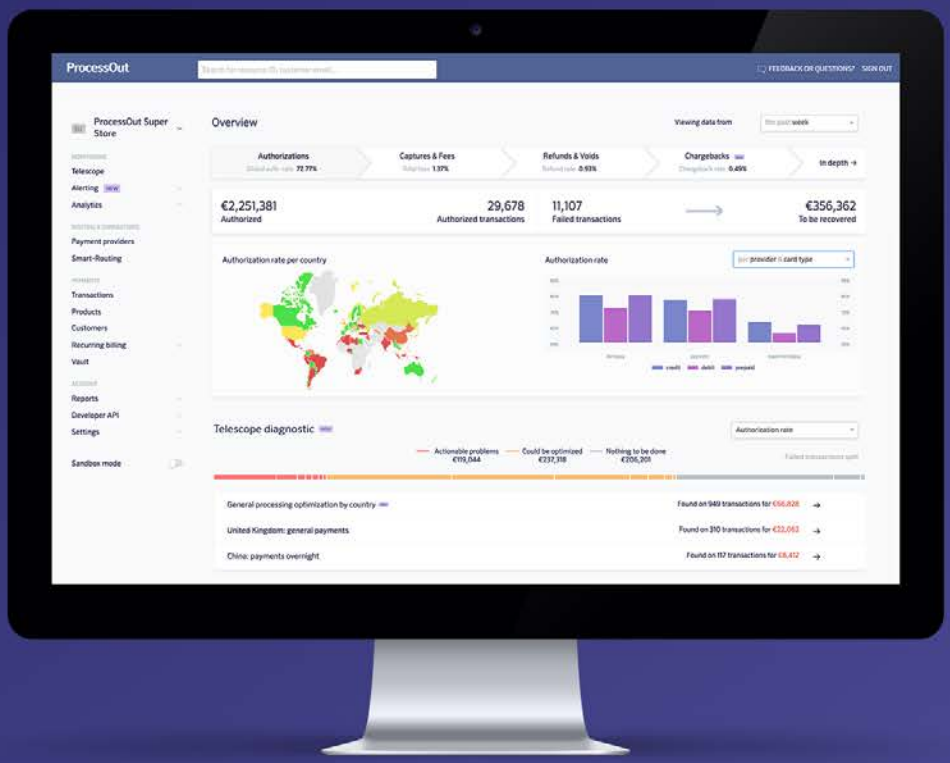
Technology: anti-fraud detection tools available	
Direct connections	Depends on the PSP and Alternative Payment Method used. Most of the time we aim to have a direct integration, but ProcessOut never handles Collecting.
Batch processing	N/A
Per order processing	Yes
Merchant pages (direct model)	Yes
PSP pages (redirect model)	Yes
Interface	Web services, Restful API. All data fully exposed through API. The ProcessOut dashboard is simply an interface of that API.
Security	HTTPS, SSL+, PKI – https://www.processout.com/security

ProcessOut

Monitoring & Smart Routing for Payments



The only API you need to build, scale, monitor and optimize your payments

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AUDIT YOUR PAYMENT PERFORMANCE FOR FREE ON PROCESSOUT.COM

Company	Radar Payments by BPC
RADAR PAYMENTS	Radar Payments is a leading innovative payment processing provider dedicated to financial institutions, including payment service providers (PSPs), banks, acquirers, issuers, and fintechs. It offers advisory services and a one-stop platform for end-to-end omnichannnel processing, enabling the acceptance of most of the widely adopted payment methods, delivered on a PaaS, SaaS, or fully managed service model. It belongs to BPC.
Website	www.radarpayments.com
Keywords for online profile	acquirer, issuer, multi-currency, PCI, 3DS2, ecommerce, alternative payments, processor, acquirer
Contact	info@bpcbt.com
Geographical presence	North/Latin America, Europe, Middle East/Africa, Asia/Pacific
Market segment(s)	PSP, Acquirer, Issuer, Bank, Fintech
Active since	2019
Service provider type	Processor
Payment methods	
Credit cards	Amex, JCB, Visa, Mastercard, Diners, Discover, UnionPay, MIR, AirPlus etc.
Debit cards	We are supporting local debit card in every countries where we're operating (e.g. PH – BANCNET etc)
Pre-paid cards	yes
Online banking	yes
E-wallet	PayPal, WeChat, Alipay, Samsung Pay, Google Pay, Apple Pay
Mobile / SMS / IVR	{Apple, Google, Samsung}Pay, SMS global coverage, USSD
Alternative payment methods	Other electronic payment method PayPal, WeChat, Alipay, Samsung Pay, Google Pay, Apple Pay
Offline	POS, mPOS, COD, kiosk payments, correspondent banking
Connected companies (#)	~30 Acquirers
Companies PSP is connected to	VISA, MC, AMEX, UPI, JCB, DCI, MIR
Settlement currencies (acquirers)	All currencies supported
Services	
Unique selling points	Radar Payments is a one-stop white-label platform that connects all payment ecosystem players, from card schemes, alternative payment providers, issuing banks and acquiring banks to online payment gateways. It enables quick time to market, high security, compliance, and scalability.
Core services	Merchant Acquiring, ATM Acquiring, Card Management, eCom payment processing, Value Added Services: fraud prevention, authentication, tokenization.
Pricing	Initialisation and price per transaction
Collecting payments	N/A as TPP
Distributing payments	N/A as TPP
Fraud prevention (measures)	device fingerprinting, IP geolocation, multi-merchant purchase history, global validation checks, Verified by Visa, Mastercard SecureCode, velocity checks, persistent cookies, data validation, geographical checking, parameter format checking, transaction limit checking, risk scoring, geo IP-origin check, black/ white list etc.
Fraud prevention partners	In-house developed for more than 10 years
Credit management (services)	Technically Supporting: purchase on credit, credit scoring (during CDD), credit control, online void and refund.
Other services	Ad-hoc connection from our platform
Third parties	N/A

