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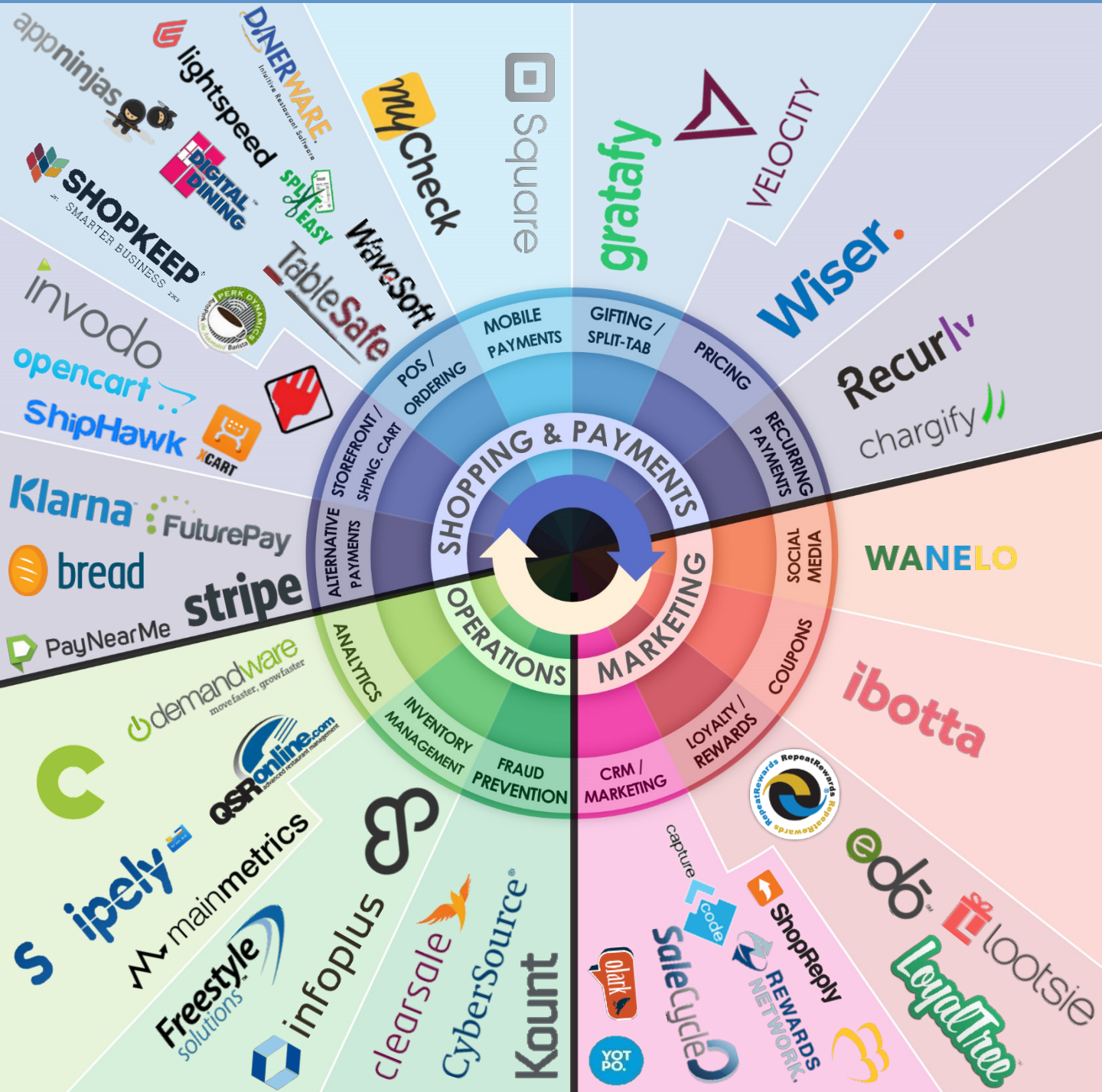
DEVELOPER TRACKER™

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NOVEMBER 2015

CONNECTEDNESS OF THINGS





Payments Go Virtual

You don't have to look far to see examples of how quickly emerging technologies in payments can transform from new concepts to industry mainstays. But could virtual reality be the next big thing?

PYMNTS caught up with Matt Ozvat, VP of Developer Integrations at Vantiv, to discuss the huge impact virtual reality made at a recent [hackathon](#). The competition brought together nearly 800 developers from across the globe who worked tirelessly over a 24-hour period to develop faster, smarter and easier payments with the hottest emerging technologies on the market.

One of those developer teams, [PayVR](#) took virtual reality to a whole new level by integrating Vantiv's payments API to create an immersive 3-D shopping mall where shoppers can find and buy items like they would in a typical in-store retail experience.

Using an Oculus Rift headset, PayVR transports shoppers into a virtual brick-and-mortar store where they have the ability to explore products and instantly purchase with a simple hand gesture or head nod. This completely immersive experience provides an environment where consumers can quickly see and buy items and also serves as a connection point between a point of sale system and a virtual reality eCommerce site.

