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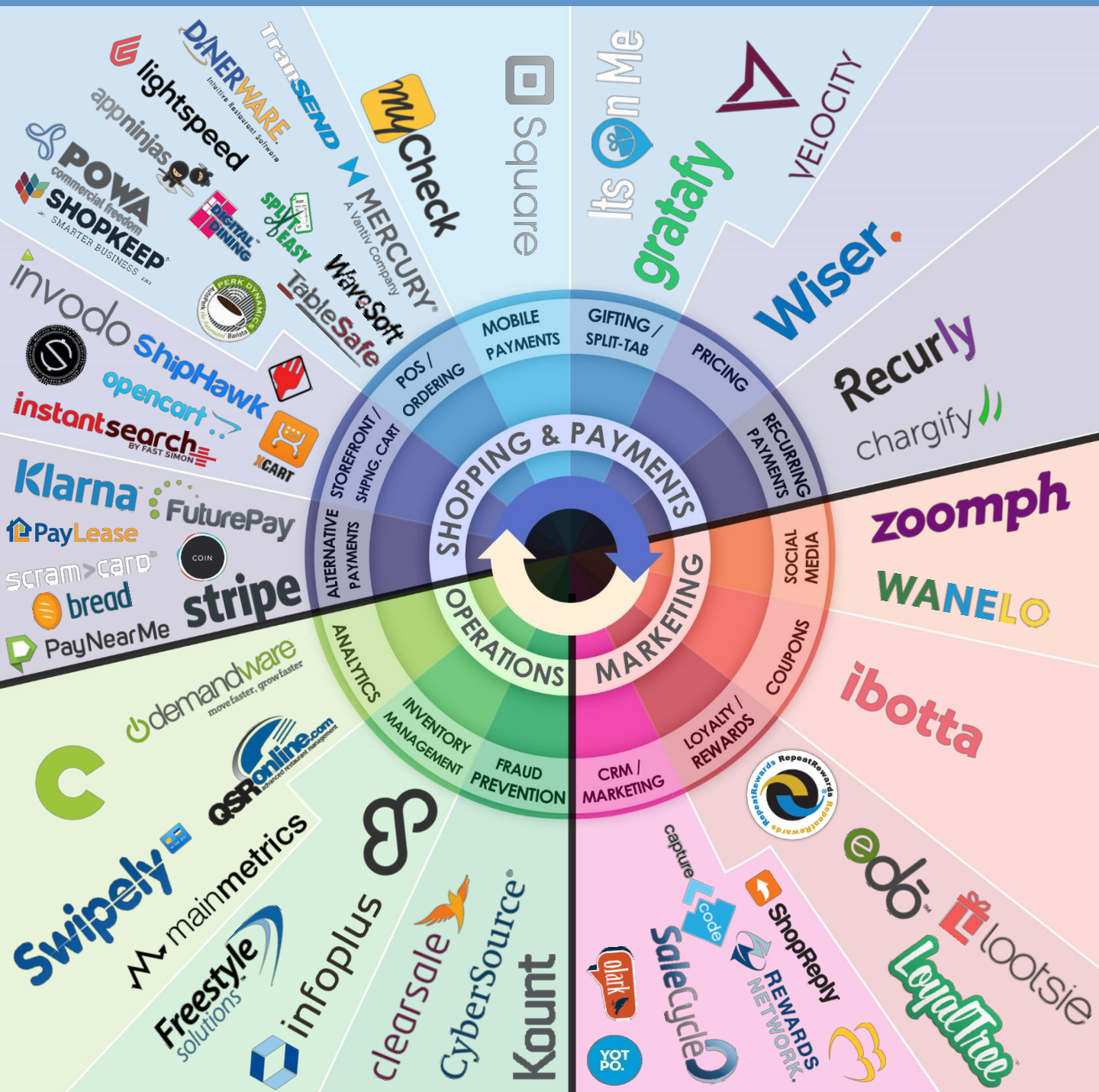
DEVELOPER TRACKER™

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vantiv

DECEMBER 2015

CONNECTEDNESS OF THINGS





COVER STORY

The Rental Payment Revolution

Despite the growing digital shift toward online and mobile payments, the rental industry is still one sector where consumers are holding tight to payment methods of the past. While research shows the overall use of paper checks has declined by more than 50 percent since 2000, the physical check remains the most popular payment method for renters.

The downside for property managers is that non-electronic payments tend to come with slower and more cumbersome processing, especially when (depending on the property size) hundreds to thousands of those paper-based payments could be made each month.