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Technology	
Direct connections	Yes
Batch processing	Yes
Per order processing	Yes
Merchant pages (direct model)	Yes
PSP pages (redirect model)	Yes
Interface	SOAP, REST
Security	HTTPS, TLS, PKI, HSM

RADAR PAYMENTS
WHITE LABEL EXCELLENCE by BPC

“You focus on your customers, we expand your focus and reach”

Radar Payments is a one-stop platform dedicated to PSPs that connects all payment ecosystem players, from card schemes, alternative payment providers, issuing banks and acquiring banks to online payment gateways.

radarpayments.com

Company	Rapyd
Rapyd	Rapyd does for fintech what the cloud did for IT. By connecting companies to all the ways the world likes to pay, we power frictionless global commerce, create new opportunities for businesses and people. With the world's largest local payments network, businesses are free to create great payment experiences anywhere.
Website	www.rapyd.net
Keywords for online profile	PSP, online payment, payment processing multi-currency, ecommerce, alternative payments, acquirer, local payments
Contact	brendanm@rapyd.net
Geographical presence	North/South America, Europe, Middle East/Africa, Asia/Pacific
Market segment(s)	Enterprise and Mid-market in-store and ecommerce merchants, Marketplaces, Gig Economy, Travel, Financial Services, B2B Payments
Active since	2016
Service provider type	Fintech-as-a-service, acquirer, PSP, local payments provider
Payment methods	
Credit cards	Amex, MC, VISA, CB, JCB, Visa, Mastercard, Diners, Discover, UATP, AirPlus, Kalibra, PostePay, SanPaolo, Cofinoga, Aurore, Delta etc.
Debit cards	Bancontact/Mister Cash, Maestro, Giropay, BCMC, (e)Maestro, Visa electron, Dankort, Laser, Delta, Carte Bleue, CartaSi, Postepay, Visa Debit, BancNet, PPS, China UnionPay, Alipay, 99Bill, eNETS, MEPS, Poli, Visa CPC, Debit Mastercard, Carte Bancaire, CartaSi, Carte Bleue, Chinese debit cards, Carte Blanche, RuPay, Cabal Card, Bancontact card, Aura, elo, Hipercard
Prepaid cards	Issue prepaid cards and partner with prepaid closed loop providers
Online banking	Poli, iDeal, Sofort, Mybank, Trustly, Pse, EFT South Africa, OCBC Paynow, Paylah, CIMB Clicks, Mandiri, FPX and more
E-wallet	Alipay, WeChat pay, Apple Pay, Google Pay, Samsung Pay, Doku Wallet, Paytm, Boost Wallet, Grabpay, Mobikwik, phonepe, Webcash, Teencash, Vcash, Qiwi mobile, mPesa, Airtel MOney, Idea Money, Amazon Pay, Free Charge, Ovo Wallet, Dana Wallet, Go Pay Wallet, Paytren Wallet, LinkAja Wallet, iPayMu, KasPay, Paypay, Suica, Rakuten Pay, Paidy, Origami Pay, Merpay, Edy, Docomo Pay, D-barai, Pixiv Pay, pring, Mobiamo, True Money, Rabbit Line Pay, Promptpay, Tesco Lotus, LINE Pay, JkoPay, Pi Wallet, Easycard, iPass, MOL eWallet/MOL Pay, PayPal, RazerPay, PayNow, Singtel Dash, FavePay, DBS PayLah, OCBC Pay Anyone
Mobile / SMS / IVR	SMS in all European countries, IVR in USA and Australia
Alternative payment methods	Bank transfers, Redirects, Bank Direct, Local Cards, e-wallets, Airtime, BillPay
Offline	Over-the-counter Cash, Cards, e-wallets, bank transfers
Connected companies (#)	N/A
Companies PSP is connected to	N/A
Settlement currencies (acquirers)	65+
Services	
Unique selling points	900+ Local payment methods Collect and disburse in 100+ Countries 2 million+ global ATM and over-the-counter cash access points Card issuing in 20+ markets World's largest Global Payments Network Easy to use APIs World-class SDKs Cash payments for ecommerce Single platform end-to-end settlement, reporting, and reconciliation Support for 65+ local currencies Built in Compliance, fraud and regulatory management

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Core services	Rapyd provides the full technology stack of fintech services including payments for collections and disbursement, white-label e-wallet, issuing, FX, and compliance. The Rapyd Global Payment Network enables access to over 4 billion consumers who need to collect funds in over 100 countries, payout in over 100 countries, and supports FX in 65 currencies.
Pricing	For current pricing contact us at: info@rapyd.net
Collecting payments	Yes
Distributing payments	Yes
Fraud prevention (measures)	Device fingerprinting, IP geolocation, multi-merchant purchase history, global validation checks, Verified by Visa, Mastercard SecureCode, velocity checks, persistent cookies, data validation, geographical checking, parameter format checking, transaction limit checking, risk scoring, geo IP-origin check, black/ white list etc.
Fraud prevention partners	Proprietary fraud UX, fraud decisioning and scoring engine product leveaging multiple data sources.
Credit management (services)	N/A
Other services	Global Disbursements, White-lable Wallet capabilities, Card Issuing, FX, Identity verification
Third parties	N/A
Technology: anti-fraud detection tools available	
Direct connections	Yes
Batch processing	Yes
Per order processing	Yes
Merchant pages (direct model)	Yes
PSP pages (redirect model)	Yes
Interface	Web services, SOAP, XML (specifications available upon request)
Security	HTTPS, SSL+, PKI, Tokenization, E2E encryption

Rapyd

1.7 billion people don't have bank accounts. Pay them with Rapyd Disburse.