"The big thing in developing for virtual reality is to achieve what's called presence, this feeling that you're really there in that virtual world. That can be shattered pretty quickly if you have to take off the headset and fish around in your wallet to grab a credit card," explained Bobby Boyd, a programmer on the PayVR team. PayVR allows a shopper to easily purchase a product without taking away from the virtual experience itself.

"I imagine some of the existing infrastructure that's already in place, for example the tokenization API from Vantiv where you can ahead of time store a card and access in a virtual wallet, those kinds of things will definitely lend themselves to a good experience in virtual reality," Boyd explained.

While the PayVR team only had 24 hours to turn their concept into a functioning product that could be pitched to a panel of judges, Boyd said there are still many other compelling and interesting opportunities out there to bring together payments and virtual reality.

The use of newer tools and analytics in virtual reality — such as monitoring a user's head movements to gauge which areas of the experience are grabbing the most attention or how to optimize virtual shelf space — are things those in the payments industry could also use to their advantage when it comes to eCommerce or retail use cases.

"The tighter the integration with payments, the more value can be drawn out of that kind of feature," Boyd said.

Not only did PayVR ultimately rise to the challenge of creating a product that could offer an innovative experience for consumers at the point of sale, the team also took the top prize in the Vantiv Challenge at the hackathon.

Boyd noted how refreshing it was to see payments players jumping in front of emerging technologies like virtual reality, "I definitely think that's a smart move," he added.

"It's a good time for industry leaders to start taking notice."



EXECUTIVE SUMMARY

The PYMNTS.com Developer Tracker™, powered by Vantiv, is designed to provide merchants with a view into the breadth and depth of eCommerce – and commerce-related – software developers and the work being done to help merchants keep pace with the multitude of providers and technologies available in the payments landscape.

In this month’s edition, we interviewed **PayVR**, a team of developers who integrated payments into a virtual 3-D shopping mall to provide an immersive commerce experience with the option to buy products instantly.

Virtual reality is slowly becoming a hot topic in the world of payments, with **Tommy Hilfiger** recently becoming the first major retail chain to incorporate VR into select stores as a permanent feature.

Social networks like Facebook and Pinterest are also looking to **optimize eCommerce** through the use of new shopping sections, buy buttons and enhanced ways for businesses to sell directly through the social platform.

With the help of **white-label platforms**, merchants are able to bring more customizable and unique offerings to their customers, especially when it comes to loyalty programs.

These applications can be crucial to engaging with customers, growing brand awareness and providing a meaningful user experience.

When it comes to securing and protecting customers, many companies are starting to take a **worldwide approach**. From tokenization to zero liability for unauthorized transactions, many payments players are finding value in expanding these important security protections to their customers around the globe.

The developer community members identified in the tracker are separated into three categories: Shopping and Payments, Operations, and Marketing. As of this month’s edition we have profiled **50 developers**, but each month we plan to add more, so stay tuned.

We hope you enjoy this month’s tracker and we welcome your feedback. Don’t hesitate to tell us what you liked, who we’re missing and how we can make this report better by emailing us at developertracker@pymnts.com.

Happy reading.

Shopping and Payments	Operations	Marketing
POS and Order Taking	Analytics	CRM/Marketing
Storefront and Shopping Cart	Inventory Management/Fulfillment	Loyalty/Rewards
Payments/Alternative Payments	Fraud Prevention/Detection	Coupons
Mobile Payments		Social Media
Gift/Split-Tab		
Pricing		
Recurring Payments		



SHOPPING AND PAYMENTS NEWS

Covering the latest developments from the companies impacting how consumers shop and the methods and channels in which they make purchases.

FACEBOOK DIVES DEEPER IN ECOMMERCE

[Facebook](#) recently began testing two new features for businesses that want to engage with customers and drive sales through the social network. One of them is Canvas, a new tool that will let consumers explore a product in an agile and optimized environment after clicking on an ad to encourage brand building or simply increase sales. The other one is the shop section, which allows businesses to sell products directly to customers on the Facebook platform by linking to their existing retail site or enabling commerce directly on their page.

VERIFONE ENGAGE IS OUT

Engage is the new [point of sale product line](#) launched by Verifone. The new payment devices accept a range of different payment options such as mobile wallets, mag-stripe and EMV cards and will use end-to-end encryption and tokenization features to enhance security. Verifone will implement an app marketplace for the devices to enable merchants and developers to make full use of its capabilities.

RENT TO OWN GOES MOBILE

FlexShopper released its new mobile wallet that will allow users to [lease products](#) from merchants like Walmart, Best Buy and The Home Depot through the FlexShopper Wallet mobile application. Users can apply for a spending limit of up to \$2,500 in "FlexDollars" and once approved, can go to a store, [take a picture of the desired item](#) and after completing a form choose to have the product shipped or pick it up at the store.

