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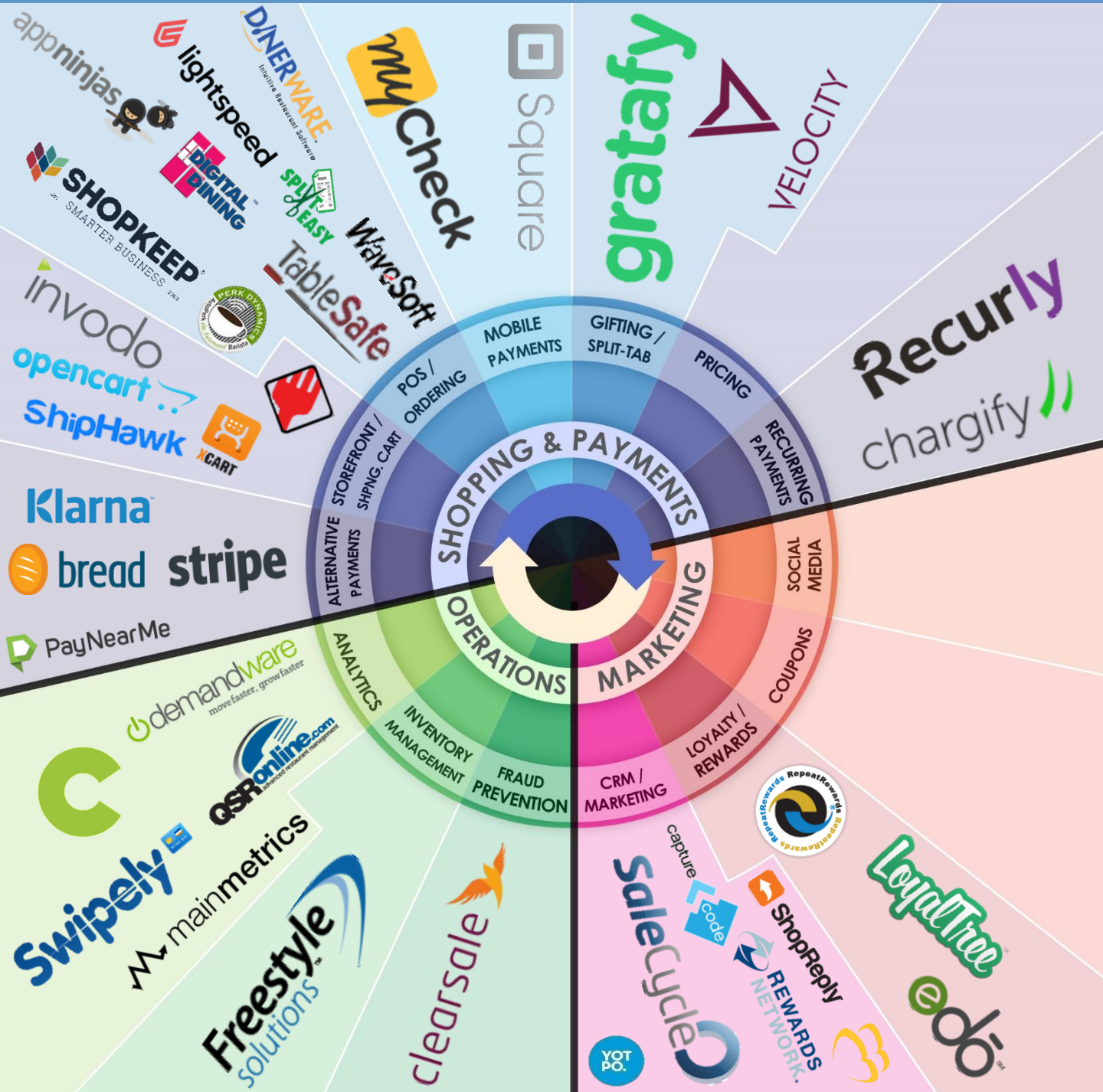
DEVELOPER TRACKER™

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OCTOBER 2015

CONNECTEDNESS OF THINGS





COVER STORY

Bringing Payment Cards To Tip Jars

Inspiration for payments innovation can come when you least expect it. For Ryder Kessler, CEO of DipJar, it came while chatting with a barista at his favorite coffee shop. The two chatted about how busy the shop was, with Kessler pointing out that at least a busy day for the shop would most likely mean more tips for the employees.

But in today's age where most customers prefer plastic to paper, the barista made it clear this is no longer the case.

"As we've shifted from paying for things with cash to paying with credit and debit cards, the change has really hurt low-wage service workers who rely on tips to make ends meet because we no longer have a way to easily leave that tip," Kessler said.

The problem itself doesn't end with the inability to just throw a couple dollars into a tip jar. There are many other situations where the generosity that would usually come with having cash to spare is hindered by the fact that more people are simply relying more on cards.

As Kessler explained, "so much of generosity is premised on the spontaneous cash and coin transactions," which includes situations where a customer would leave a small tip, but also impacts putting money into a local library's donation box or dropping spare change in a Salvation Army kettle.

With a mission to facilitate generosity by using the form of payment we use most today, magnetic strip credit and debit cards, the idea for [DipJar](#) took shape.

DipJar is a full-service system within a single countertop device, encompassing the hardware, software and payments processing that allows a giver to dip their card in a one-step transaction and instantly pay a merchant or organization a present amount.