THE WORLD'S LARGEST LOCAL PAYMENTS NETWORK

rapyd.net

Company	SafeCharge, a Nuvei company
SafeCharge a nuvei company	SafeCharge, a Nuvei company, is the payment service partner that enables merchants to grow locally and globally through just one integration. It provides global omnichannel payment services, from card acquiring to payment processing and checkout, all underpinned by advanced risk management solutions. This fully featured proprietary payment platform connects directly to all major payment card schemes including Visa, Mastercard, American Express and UnionPay, as well as over 250 local payment methods. With offices around the world, SafeCharge serves a diversified, blue chip client base and is a trusted payment partner for customers across a range of vertical markets.
Website	www.safecharge.com
Keywords for online profile	proprietary end-to-end payment platform, payment gateway, PSP, online payment, payment processing, processor, acquirer, omnichannel payments, fraud prevention, risk management, Open Banking, hosted payment page, PCI compliant, 3D Secure 2.0 enabled, high uptime
Contact	info@safecharge.com
Geographical presence	North America, Latin America, Europe, the Middle East and Africa, Asia-Pacific
Market segment(s)	Retail, Digital, Travel, Insurance, Gambling, Gaming
Active since	2007
Service provider type	Payment service provider, payment gateway, acquirer, processor, risk management/fraud prevention
Payment methods	
Credit cards	Visa, Mastercard, American Express, Diners Club, JCB, Discover
Debit cards	Argencard, Aura, Cabal, Cartao MercadoLivre, Cencosud, CMR, Cordial, Cordobesa, Elo, Hipercard, Magna, Mastercard Debit, Bancontact, Naranja, Nativa, Presto, Redcompra, Tarjeta Shopping, UnionPay, Visa Debit
Pre-paid cards	Astropay Card, CASHlib, CryptoGO, KwickGO, Neosurf, OnShop, PassNGO, PaySafeCard, Visa_Vouchers
Online banking	2C2P Bank Payouts, Affin Bank, Airpak, Alfa-Click, Alior Bank, Alior, Bank Express, Alliance Bank (Personal), AmBank, AstropayBankPayouts, A-Tiendas, ATM Bersama / Prima / Alto, AXS, Banco Agrario, Banco AV Villas, Banco BBVA Colombia S.A., Banco BICE, Banco Caja Social, Banco Cathay, Banco Cooperativo Coopcentral, Banco CrediChile, Banco Davivienda, Banco De Bogota, Banco de Bogotá, Banco de Chile, Banco De Occidente, Banco do Brasil, Banco Estado, Banco Falabella, Banco GNB Sudameris, Banco Guayaquil, Banco Itaú, Banco Lafise, Banco Nacional, Banco Pichincha, Banco Pichincha S.A., Banco Popular, Banco Procredit, Banco Promerica, Banco Safra, Banco Security, Bancoomeva S.A, Bangkok Bank, Bank Islam, Bank Millennium, Bank Muamalat, Bank of Ayudhya (Krungsri), Bank Rakyat, Bank Simpanan Nasional, Podkarpacki Bank Spółdzielczy, Banorte Empresas, Banrisul, BBVA Bancomer, BBVA_Frances, BCI, BII Bank, BLIK, BNI Bank, BNP Paribas, BNP Paribas PayU Express, BOS Bank, Bradesco, BZWBK - Przelew24, Caixa, Caja Vecina, Ceska Sporitelna, CIMB Bank, CIMB Clicks, CIMB Clicks & Rekening Ponsel, CIMB Thai Bank, Circulo K, Citadel, Citibank, Citibank Singapore, Correos de Costa Rica, Credit Agricole, CSOB, CSOB SK, Danamon Bank, DBS Bank, EasyEFT, eCheck, eCheckSelect, EPS, ERA, Euteller, EXPRESS_BANK_TRANSFER, Express-Connect, Farmacias Benavides, Farmacias del ahorro, Farmacias Sana Sana, Fast Bank Transfer, Fedecaces, Fedecrece, FIO Bank, Getin Bank, GetIn Bank PayU Express, Giropay, Grupo Mucap, Grupo Mutual, Hong Leong Bank, HSBC Bank, Paylink Idea - IdeaBank, iDeal, iDebit, ING, InstaDebit, Inteligo, Interac, Interac_eTransfer, Ipko, ITAU, Kasikorn Bank, KFH, Komercni Banka, Kredivo, Krung Thai Bank, Lider, Loterias Caixa, Loterica, Macro, Mandiri Bank, Maybank2E, Maybank2U, MazoomaOBT, mBank, mTransfer - mBank, Mobikwik, MOLpay, Moneta Money Bank, MULTIBANCO, MyBank, MyNeosurf, NestBank, Netbanking, Netbanking_TW, Noble Bank, Noble Bank PayU Express, OCBC Bank, OCBC Bank / Plus, Ola Money, Przelewy24,