FIS AND SAP INNOVATE AT THE FUEL PUMP

FIS will integrate its Mobile Payment Enablement Gateway Solution with SAP's cloud- and vehicle-based systems to allow drivers to [pay at the pump](#) from inside their vehicle using a sufficiently equipped car console or through a mobile phone. The solution will allow mobile wallet or app developers as well as automotive original equipment manufacturers (OEMs) to connect to the solution to further the experience and build customer loyalty.



PINTEREST SHOP ANNOUNCED

Along with the announcement that Pinterest's [buyable pins](#) are finally being made available on Android mobile devices, the company also launched its online [Pinterest Shop](#). The section will be available exclusively via mobile and will promote new collections on a daily basis with listings curated by Pinterest editors, comprising a mix of major chain products with others from smaller shops.

TABLESAFE PRESENTS RAIL 2

In an effort to keep payments agnostic, [TableSafe](#) launched its new [RAIL 2 payment device](#) that enables restaurants' customers to pay in multiple ways, including via mobile, both chip and mag-stripe cards, PayPal, bitcoin, QR codes and of course cash. The tool looks like the traditional black folder patrons are used to seeing and supports the ability for patrons to split bills for the total amount or per specific items.

DIGITAL CONCIERGE GOES MOBILE

[Operator](#) is joining the “digital butler” trend by bringing its app to iPhone, with the ability for users to buy directly from their mobile devices while being assisted by actual human beings. Users can request what they desire to buy and send a message to an "operator" that will search and find the products to [fit their needs](#).



OPERATIONS NEWS

The latest trends in how commerce-related players are managing data, safeguarding against security threats and overseeing the operational functions of their business.

TESTING FRAUD BEFORE FRAUD HAPPENS

[CyberSource](#) released a merchant-focused tool for online fraud management called [Decision Manager Replay](#). The new service gives merchants the ability to run “what if” fraud strategy analysis and adjust their fraud protection strategies as needed.

MASTERPASS WELCOMES TOKENIZATION

With a launch in the U.S. market planned in 2016 and plans to expand worldwide thereafter, MasterCard has announced [the inclusion of tokenization capabilities](#) for online and in-app shoppers who use MasterPass. At the request of issuers that enable MasterPass, MasterCard will replace the personal account numbers for consumer credit, debit, commercial and prepaid cards stored in MasterPass with a secure token.

SAGE AND KOUNT WORKING TOGETHER

Sage North America’s Payments Solution teamed up with fraud management company [Kount](#) to develop and market [fraud prevention solutions](#) for SMBs. The first objective of the partnership will be creation of a card-not-present security solutions to combat a type of fraud that is expected to grow exponentially.



MARKETING NEWS

From social media updates to loyalty and rewards innovation, this section highlights what's new in how companies attempt to build their brands and engage with consumers.

UNIQLO LETS YOUR BRAIN CHOOSE

The Sydney, Australia location of Japanese fashion retailer Uniqlo showcased its new [UMood](#) wearable technology that promises to turn customers' thoughts and brainwaves into a recommendation for the perfect T-shirt. The headset was introduced in early October and works by capturing customer's brainwaves and then using that information to determine their mood, which is then matched to one of the 600 T-shirts the company offers.

LOYALTY REWARDS ENGINE

[Lootsie](#) released its new [white-labeled loyalty platform](#) that lets users personalize the customer experience by customizing the interface, points and achievements offered. The platform provides SMBs with the opportunity to add more consumer-focused value to their proprietary applications.

TAKING FASHION VIRTUAL

[Tommy Hilfiger](#) is offering cities like New York, Paris and Milan a new and innovative way to shop using virtual reality. With the help of Samsung GearVR devices, consumers were able to experience being in the front row of the label's 2015 fall fashion show in New York, including backstage moments and more.