It may not be what anyone wants to hear, but paper checks don't seem to be going anywhere anytime soon.

“Not that long ago we had to go out and buy a money order or write a personal check to pay rent, but even if we [shift] everything online, property managers could still end up with thousands of individual payments that have to be reconciled each month,” PayLease’s Director & Senior Systems Architect Henrique Ferreira told PYMNTS.

Not only do all of these payments have to be processed, but there is also the issue of sorting out which resident paid what and ensuring their payment is recorded properly each month. When it comes to physical checks, the job can become even harder due to the additional steps needed to manually deposit the check, wait for it to clear and then ensure it is reconciled accurately.

Unfortunately, this takes a great deal of time that most property managers just don't have.

Rather than taking a purely electronic approach to collecting and processing payments for the property management industry, [PayLease](#) is enabling its customers to make the most of whichever payment method is easiest for their renters.

Whether it's via credit or debit card, ACH payments directly from a renter's bank account, or with a paper check or even cash — supporting a wide array of payment methods can help streamline the acceptance and processing of rental payments.

The use of electronic payments for rent may be a more convenient option than more traditional ways to pay, but Ferreira pointed out that property managers face a unique set of challenges for the rental payments they collect, whether digital or not.

To help address property managers' needs to accept and process checks, and in some cases at very high volumes, PayLease's check scanning solution allows checks to be scanned directly into supported property management accounting software using PayLease's own proprietary hardware device.



The checks are then accepted and reconciled through an online interface and property managers can receive batch deposits at their own discretion, thus removing the need to actually visit the bank and eliminating the painstaking process of matching residents to payments.

“We deliver that transaction, along with all of the payment information, directly into the accounting software a property manager uses which can then automatically update the ledger and eliminate the need for manual reconciliation,” Ferreira added.

Through a partnership with CheckFreePay from Fiserv, customers are also enabled to accept payments from residents who are unbanked, or those without access to credit cards or a bank account. Cash-based rent payments can be made electronically via a large network of agent and retail locations that accept CheckFreePay nationwide, such as Walmart or ACE Cash Express. The deposits are then instantaneously made available to property managers via the PayLease API.

“The integration with the accounting software goes beyond just pushing all of the payments received into their ledger. We also go there daily and nightly to collect the charges each resident is incurring and how much the balance is,” Ferreira stated.

PayLease’s integration with property management software enables it to help its customers better utilize all of the data they collect while also changing the way residents typically pay their bills.

In the coming year the company plans to build out its Resident Billing solution — which consolidates all of the monthly living expenses recorded by a property manager, including rent, utilities and any other charges or fees, in order to provide residents with a single bill each month.



EXECUTIVE SUMMARY

HIGHLIGHTS

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.

For the December edition of the tracker, we sat down with **PayLease** to discuss how the use of new (and old) payment methods is impacting the rental payment market. With the continuing shift to digital payments, PayLease is still supporting a way to process cash and paper check payments electronically for residents who haven't made the switch. The company's integration with the software property managers rely on most is enabling it to accept various payment methods while also enhancing the entire payment process for residents.

Universal payment cards – which usually come in the form of a single card-like device that encompasses the payment data of multiple plastic cards – have made a splash in the news this month. With the emergence of new players and enhanced security offerings, the companies in the **universal payment card market** are stepping up their game to appeal to customers who are tired of carrying around a wallet full of plastic. The market is also seeing the introduction of loyalty and rewards to universal cards, which not only has the potential to increase their appeal to consumers, but also opens the door to more strategic partnerships down the road.

While payment buy buttons continue to pop up across eCommerce and mobile sites, it seems that trend is now reaching gift cards. Rather than only being provided with the ability to purchase products with the press of a button, merchants are also interested in using this same functionality to **enable the purchase of gift cards**.

The eCommerce experience is also taking on a new platform to reach consumers, in the form of a **video game console**. The motion tracking camera on Microsoft's Xbox One is being used, along with virtual wardrobe technology, to deliver the shopping mall experience right to a consumer's living room. The new experience allows users to virtually "try on" clothing items and instantly purchase via an in-app payment process.

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 **60 developers**, but each month we plan to add more, so stay tuned. As always, we have included highlights of recent news related to the developer community to keep you on top of new product launches, partnerships, investments and other happenings.

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.

SHOP FROM CHROME

[Shoppable](#) announced the release of a [Google Chrome extension](#), which allows users to scan any website they visit for a selection of products that can be rendered available for immediate purchase from the appropriate retailers. Those items are then added into a universal shopping cart from which users can proceed to a checkout to purchase the items they want. A video showing exactly how the functionality works can be found [here](#).