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Online banking (continued)	Pago Express, Pago Efectivo, PBSBank, Pekao24Przelew - Banka Pekao, PayU Express Bank Pekao, Permata Bank, Peso Facil, Pichincha Mi Vecino, PlusBank, POLI, POLINZ, PostFinance_Card, PostFinance_eFinance, Postova Banka, Postovni_Sporitelna, Prado, Przelew bankowy, PSE, Public Bank, Puntoxpress, Raiffeisenbank, RHB Bank, Safetypay, Sams club, Santander, Santander Rio, Banco Santander, Santander_MX, Sberbank, Scotiabank, Scotiabank Azul, SCOTIABANK COLPATRIA, Sepa, SEPA Payouts, Siam Commercial Bank, RapidTransfer, Slovenska sporitelna, Sofort, Spei, Standard Chartered Bank, STPmex, Su Red, Super Prestamos Premier, Superama, Surtimax, Tatra Banka, Te Creemos Financiera Popular, Teledolar, Thanachart Bank, TMB Bank, T-Mobile, PayU Express T-mobile, Torcam, Tpay, Trustly, Trustpay, UniCredit, Unicredit Bank SK, United Overseas Bank, UOB Bank, UPI, Vseobecna uverova Banka, WeBanq
E-wallet	Airtel Money, AliPay Barcode, AliPay Transaction-QR, Alipay, Bitpay, Cash Card, ecoPayz, Epay.bg, FreeCharge, GoPay, HiPay, ICash Card, ItzCash, JioMoney, MBWAY, Moneta, Skrill, MuchBetter, Neteller, Oxigen Wallet, Pay Zapp, PayCash Card, Pay Pal, Paytm, Phonepe, Zimpler, QIWI, Skrill One-Tap, ToditoCash, WebMoney, Webpay, WeChat, WeChat_StaticQR, WeChat_QuickPay, Yandex.Money
Mobile / SMS / IVR	Boku, MuchBetter
Alternative payment methods	
Offline	7 Eleven, Acertemos, aCuenta, Airak, Akala, Alamano, Alfamart Group, Almacenes Exito, Alsuper, Apuestas Unidas, Baloto, Banamex, Banco Azteca, Banco de Credito, Banco de Credito Agente, Banco Forjadores, Bancolombia, Banorte, Bayad Center, BBVA, BBVA Continental Agente, BBVA Continental Empresas, BBVA Continental Personas, BCP, Big C Supercenter, Bodega Aurera, BOLETO, Boonterm, Caja Cerro de la Silla, Caja Cusco, Caja Huancayo, Caja Solidaria Tamaulipas, Caja Tacna, Caja Trujillo, Carulla, CenPay by Central, COBRO_EXPRESS, Confiar Cooperativa Financiera, Credicomer, Credicorp, Cucuta 75, DaviPlata, Davivienda, DNU, Efecty, El Asturiano, El Gallo de la Laguna, El Gallo mas Gallo, EPAY, Especias Moy, Express Lider, Extra, Farmacias Bazar, Farmacias economicas, Farmacias Guadalajara, Financiera Cefemex, Gana, Gana Gana, GestoPago, Grupo Aguila, Grupo Blyska, Grupo mega, Grupo Pawn, GWV Inversions, Inbursa, Indigo, Indomaret, Integral, Interbank, Interbank Agente, Interbank Empresas, Interbank Personas, JER, Kasnet Agente Multibanco, Kiosko, La Original, La Perla, Maxilana, Mi Adelanto, MOLpay, mPay Station by AIS, Multi Recargas, MULTICAJA, NEQUI, One, Open Banking, Optima, Oxxo, PagaTodo, Pago Rapido, PagoFacil, Pagos 724, Paso Seguero, Pay@Post by Thailandpost, PaySafeCash, Petro Fe, PrendaMex, Punto Red, Rapipago, Red Efectiva, Red Pagos, Red Servi, Safetypay, Scotia, Scotiabank Agente, Scotiabank Empersas, Scotiabank Personas, Servicios Prendarious del Sureste, Serviestado, ServiMoney, Seven Eleven, Su Chance, Super Selectos, Tbanc, Tesco Lotus Counter Service, Tiendas Galo, True Money Shop, Venayuda, Vidri, Waldo's, Wallmart, YesW
Connected companies (#)	22 Acquirers
Companies PSP is connected to	
Settlement currencies (acquirers)	EUR, USD, GBP, AUD, CAD, CHF, JPY, NIS, NOK, SEK, DKK, ZAR, HKD, SGD, PLN, RON, CZK Safecharge supports in addition to the above local currencies wherever available
Services	
Unique selling points	A full-service payment partner with a proprietary gateway that connects directly to all major card schemes and over 250 local payment methods. SafeCharge offers a wide array of innovative solutions across a range of verticals and markets all through just one integration. Proven solutions to increase approval ratios and lower cart abandonment: Decline recovery / Smart Traffic Management / Optimised Checkout / BI analytics web and app / Risk management / Reconciliation services / Fast go-to-market
Core services	Omnichannel payment processing, hosted payment page, over 250 payment methods, risk management/fraud prevention services, acquiring, reconciliation management, detailed reporting, and data analytics
Pricing	https://www.safecharge.com/payment-methods/pricing/
Collecting payments	Yes