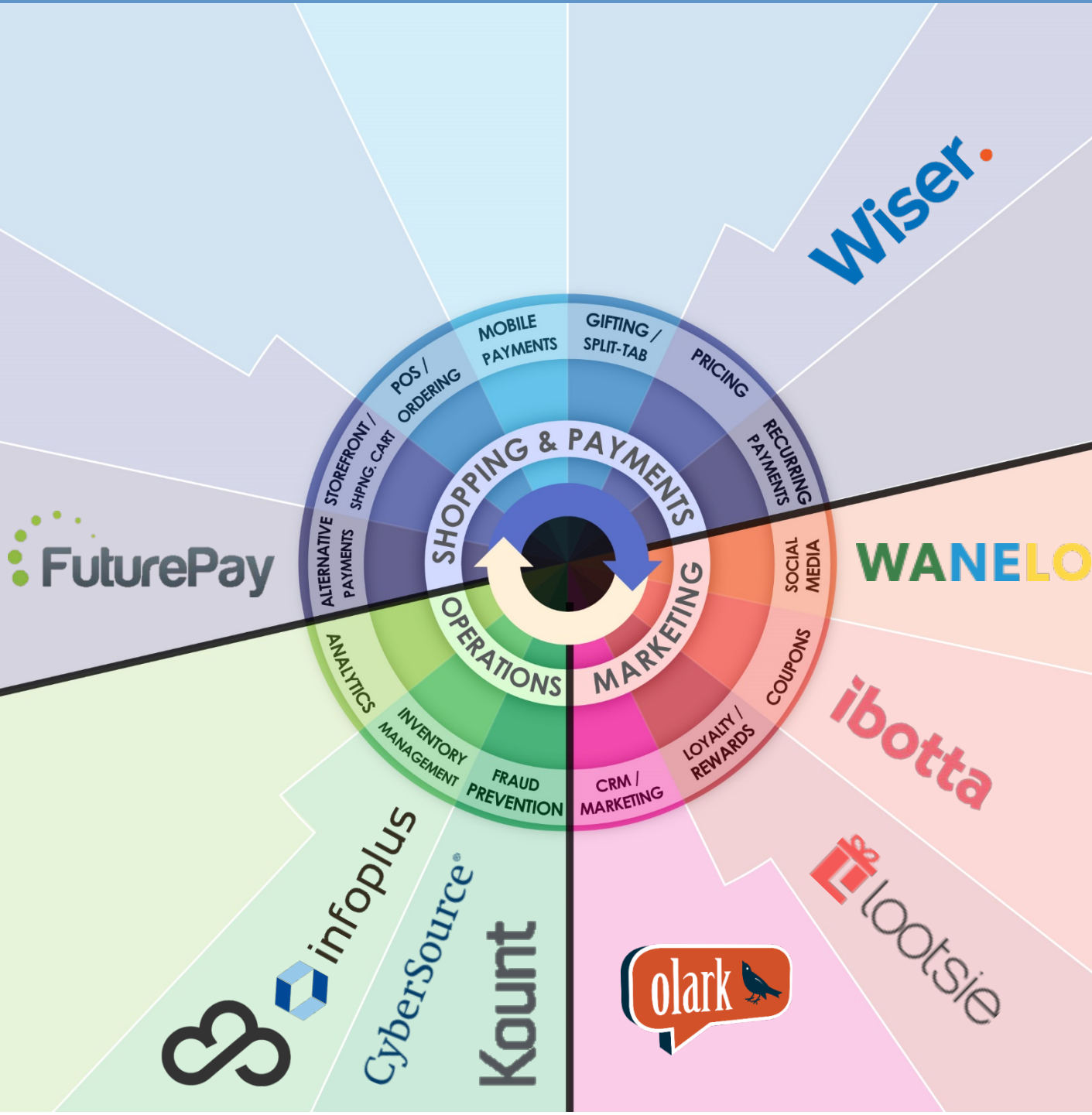


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DEVELOPER TRACKER™

NEW DEVELOPER PLAYERS

CONNECTEDNESS OF THINGS





DEVELOPERS ARE LISTED ALPHABETICALLY BY COMPANY NAME

The Developer Tracker™, powered by Vantiv, is designed to provide an organizing framework for evaluating the many players that provide merchants with core payments processing capabilities as well as those that enrich the payments experience with value-added services.



COMPANY NAME	AppNinjas
SOFTWARE CATEGORY	POS/Order Taking
HEADQUARTERS	Dublin, Ohio
YEAR LAUNCHED	2009

AppNinjas offers **Swipe**, a **POS service** that allows the merchant to accept payments using **mobile** devices. Among the features offered are analytics insights, collecting tips through the terminal and sending customizable receipts to the consumer's email address once the transaction is done.



COMPANY NAME	All Buttons Pressed UG
SOFTWARE CATEGORY	Analytics
YEAR LAUNCHED	2011
HEADQUARTERS	Göttingen, Germany

All Buttons Pressed UG develops various software solutions, including **Mainmetrics**, a **SaaS analytics solution** for Braintree users, launched in November 2013.



COMPANY NAME	Bread
SOFTWARE CATEGORY	Payments/Alternative Payments
YEAR LAUNCHED	2014

Founded by Josh Abramowitz in 2014, **Bread** offers consumers who shop online with one of their partner merchants the possibility of **paying their purchases over time**.



COMPANY NAME	CaptureCode
SOFTWARE CATEGORY	CRM/Marketing
YEAR LAUNCHED	2009
HEADQUARTERS	Burlington, MA

CaptureCode provides a “personal engagement solution” – a **fully integrated marketing platform** that provides the client with consumer behavior analytics and interpretative support.



COMPANY NAME	Chargify
SOFTWARE CATEGORY	Recurring Payments
YEAR LAUNCHED	2009
HEADQUARTERS	Needham, MA

Chargify is a **recurring billing system designed for Web 2.0 and SaaS companies**. Chargify was developed by the team behind Grasshopper.com and EngineYard.com, both companies that serve entrepreneurs and small businesses that operate on recurring, subscription-based billing models.