CONTACTLESS PAYMENTS ON DISPLAY

Ingenico Group partnered with Think&Go to roll out [payments equipped connected screens](#). These screens will be deployed in public spaces, such as shopping centers or airports, to enable consumers to have a more connected experience that enables them to make purchases on the go. The technology will also encourage impulse buying and coupon collecting, as well as support multi-payment capabilities.

PAYING WITH A SWATCH

Swiss watch company Swatch [signed a deal with Visa](#) that will allow eligible Visa cardholders to use their Swatch Bellamy NFC-enabled watch to make transactions in locations where Visa NFC payments are accepted. The deal will apply to users in the U.S., Switzerland and Brazil and is set to launch in early 2016.

GIFT CARD BUY BUTTONS

Digital gift card startup ItsOnMe [released its Enterprise API](#) to establish a more seamless environment for the selling, buying and transferring of gift cards. The [ItsOnMe](#) API includes a dedicated gift card button on the participating retailer's website. When shoppers purchase a credit through the buttons, the recipient is notified and can then spend those funds online or at any brick-and-mortar location.



UNIVERSAL CARD UPS SECURITY

[ScramCard](#) enables users to upload multiple debit and credit cards into a [single and universal](#) payment card. Nevertheless, the company states that its security features differentiate its card from competitors like Coin and Swyp because each transaction [requires a PIN](#) for accessing the EMV chip or magnetic stripe in order to be initiated.

INSTANT PAYMENTS COME TO XBOX

Xbox One launched [The Mall](#), an eCommerce store that brings the traditional shopping experience into the comfort of a user's home. The shopping experience enables a user to select an item of clothing to "try on" using the combination of Xbox One's motion tracking camera and The Mall's virtual wardrobe technology. The PowaTag mobile payment app then provides the ability for the user to instantly make a purchase. The payment process solution is carried out through The Mall's exclusive payments partnership with [Powa Technologies](#).



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.

REVCHIP CLEARED FOR PAYMENTS

[TranSend's](#) RevChip POS payment app received the EMV certification green light from TSYS. The RevChip product was designed to help value-added resellers (VARs), integrated software vendors (ISVs) and their respective merchant customers avoid complications in the EMV security certification process by disconnecting their systems from the flow of sensitive payment card data.

CNP FRAUD ON THE RISE

New [research from ACI Worldwide](#) showed that card-not-present fraud attempts went from 1 out of 114 transactions last year to 1 out of 86 transactions this year. ACI said its data was based on analysis of hundreds of millions of large global retailers, from the beginning of this year through July.

SECURITY PAYS GAINS TRACTION

Vantiv-owned [Mercury Payment Systems](#) announced the progress of its [Security Pays](#) campaign, an initiative to incentivize partners in the adoption of securer practices and products. More than 500 developer partners have joined the programs and 50 companies were certified as qualified integrators and resellers through the Payment Card Industry Data Security Standard Council, up from only seven who had the certification in July.

DO PEOPLE UNDERSTAND EMV?

Research from [CA Technologies](#) showed that consumers still lack knowledge on the way EMV technology works. While 59 percent of U.S. adults have been issued an EMV card, only 41 percent know the benefits of having them and just 37 percent stated they were provided with information about EMV from their card issuer. More intriguingly, 77 percent of users believe using chip cards protect them during online purchases, posing a potential security threat and further demonstrating the need for additional EMV education.



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.

CRACKING THE EMOJI CODE

[Zoomph](#) released a new way to track this particular language: [Emojis Report](#). With this tool, users can find out which emojis are more widely used and by whom, as well as the preference for emojis based on gender, age or the type of social media used. Users of the report can also access an emoji cloud that comprises the top emojis used in a more visual way.

COIN COUNTS ON AMAZON REWARDS

The connected device for storing cards, [Coin](#), launched a pilot rewards program specific to the Bay Area called [Coin Rewards](#). The system will allow customers using the card to earn rewards in the form of Amazon gift cards and in some cases won't use the high minimum format of many other programs that make customers spend hundreds of dollars for dozens in rewards. The delivery of Amazon-linked rewards will take place via push notifications and consumer opt-in.

ARUBA BEACONS HEAD TO THE CLOUD

Hewlett Packard Enterprise owned Aruba announced the next generation of its [Aruba Mobile Engagement solution](#), in the form of a cloud-based beacon management solution that supports multivendor Wi-Fi networks and beacon analytics.