Distributing payments	Yes
Fraud prevention (measures)	IP geolocation, multi-merchant purchase history, global validation checks, Verified by Visa, MasterCard SecureCode, velocity checks, data validation, AVS / CVV, Dynamic Descriptor, Case Management, geographical checking, Identity verification, parameter format checking, transaction limit checking, geo IP-origin check, black/white list (contain cards, emails, addresses, IPs, UserIDs, phones, domains, BINs, Issuers, etc.), inconsistency in consumer records, over 200 customisable rules, 3D Secure 2.0 enabled, Risk dashboard with PSD2 insights, Visa Token Service, Dynamic 3D routing based on different parameters – minimizing fraud losses and optimizing acceptance rates, Dedicated Risk Account Managers
Fraud prevention partners	Proprietary
Credit management (services)	N/A
Other services	Reconcialition services via SafeCharge Reconciliation Manager, Open Banking, Subscription Billing, Paylink
Third parties	ACI, Auth.net, Cybersource, Spreedly, iCount, CreditGuard, AsiaBill, Zooz, WorldNet, PayU, FirstData APAC. Platforms plugins: Magento 1+2, WooCommerce, OpenCart, Salesforce Commerce Cloud (SFCC), PrestaShop
Technology	
Direct connections	Yes
Batch processing	Yes
Per order processing	Yes
Merchant pages (direct model)	Yes
PSP pages (redirect model)	Yes
Interface	Web services
Security	HTTPS, SSL+,TLS 1.3

SafeCharge

a nuvei company

Global Payment Technology Network

ONE INTEGRATION
A WORLD OF OPPORTUNITY

Grow locally and globally

Easily connect to our network of global acquirers, alternative payment methods and fintech experts.

www.safecharge.com

Company	WLPayments BV
	Offering an award-winning, modern & modular payment gateway platform as a white-label solution for ISOs, PSPs, acquirers, and merchants. Co-branded under your company's identity in offering APIs, Merchant Portal, Payment Pages. Plus conversion-boosting features such as One-Click Payment, Intelligent Routing, In-depth Reporting, Reconciliation, Risk Engine, and many other features.
Website	www.wlpayments.com
Keywords for online profile	white-label payment platform, payment gateway, payment processing, reconciliation, payment methods, integrations
Contact	info@wlpayments.com
Geographical presence	North/Latin America, Europe, Middle East/Africa, Asia/Pacific
Market segment(s)	Auction, Dating, Gambling, Gaming, Retail, Travel, Other
Active since	2019
Service provider type	Payment service provider, payment gateway, white-label platform
Payment methods	
Credit cards	MC, VISA, CB, JCB, Visa, Mastercard, Diners, Discover
Debit cards	Bancontact/Mister Cash, Maestro, Giropay, BCMC, (e)Maestro, Visa electron, Dankort, Carte Bleue, CartaSi, Postepay, Visa Debit, BancNet, PPS, China UnionPay, Alipay, Poli, Visa CPC, Debit Mastercard, Carte Bancaire, CartaSi, Carte Bleue, Carte Blanche, etc.
Prepaid cards	All major pre-paid cards
Online banking	iDeal, SEPA, Interac, MultiBanco
E-wallet	PayPal, Skrill, Neteller, MuchBetter
Mobile / SMS / IVR	No
Alternative payment methods	All major APMs in Europe, Latin America, and Asia
Offline	No
Connected companies (#)	20+ Acquirers
Companies PSP is connected to	
Settlement currencies (acquirers)	All currencies
Services	
Unique selling points	Our unique capabilities: adding new acquirers at a lightning speed; intelligent routing of transactions; automated reconciliation; real-time reporting; multilingual and customizable payment pages; Plug & Play modern & modular platform
Core services	White-label Payment Platform, Automated reconciliation, Custom integrations, branded services
Pricing	Pay per transaction
Collecting payments	No
Distributing payments	No
Fraud prevention (measures)	Inhouse Rules Engine
Fraud prevention partners	WL Payments works with all fraud prevention partners the client want to use.
Credit management (services)	No
Other services	No
Third parties	No

View company profile in online database

Technology: anti-fraud detection tools available	
Direct connections	Yes
Batch processing	Yes
Per order processing	Yes
Merchant pages (direct model)	Yes
PSP pages (redirect model)	Yes
Interface	Web services, REST, SOAP, XML (specifications available upon request)
Security	HTTPS, SSL+, PKI