COMPANY NAME	Clearsale
SOFTWARE CATEGORY	Fraud Detection/Detection
YEAR LAUNCHED	2001
CLIENTS	+1,400

Clearsale is a Brazilian fraud prevention company that deals with around 80 million transactions per year. Their solution, **Score**, is the statistical brain of their services: It calculates the **probability of fraud for each transaction** and it assigns a manual review of the most dangerous ones.



C

COMPANY NAME	CTUIT
SOFTWARE CATEGORY	Analytics
YEAR LAUNCHED	2000
INDUSTRY FOCUS	Restaurants

The California-based company's main product is **Ctuit Radar**, an **analytics software** that works with **sales, labor and accounting data**. Ctuit gives finance, marketing, operations and accounting departments insights that can improve customer satisfaction, sales and margins.

CyberSource®

NEW!

COMPANY NAME	CyberSource
SOFTWARE CATEGORY	Fraud Prevention/Detection
YEAR LAUNCHED	1994
ACQUIRED BY	VISA

Apart from their merchant solutions and payment processing services **CyberSource** develops **security and fraud management tools**, such as point-to-point encryption, payment tokenization and a fraud prevention platform.

COMPANY NAME	Demandware
SOFTWARE CATEGORY	Analytics Inventory Management/Fulfillment
YEAR LAUNCHED	2004
NUMBER OF CUSTOMERS	>250 retail brands >1,000 sites

Demandware's open cloud platform provides benefits like the **LINK ecosystem** of integrated best-of-breed partners and community insight to optimize customer experiences.



COMPANY NAME	Dinerware
SOFTWARE CATEGORY	POS/Order Taking
YEAR LAUNCHED	2000
INDUSTRY FOCUS	Hospitality

Seattle-based **Dinerware** provides restaurant point-of-sale software solutions to the hospitality industry. **Dinerware** is an RSPA-certified vendor and achieved a place on the Inc. 5000 list of the nation's fastest-growing private companies in 2011, 2012 and 2013.



COMPANY NAME	edo Interactive
SOFTWARE CATEGORY	Loyalty/Rewards
YEAR LAUNCHED	2007
HEADQUARTERS	Nashville and Chicago

edo Interactive allows offers to be available in consumers' mobile devices, credit cards and debit cards. The **reward system** sends shoppers weekly offers through email, text message and mobile app, and allows merchants to have **insights into their consumers' behavior**.



COMPANY NAME	Freestyle Solutions
SOFTWARE CATEGORY	Inventory Management/Fulfillment
YEAR LAUNCHED	1986
CLIENTS	+ 2,000

Led by Fred Lizza, **Freestyle Solutions** offers an **inventory management** tool that **integrates** merchants' eCommerce platforms with their sales channels, shipping providers and accounting solutions.



NEW!

COMPANY NAME	FuturePay
SOFTWARE CATEGORY	Payments/Alternative Payments
HEADQUARTERS	Lehi, Utah

Capable of working with eCommerce platforms like Magento or Opencart (or adaptable to custom ones), **FuturePay** allows the user to pay for her product in **monthly payments** while giving the merchant the full amount upfront.



COMPANY NAME	Gratify
SOFTWARE CATEGORY	Gifting/Split-tab
INDUSTRY FOCUS	Restaurants
GEOGRAPHIES	U.S.

Gratify is a mobile gifting platform that lets consumers treat friends to their city's best food and drink using their phones. Gratify offers services for U.S. cities like Chicago, Denver and San Francisco, among others.



NEW!

COMPANY NAME	ibotta
SOFTWARE CATEGORY	Coupons
YEAR LAUNCHED	2011
HEADQUARTERS	Denver, CO

ibotta offers a **coupons service** that can be used in groceries, apparel, electronics and other kinds of retail shops. Users can use the app by submitting their shopping receipt, linking a loyalty account or shopping online while getting their money into a PayPal/Venmo account or in gift cards.

 infoplus

NEW!

COMPANY NAME	InfoPlus
SOFTWARE CATEGORY	Inventory Management/Fulfillment
HEADQUARTERS	St. Louis, MO
YEAR LAUNCHED	2013

InfoPlus develops an **inventory, order management** and **shipping platform** that can be integrated with providers like Magento and Shopify, and is usable across desktop and mobile. The service offers include inventory optimization and tracking, as well as notifications between other services.

 invodo

COMPANY NAME	Invodo
SOFTWARE CATEGORY	Storefront/Shopping Cart CRM/Marketing
YEAR LAUNCHED	2007
HEADQUARTERS	Austin, Texas

With interactive videos gaining popularity in the music industry, **Invodo** comes to offer them to the eCommerce market. Based in Texas, this company offers the possibility of adding **interactive videos** to **storefronts** and to take a **360° view** of the items for sale.