VIRTUAL REALITY GETS SOCIAL

According to advertising agency sources, Facebook is showcasing how Oculus Rift virtual reality goggles can bring an [immersive experience](#) to their marketing efforts on the social platform. Facebook purchased the VR technology company earlier this year for \$2 billion and is reportedly ready to discuss possible advertising applications.

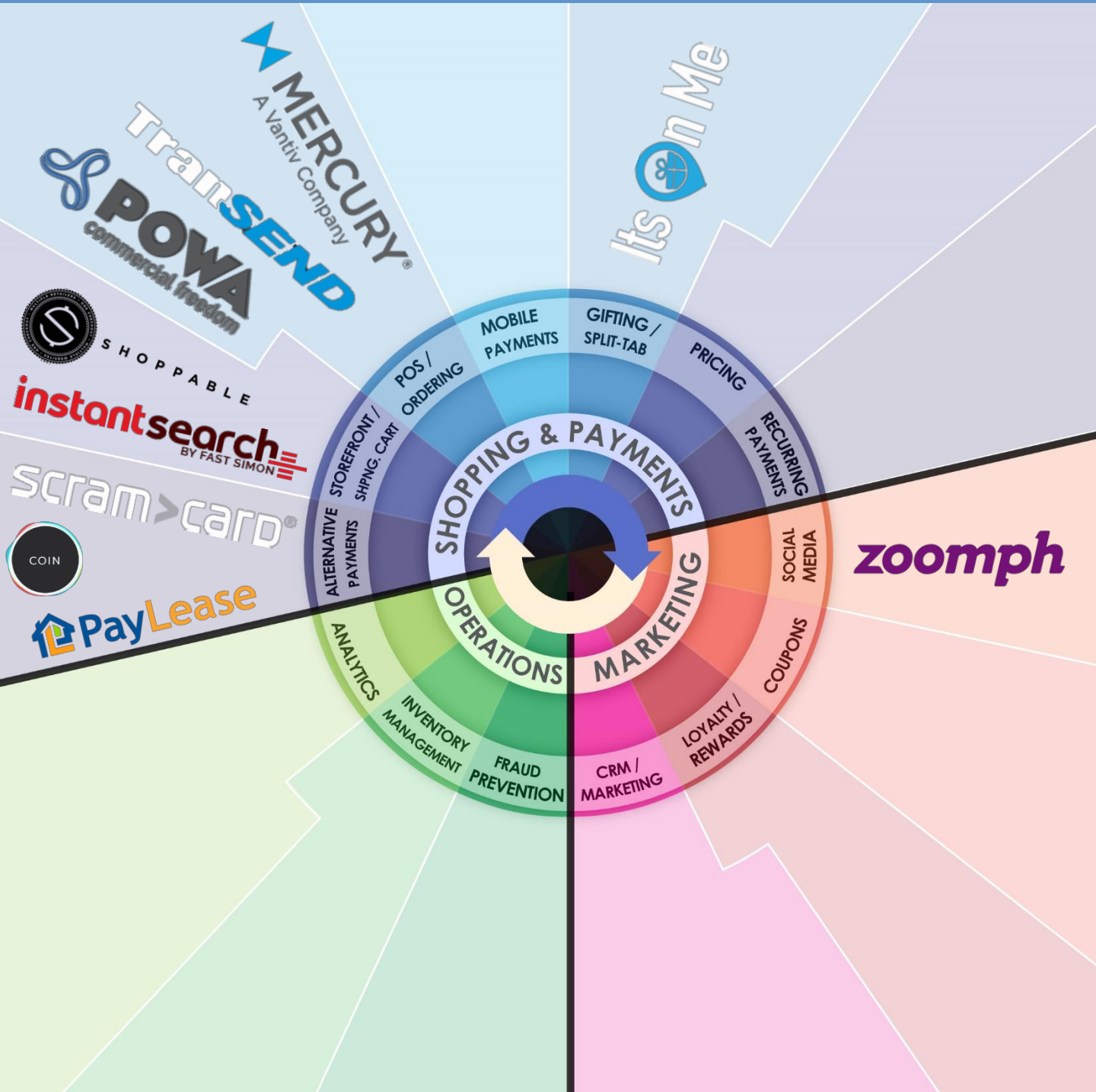


PYMNTS.COM

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	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	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	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 Prevention/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.



COMPANY NAME	Coin
SOFTWARE CATEGORY	Payments / Alternative Payments
YEAR LAUNCHED	2012
GEOGRAPHIES	Only available in the U.S.