Best Partner in Boarding & Integrating your Merchants

White Label
Payments Platform

Winner
MPE 2019

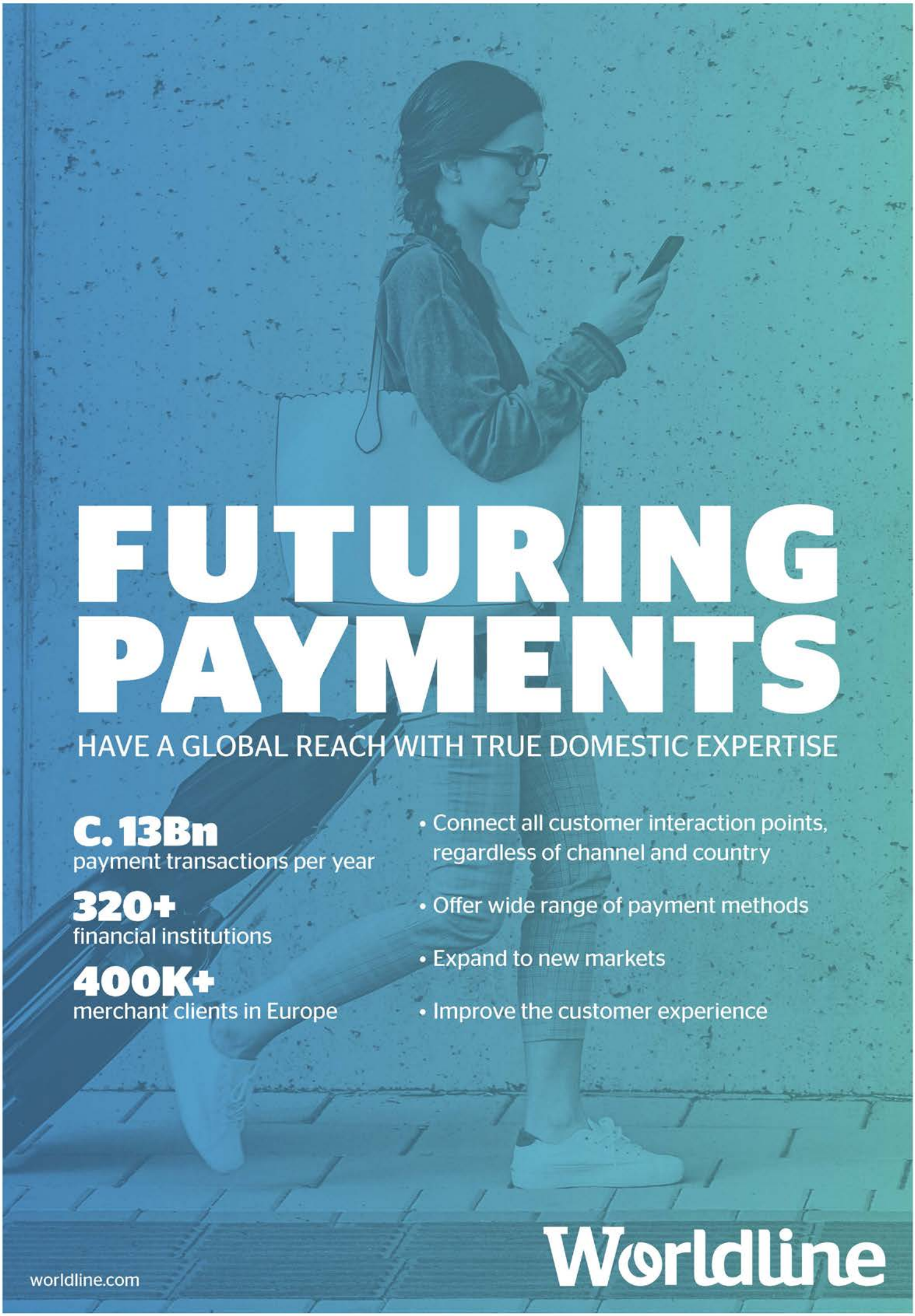
> *We chose **WLPayments as our core-partner** for card and alternative payment processing after significant market research, experience and direct-customer testing - A perfect fit!*
>
> ★★★★★ *- Daria Rippingale, CEO, Bankingblocks*

WLPayments
White Label Payments Platform

Company	Worldline
Worldline	With more than 45 years of experience in the payments business, Worldline connects and secures transactions that form parts of our daily lives. Covering the entire payment value chain, our technology experts create and operate digital solutions to boost the business of companies across all sectors including banking, retail, transport, and government, through transformative technologies and in-depth knowledge.
Website	www.worldline.com
Keywords for online profile	payments, omnichannel, banks, terminals, digital services, acceptance, acquiring, merchants
Contact	WL-marketing@worldline.com
Geographical presence	EUROPE: Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Hungary, Italy, Latvia, Lithuania, Luxembourg, Poland, Slovakia, Slovenia, Spain, Sweden, Switzerland, the Netherlands, the UK, LATIN AMERICA: Argentina, Brazil, Chile, ASIA-PACIFIC: Hong Kong, China, Taiwan, India, Indonesia, Malaysia, Singapore, Australia,the US
Market segment(s)	Retail, financial institute, transportation, manufacturing, public institution, travel, hospitality, petrol, vending, telecom
Active since	Publicly traded since 2014
Service provider type	Payment service provider
Payment methods	
Credit cards	Visa, Mastercard, JCB, UnionPay, Discover DinersClub International, Twint, AmericanExpress, Bancontact, Carte Bancaire, and other local schemes.
Debit cards	Visa, Mastercard, Maestro, Vpay, JCB, UnionPay, Discover DinersClub International, Twint, Bancontact, Carte Bancaire, and other local schemes.
Prepaid cards	For more information please contact WL-marketing@worldline.com
Online banking	Yes
E-wallet	Alipay, Google Pay, WeChat Pay, PayPal, Apple Pay (OEM Pay), PayLib
Mobile / SMS / IVR	Mobile/IVR
Alternative payment methods	Bitcoin; Stablecoins; SEPA; Payment SWIFT; Instant Payment
Offline	Terminals of payments; in-store acceptance and acquiring
Connected companies (#)	400K+ merchants in Europe; 320+ financial institutions; 350+ customers on other various industries (transportation, public instutions, telco etc.)
Companies PSP is connected to	320 banks and financial institutions and 400+ merchants
Settlement currencies (acquirers)	AED; AUD; CAD; CHF; CZK; DKK; EUR; GBP; HKD; HRK; HUF; JPY; NOK; NZD; PLN; SEK; SGD; USD; ZAR
Services	
Unique selling points	- Software licensing, hosting, operational processing of your application or full BPO services; - Flexible and scalable payment solutions, based on the service model that fits our customer's strategy and needs; - High-volumes processing and platforms scalability; - Trusted services to secure trasactions; - Operational excellence; - Value-added experience to consumers and seamless execution.
Core services	In-store payments and terminals; online acceptance; omnichannel commerce; issuing and acquiring solutions; account payments; digital banking; contact center solutions; connected services; mobility and e-citizen
Pricing	Contact us to know more about our different pricing models (pay per-use model).
Collecting payments	Yes
Distributing payments	Yes