 Klarna™

COMPANY NAME	Klarna
SOFTWARE CATEGORY	Storefront/Shopping Cart Payments/Alternative Payments
YEAR LAUNCHED	2005
CLIENTS	50,000

With its headquarters in Stockholm, **Klarna** seeks to expedite eCommerce transactions. Through the objective of simplifying the purchase, the company takes the **risk of the transaction** and allows the consumer to **pay after**, releasing the merchant of such worries.



NEW!

COMPANY NAME	Kount
SOFTWARE CATEGORY	Fraud Prevention/Detection
HEADQUARTERS	Boise, ID

Kount develops **fraud management software** for online merchants, payment processors, gateways and eCommerce platforms. Their offer includes features like login fraud prevention and transactions scoring. The company offers cover many industries such as gaming, insurance, travel and luxury retailers.



COMPANY NAME	Lightspeed
SOFTWARE CATEGORY	POS/Order Taking
YEAR LAUNCHED	2005
BUSINESSES USING IT	25,000

Lightspeed is a Canadian company based in Quebec that provides **mobile and desktop point-of-sale** services for retailers and restaurants. For each type of client, the company offers specialized features such as **table management or inventory management**.



NEW!

COMPANY NAME	Lootsie
SOFTWARE CATEGORY	Loyalty/Rewards
YEAR LAUNCHED	2012
HEADQUARTERS	Culver City, CA

Lootsie develops in the **loyalty and marketing** industry. Their white-label solution lets the user manage and customize her own **loyalty program**. The tools gives the client a dashboard from where she will be able to manage rewards, administrate points and learn about her clients with an analytics feature.



COMPANY NAME	LoyalTree
SOFTWARE CATEGORY	Loyalty/Rewards
YEAR LAUNCHED	2009
HEADQUARTERS	Pennsylvania

Located in Pittsburgh, Pennsylvania, **LoyalTree** offers its clients the ability to create a fully customized, hardware-free **loyalty program that runs completely through mobile devices.**



COMPANY NAME	Menusoft
SOFTWARE CATEGORY	POS/Order Taking
Year Launched	1984
Customers	+50,000

Digital Dining is a completely integrated **restaurant management system.** Its point-of-sale programs include home delivery and a multi-plan frequent diner program, among other features.



COMPANY NAME	MyCheck
SOFTWARE CATEGORY	Mobile Payments
Year Launched	2011
Focus Group	Hospitality

With its headquarters in Tel Aviv, MyCheck offers restaurant groups and chains a mobile platform that integrates to the user POS system and offers different features such as **pay-at-table, check splitting, ordering, delivery, and loyalty and CRM capabilities.**



NEW!

COMPANY NAME	Olark
SOFTWARE CATEGORY	CRM/Marketing
Year Launched	2009
HEADQUARTERS	San Francisco, CA

To achieve better communication with the client is what Olark strives for with its service. The tool allows the users to know who the customers browsing her site are, what are they doing and what they have in their shopping cart. With that information in mind, the user can engage in a more personalized chatting experience with the client.



COMPANY NAME	OpenCart
SOFTWARE CATEGORY	Storefront/Shopping Cart
HEADQUARTERS	Hong Kong

OpenCart provides **open source solutions**. Developed by Daniel Kerr, this shopping cart can be integrated with different payment gateways and shipping providers. It offers features like product reviews, multi-language, and unlimited products and categories.



COMPANY NAME	PayNearMe
SOFTWARE CATEGORY	Payments/Alternative Payments
YEAR LAUNCHED	2009
HEADQUARTERS	Sunnyvale, CA

PayNearMe offers users the ability to **pay their bills** in 7-Eleven, Family Dollar and ACE Cash Express stores by scanning a barcode displayed on their phones or printed. The codes can be obtained via email, card or text, from the PayNearMe app or generated on the PayNearMe site.



COMPANY NAME	Perk Dynamics
SOFTWARE CATEGORY	POS/Order Taking
YEAR LAUNCHED	2009

Perk Dynamics' "automated barista" connects an espresso machine to a POS to automate the dispensation and tracking of brewed beverage sales. The company also offers a mobile app that will automatically brew the ordered beverage upon check-in.



COMPANY NAME	Pro/Phase Marketing
SOFTWARE CATEGORY	Loyalty/Rewards
YEAR LAUNCHED	1986

Headquartered in Eden Prairie, Minnesota, **Pro/Phase Marketing, Inc.** is the parent company to **RepeatRewards**. Their **loyalty program** services are supported by extensive IT, email deployment, print and lettershop, card production and customer service resources.



COMPANY NAME	QSRonline
SOFTWARE CATEGORY	Analytics
Year Launched	2004
Customers	>2,500 Restaurants

QSRonline offers **data automation and systems integration solutions**. Its primary services include enterprise reporting, food cost analysis, labor cost control, accounting Integration and payroll integration.