San Francisco-based **Coin** is a consumer electronics company whose flagship product is Coin, a connected device that allows the user to store debit, credit, gift, loyalty and membership cards in a **universal card** with the intention of reducing the space they occupy in the wallet.



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®

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**.



NEW!

COMPANY NAME	FastSimon
SOFTWARE CATEGORY	Storefront / Shopping Cart
YEAR LAUNCHED	2013
HEADQUARTERS	Los Altos, CA

FastSimon produces the **eCommerce site search solution** InstantSearch+. The service, available for mobile and browsers, is compatible with platforms like Magento and Shopify and allows for features such as personalized results based on visitors' history and popular search suggestions.



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.



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.



gratafy

gift outside the box™

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

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

ibotta

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

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.



NEW!

COMPANY NAME	ItsOnMe
SOFTWARE CATEGORY	Gifting / Split-tab
YEAR LAUNCHED	2012
HEADQUARTERS	Las Vegas, NV

ItsOnMe develops a gifting program that allows users to discover and send gift cards for a list of local businesses (mostly restaurants and bars) via email, text, Facebook or Twitter. The system allows customers to receive and use gifts on iPhone, Android or any Internet-enabled mobile.

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.



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**.



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.



NEW!

COMPANY NAME	Mercury
SOFTWARE CATEGORY	POS/Order Taking
YEAR LAUNCHED	2001
HEADQUARTERS	Duranco, CO

Mercury works with software developers in the design and implementation of **integrated payment products** for small and medium sized companies. Their solutions include payment processing technology as well as POS software developments, gift cards and mobile reward programs.



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.**



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

To win a **better communication with clients**, Olark's service allows merchants to know who the customers browsing their sites are, what they are doing and which products they have in their shopping cart. With that information in mind, retailers are more better equipped to offer a more personalized chatting experience with shoppers.



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.



NEW!

COMPANY NAME	PayLease
SOFTWARE CATEGORY	Payments/Alternative Payments
YEAR LAUNCHED	2003
CLIENTS	4000

San Diego-based **PayLease** is a payment solutions provider for the property management industry. The company develops solutions for optimizing **utility expense management** and **resident billing**, as well as payment solutions for residents to **pay rent digitally** using payment card, checks or cash.



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	Powa Technologies
SOFTWARE CATEGORY	POS/Order Taking Mobile Payments
Year Launched	2007
OFFICES IN	Europe, U.S. and Asia-Pacific

Powa Technologies Ltd is a British **commerce technologies developer** with headquarters in London, New York and Hong Kong. The company's solutions include **PowaTag**, a mobile platform that enables payments and beacons marketing, **PowaPOS**, a mobile and tablet-based POS service, and **PowaWeb**, a cloud-based eCommerce platform.



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.



NEW!

COMPANY NAME	ScramCard
SOFTWARE CATEGORY	Payments/Alternative Payments
YEAR LAUNCHED	2013
GEOGRAPHIES	International

Hong Kong-based **ScramCard** provides hardware and software for the **payment and identity protection industry**. The company develops a group of universal cards designed for different customers' needs which incorporate a PIN-based security feature for enhancing transactions. Check out how it works [here](#).



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.



COMPANY NAME	Shoppable
SOFTWARE CATEGORY	Storefront/Shopping Cart
YEAR LAUNCHED	2011
HEADQUARTERS	New York, NY

The **Shoppable checkout technology** software allows users to shop, sell and save products from multiple retailers within one "universal checkout." **Shoppable** doesn't focus only on merchants but also on media publishers as it allows users to purchase items within the website that inspired the acquisition.



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.



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.



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.



stripe

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, which is featured in the news section.

Swipely

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.

**TranSEND**

NEW!

COMPANY NAME	Transend
SOFTWARE CATEGORY	POS / Order Taking
YEAR LAUNCHED	2011

TranSend develops infrastructure software and services for the payment industry focusing on EMV, transaction switching, terminal management and POS optimization. Between their offers is **RevChip™**, a TSYS certified **EMV payment app** for point-of-sale terminals and PIN pad devices.



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

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

Wanelo brings a social media approach to shopping through a customer's mobile device. From the app, one can **follow stores, people and collections**, as well as browse 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.

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.

zoomph

NEW!

COMPANY NAME	Zoomph
SOFTWARE CATEGORY	Social Media
Year Launched	2012
HEADQUARTERS	Reston, VA

Zoomph supports a **marketing platform** focused on covering different aspects of the deployment of a social media marketing strategy. The solution is based on the analysis and sharing of information and allows for features such as social campaign comparison and audience engagement.



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.



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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