View company profile in online database

Fraud prevention (measures)	1) 3DS 1.x & 2.x: - Mastercard Secure Code - Visa Secure - American Express Safekey - Diners/Discover Protect Buy - UnionPay SecurePlus 2) Different checks: - Real-time (accept, challenge or deny) transaction - device fingerprinting - velocity checks - geographical checking - transaction limit checking - risk scoring (version of) - geo IP-origin check - black/white list - Multi dimensional rules and sub clients: - Silent profiling - Review outsource of chargebacks - If logic rules - Transaction amount limits checks 3) BIN range blocking
Fraud prevention partners	ACI RED Shield
Other services	Billing, instant payments, digital banking, fraud risk management, clearing and settlement, credit transfer, direct debit, security and authentication, PSD2 Access to Account Hubs
Technology: anti-fraud detection tools available	
Direct connections	Yes
Batch processing	Yes
Per order processing	Yes
Merchant pages (direct model)	Yes
PSP pages (redirect model)	Yes
Interface	Specifications available upon request
Security	HTTPS/TLS 1.2+; PCI DSS Level 1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HAVE A GLOBAL REACH WITH TRUE DOMESTIC EXPERTISE
C. 13Bn
payment transactions per year
320+
financial institutions
400K+
merchant clients in Europe
• Connect all customer interaction points, regardless of channel and country
• Offer wide range of payment methods
• Expand to new markets
• Improve the customer experience
Worldline
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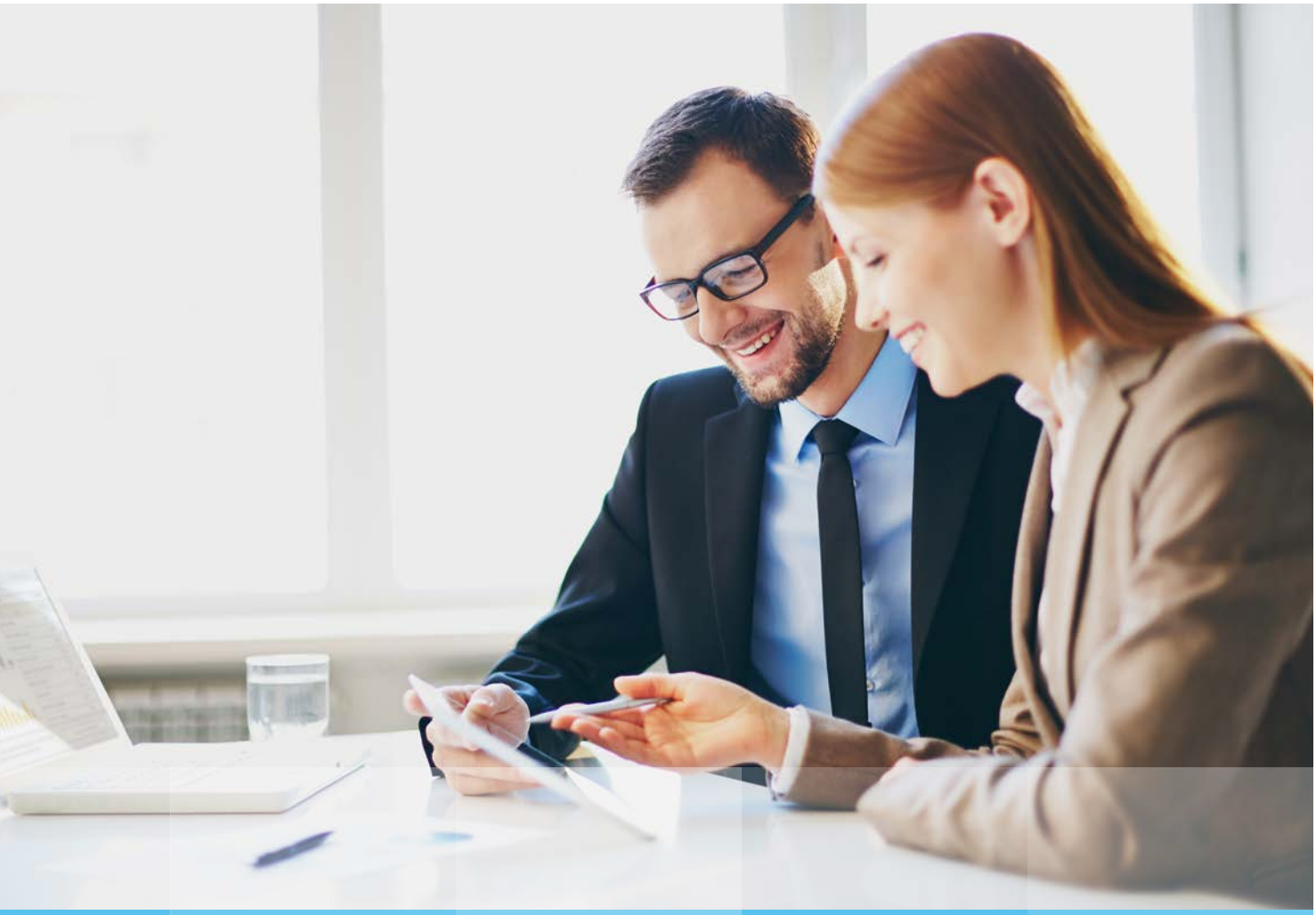

Glossary

Glossary

Account-to-Account payments (A2A)

An alternative payment method that covers a variety of use cases, from peer-to-peer payments through apps to wire transfers, to Automated Clearing House (ACH) payments. To complete a transaction, an individual must know the recipient's account number or other identifying details.