Recurly

COMPANY NAME	Recurly
SOFTWARE CATEGORY	Recurring Payments
YEAR LAUNCHED	2010

Born in 2010, **Recurly** offers a **subscription billing management automating solution**. It helps businesses in the process of scaling recurring billing operations with a self-serve, pay-as-you-go platform.



COMPANY NAME	Red-Fork
SOFTWARE CATEGORY	POS/Order Taking Storefront/Shopping Cart
YEAR LAUNCHED	2003
INDUSTRY FOCUS	Hospitality

Based in Phoenix, Arizona, **Red-Fork™** Hospitality Solutions provide a suite of software to directly connect the customers with the **ordering system** of the merchant.



COMPANY NAME	Rewards Network
SOFTWARE CATEGORY	CRM/Marketing
YEAR LAUNCHED	1984
FOCUS GROUP	Restaurants

Rewards Network offers **restaurants** capital funding, **marketing** services like email messaging and social sharing plus analytics and a diners **review management** platform. The **reward system** allows diners to earn rewards in restaurants and spend them on airlines, hotels, charities and retailers.



COMPANY NAME	SaleCycle
SOFTWARE CATEGORY	CRM/Marketing
YEAR LAUNCHED	2010
HEADQUARTERS	Tyne & Wear, U.K.

SaleCycle focuses on reducing the online shopping cart abandonment by offering **on-site and email re-marketing solutions**. Its tools allow it to engage customers who may be new to a site, lost or leaving it, as well as emailing customers who have visited a site, abandoned their carts or already purchased.



COMPANY NAME	ShipHawk
SOFTWARE CATEGORY	Storefront/Shopping Cart
YEAR LAUNCHED	2012
HEADQUARTERS	Santa Barbara, CA

ShipHawk offers a **shipping solution** that integrates into the merchant's shopping cart to **analyze the purchase** and offer recommendations for packaging, delivery, costs and more.



COMPANY NAME	ShopKeep
SOFTWARE CATEGORY	POS/Order Taking
YEAR LAUNCHED	2008
HEADQUARTERS	New York

ShopKeep, a business that offers **mPOS services**, is led by former wine store owner Jason Richelson and Norm Merritt. The company's software provides CRM, analytic, payroll and inventory management between other features, including the provision of hardware.

 **ShopReply**

COMPANY NAME	ShopReply
SOFTWARE CATEGORY	CRM/Marketing
YEAR LAUNCHED	2011
HEADQUARTERS	Sydney

By promoting items on **offline platforms** such as TVs or magazines and **allowing the consumer to buy** them with the help of a smartphone, this Australian marketing company is trying to reduce the gap between the offline world and eCommerce.



NEW!

COMPANY NAME	Shopseen
SOFTWARE CATEGORY	Inventory Management/Fulfillment
YEAR LAUNCHED	2013
HEADQUARTERS	San Francisco, CA

Shopseen offers the client tools that go from **inventory management**, like multi-store product listing and sync as well as shipping management to **marketing tools** for social media. The user can also use the service for selling on **Instagram** or creating buy buttons on **Twitter**.



COMPANY NAME	Splyt Easy
SOFTWARE CATEGORY	POS/Order Taking
YEAR LAUNCHED	2013
INDUSTRY FOCUS	Restaurants

Splyt Easy offers a mobile application for **streamlining the dining experience**, enabling customers to quickly and easily split, tip, and close out their bill with a push of a button.

 Square

COMPANY NAME	Square
SOFTWARE CATEGORY	Mobile Payments POS/Order Taking
YEAR LAUNCHED	2009
HEADQUARTERS	San Francisco, CA

Square offers a full range of solutions for **mobile payments** through **operations** and **financial services**. Payments services include mobile and integrated POS solutions plus e-invoicing and gift card management. Operational and growth solutions include payroll, capital access and Caviar, a restaurant delivery system.



COMPANY NAME	Stripe
SOFTWARE CATEGORY	Payments/Alternative Payments
YEAR LAUNCHED	2010
GEOGRAPHIES	Working in 21 countries

Based in San Francisco, **Stripe** allows companies to **accept payments** in their online stores and mobile apps. Between other products offered are **Stripe Checkout**, which apart from credit and debit cards also supports bitcoin and Alipay, and Relay.



COMPANY NAME	Swipely
SOFTWARE CATEGORY	Analytics
YEAR LAUNCHED	2009

Swipely offers an **analytics solution** that works with information from the payment network, in-store systems and the social Web.



TableSafe

COMPANY NAME	TableSafe
SOFTWARE CATEGORY	POS/Order Taking
YEAR LAUNCHED	2011
INDUSTRY FOCUS	Hospitality

TableSafe designs, builds and sells hardware and software products created to **eliminate credit and debit card information theft**. Its solutions add new value to the hospitality industry, including increased efficiency, improved guest communications and exciting marketing opportunities.