Alternative payment methods

All the payment methods that are used as an alternative to credit card payments and are not running on global scheme networks such as Visa, Mastercard, or American Express.

Application Programming Interface (API)

A set of programming techniques (web API, remote API, SDKs, libraries, frameworks, and more) that are available for software developers when they integrate with a particular service or application. In the payments industry, APIs are usually provided by the participants in the money flow (e.g. payment gateways, processors, service providers) to facilitate the money transferring process.

Banking-as-a-Service (BaaS)

An end-to-end process that allows licensed banks to integrate their digital banking services directly into the products of other non-bank businesses. This way, a non-bank business can offer its customers digital banking services without the need of acquiring a banking licence of their own.

Business-to-Business (B2B)

A form of transaction between businesses, such as one involving a manufacturer and a wholesaler, or a wholesaler and a retailer. B2B transactions tend to happen in the supply chain, where one company will purchase raw materials from another to be used in the manufacturing process.

Card scheme

A payment network that manages and controls the operation and clearing of card payment transactions according to card scheme rules. The card schemes are responsible for passing card transaction details from the acquirer to the issuer and for passing payments back to the acquirer, which in turn pays the merchant. Some examples of card schemes are American Express, JCB, UnionPay International, Mastercard, and Visa.

Cross-border ecommerce

Refers to international ecommerce – consumers buy online from merchants located in other countries and jurisdictions.

Digitalisation

The use of digital technologies to change a business model and provide new revenue and value-producing opportunities; it is the process of moving to a digital business.

Ecommerce

Short for electronic commerce – a broad concept that includes virtual browsing of goods for sale, selection of goods to buy, and payment methods. Ecommerce functions on a bona fide basis, without prior arrangements between customers and merchants. It operates via the Internet, using any combination of technologies designed to exchange data (such as EDI or email), access data (such as shared databases or electronic bulletin boards), and capture data (through bar coding and magnetic or optical character readers).

EMV

The international smart card standards group made up of Europay International, Mastercard International, and Visa International.

Financial inclusion

An effort to make every day financial services available to more of the world's population at a reasonable cost. Advancements in fintech, such as digital transactions, are making financial inclusion easier to achieve.

Fintech (financial technology)

New technology that aims to improve and automate the delivery and use of financial services. At its core, fintech is utilised to help companies, business owners, and consumers better manage their financial operations and processes by utilising specialised software and algorithms that are used on computers and, increasingly, on smartphones.

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Glossary

Marketplace (online)

A type of ecommerce website where product or service information is provided by multiple third parties, whereas transactions are processed by the marketplace operator. Online marketplaces are the primary type of multichannel ecommerce and can be a way to streamline the production process.

Mobile point-of-sale (mPOS)

A smartphone, tablet, or dedicated wireless device that performs the functions of a cash register or electronic point-of-sale.

Payment-as-a-Service (PaaS)

A phrase used to describe a Software-as-a-Service to connect a group of international payment systems. The architecture is represented by a layer – or overlay – that resides on top of these disparate systems and provides for two-way communications between the payment system and the PaaS. Communication is governed by standard APIs created by the PaaS provider.

Payment gateway

A technology used by merchants to accept debit or credit card purchases from customers. The term includes not only the physical card-reading devices found in brick-and-mortar retail stores, but also the payment processing portals found in online stores. However, brick-and-mortar payment gateways in recent years have begun accepting phone-based payments using Near Field Communication (NFC) technology.

Payment processor

A company (usually a third party) contracted by a merchant to handle transactions from various channels such as credit cards and debit cards from merchant acquiring banks.

Payment Service Provider (PSP)

An organisation that provides a secure payment page for a merchant's customers to enter their card details and which passes these on to the merchant's acquirer for processing. The PSP may also offer a 3-D Secure service such as Mastercard's SecureCode or Visa's Verified by Visa.

Payment switches

Payment switches are transaction-based software systems that can be built internally or bought off-the-shelf. Using merchant-driven rules, switches dynamically route payment transactions between multiple acquirers and Payment Service Providers (PSPs) end-points. Examples of these rules could include: retry of declined transactions, routing by lower cost, routing by time of day, routing by BIN, and routing by amount. (source: Paladin report)

Payout

The ability to initiate outbound payments.

Private equity firm

A private equity firm is an investment management company that provides financial backing and makes investments in the private equity of startup or operating companies through a variety of loosely affiliated investment strategies including leveraged buyout, venture capital, and growth capital. Often described as a financial sponsor, each firm will raise funds that will be invested in accordance with one or more specific investment strategies.

SaaS (Software-as-a-Service)

A software delivery model in which a software is provided on a usage, duration, or frequency basis rather than as a one-time license.

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