COMPANY NAME	Trillanium
SOFTWARE CATEGORY	CRM/Marketing
YEAR LAUNCHED	2008
HEADQUARTERS	London

Trillanium brings the expanding virtual reality experience in gaming to online shopping. With an investment coming from Seedrs and a partnership with ASOS, the company develops **virtual reality eCommerce experiences** compatible with a diversity of VR hardware.



VELOCITY

COMPANY NAME	TableSafe
SOFTWARE CATEGORY	Split-tab Payments/Alternative Payments
YEAR LAUNCHED	2014
INDUSTRY FOCUS	Restaurants

Velocity, with its heart in London, develops a **payment app** that allows their users to **view and split-pay their restaurant bill** while also rating the experience and earning **rewards**. The app also offers a restaurant-promotion platform based on social network recommendations.



WANELO

NEW!

COMPANY NAME	Wanelo
SOFTWARE CATEGORY	Social Media
YEAR LAUNCHED	2012
STORES USING IT	550K

Wanelo is like a mall with a social media approach working on the user's phone. From the app, one can **follow stores, people and collections**, as well as browsing trending products. Users can not only buy, but also post products from an online shop and **sell them inside the app**.

WaveSoft

COMPANY NAME	WaveSoft
SOFTWARE CATEGORY	POS/Order Taking
YEAR LAUNCHED	1999

WaveSoft developed the world's first Windows CE based POS solution in 1999. **WaveSoft's** mobile software application enables users to perform **wireless order entry, payment and line-busting** applications and integrates seamlessly with virtually any third-party POS software application.

Wiser.

NEW!

COMPANY NAME	Wiser
SOFTWARE CATEGORY	Pricing
Year Launched	2012
HEADQUARTERS	San Francisco, CA

Wiser helps the merchant organize its **pricing strategy** by offering insights about the merchant's own revenue and what the competition is doing. Between their offers is WiseDynamic, a self-learning algorithm that, based on certain variables of the company and the market, optimizes pricing.



XCART

COMPANY NAME	X-Cart
SOFTWARE CATEGORY	Storefront/Shopping Cart
YEAR LAUNCHED	2000

X-Cart is a PHP/MySQL-based **shopping cart** software with open source code. Features include acceptance of multiple currencies, customizable design integration with Facebook, and more.



COMPANY NAME	Yotpo
SOFTWARE CATEGORY	CRM/Marketing
Year Launched	2011

Founded in Tel Aviv, Yotpo offers a **CRM service** based on the **reviews** of the merchants' users. The features of their tool go from reviews generation by email and the display of them on the merchant's site to the use of such reviews for marketing on social media.



DEVELOPER RESEARCH AND PROFILES

To identify payments developers, we searched industry forums, directories of developers that work with merchant acquirers and payments gateways, published research, and news coverage for companies that offer payments and/or value-added payments services.

The developers selected to be a part of the Tracker are ones that appear most often in our research. We intend to include additional developers each month the Tracker is released.

To build profiles for our Developer Directory, we went directly to the source – each developer’s website. Our list of developers will continue to grow over time.

Developers are categorized into three broad categories:

Shopping and Payments	Operations	Marketing
POS and Order Taking	Analytics	CRM/Marketing
Storefront and Shopping Cart	Inventory management/Fulfillment	Loyalty/Rewards
Payments/Alternative Payments	Fraud prevention/Detection	Coupons
Mobile Payments		Social Media
Gifting/Split-Tab		
Pricing		
Recurring payments		

THE DEVELOPER LANDSCAPE™

The Developer Landscape™ provides a visual “heat map” of where developers are concentrating their efforts. We placed the logo of each developer that delivers services in each software category.

FEEDBACK

If you would like to be included in this report and/or would like your information to be updated, or if you have other feedback or recommendations, please contact us at developertracker@pymnts.com.



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DEVELOPER
TRACKER™

ABOUT CONT'D

VANTIV

Vantiv is making payments smarter, faster and easier for all of its partners, as well as the consumers they serve. From the largest retailers in the U.S., to the coffee shop down the street, to the online business, Vantiv is leading the transformation in payments through chip-enabled cards, mobile wallets, eCommerce, and technology solutions for businesses of all sizes. The company is focused on high-growth channels, including integrated payments, merchant services and eCommerce, while continuing to securely process payments for more than one-third of the Top 100 retailers. Visit vantiv.com, or follow the company on [Twitter](#), [Facebook](#), [LinkedIn](#), [Google+](#) and [YouTube](#).

PYMNTS.com

PYMNTS.com is reinventing the way in which companies in payments share relevant information about the initiatives that shape the future of payments and commerce and make news.

This powerful B2B platform is the No. 1 site for the payments and broader commerce ecosystem by traffic and the premier source of information about “what’s next” in payments. C-suite and VP level executives turn to it daily for these insights, making the PYMNTS.com audience the most valuable in the industry. It provides an interactive platform for companies to demonstrate thought leadership, popularize products and, most importantly, capture the mindshare of global decision-makers. PYMNTS.com... where the best minds and best content meet on the Web to learn “what’s next” in payments and commerce.



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