It's a plug-and-play, standalone solution that requires nothing more from the DipJar customer than simply taking the device out of the box and determining the set donation or tip amount, anything under \$25, and then leaving everything else up to the DipJar team.

"It's designed to be a really simple system to engage with. We know that our customers already have so much on their plate – they should be able to enable these transactions without totally uprooting their point of sale system or adding complicated intermediaries into their payment processing," Kessler noted.

He explained that one of the advantages to DipJar is that there is no integration with a merchant's POS required, enabling DipJar customers to get more money for their hard-working employees or collect more money for their cause without having to disrupt an existing payments system.



COVER STORY

But bringing the concept of DipJar to life posed its own challenges.

Kessler said that while it took time to develop the DipJar hardware, which required a secure and scalable design that provided an optimal experience, the true challenge came in navigating the payments piece of the puzzle.

The ability of DipJar to function completely outside of an existing payments processing system is unique, but this competitive advantage meant the DipJar team would have to provide an infrastructure to process transactions efficiently, securely, affordably and on a broad scale.

Rather than bringing in another payments player to do the job, Kessler said the company became a payments facilitator itself, meeting all of the necessary compliance standards and requirements to safely process the transactions of its DipJar devices being operated nationwide.

While it was no easy feat to build out the payments infrastructure needed to not only accept payments from givers but to also ensure those payments are paid to the beneficiary, Kessler explained the extra time and development required was well worth it.

“At the end of the tunnel it meant we could offer a very high-value system to our customers and give them the assurance that these transactions were all happening very securely,” Kessler said.

While DipJar continues to scale its business, the company keeps a close eye on the payments landscape, particularly the rapidly changing technologies impacting the way consumers pay.

But Kessler is confident that no matter how people choose to pay, DipJar will still be able to help make generosity happen.

“We will be there to meet the market as those payment instruments shift,” Kessler said.

“The foundation of our business is to enable as much generosity as possible, so if and when people start to pay with other forms of payment, we are going to be there to make sure people can be generous in the same way they pay.”



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.

In this month’s edition we interviewed DipJar, a company that is looking to solve the all too familiar problem of not being able to throw a few dollars or loose change into a tip jar because you’re only carrying a credit or debit card. Through its dip-and-pay device, DipJar allows people to make one-step electronic payments at the countertop of a coffee shop or at the donation box for a local charity.

As the popularity of mobile commerce continues to grow, merchants are racing to ensure they are meeting consumer demands. This month we saw a number of developers equipping merchants to sell their products through mobile apps, bridging the gap between mobile shopping and social networking and even enabling customers to pay bills on the go.

Biometrics technology is also making a splash in the payments landscape. From facial recognition to fingerprint scanning, payments players are looking for innovative ways to use security of biometrics to verify and authenticate transactions.

When it comes to introducing new technology innovations, many companies are finding it’s better to work together. Partnerships and acquisitions were a mainstay in the news, showing that two (or more) heads can be better than one when it comes to developing and integrating solutions.

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 40 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 also brought a new feature to this month’s tracker: click on any of the newly profiled companies throughout the news section or on the logos within the New Developer Players page and you’ll immediately be sent to the company’s information in the Developer Directory.

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	Couponing
Mobile Payments		Social Media
Giftng/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.

STRIPE GROWS IN M-COMMERCE WITH RELAY

With Twitter joining as a launch partner, [Stripe](#) released its new API tool, [Relay](#), which will allow companies to sell products across various mobile shopping and eCommerce experiences.

M-COMMERCE RISING

The Demandware Shopping Index shows that the [number of consumers shopping](#) through their mobile devices has jumped 18 percent during the second quarter of 2015, compared to last year.

TAKING CHARITY TO THE TABLES

[MyCheck](#) has joined forces with nonprofit organization Round It Up America by allowing customers to [donate](#) to select charities through its mobile platform when the “Round It Up” option is used to pay a bill at a MyCheck-accepted restaurant.

FACEBOOK’S SOCIAL COMMERCE BOOST

Facebook and Shopify announced that businesses using the cloud-based [shopping platform](#) will be able to sell products directly from their official Facebook pages.

LIGHTSPEED’S RISING FUNDING

Canadian POS provider [Lightspeed](#) completed its Series C Funding round, raising [\\$61 million](#) to expand internationally and improve its omnichannel solution.

SQUARE INAUGURATES A NEW OFFICE IN THE U.S.

The company’s [new St. Louis, Missouri](#) office space is its fourth in the U.S. and its opening comes with plans to hire 40 full-time employees, which will grow to more than 200 workers over the next five years.



VELOCITY SCOOPS UP COVER

U.K.-based restaurant payment application [Velocity](#) is [acquiring its U.S. competitor](#), Cover, for an undisclosed amount.

PAYNEARME TEAMS UP WITH 7-ELEVEN

The partnership will allow [PayNearMe](#) users to use [cash-based mobile bill pay](#) at participating 7-Eleven locations across the U.S. through the PayNearMe Bill Pay app.

AMBUR IS NOW PART OF SHOPKEEP

[ShopKeep](#) increased its total merchant base to over 20,000 businesses located across the U.S. and Canada through the [acquisition](#) of mPOS software company Ambur.



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.

WORLDPAY EXPLORES FACIAL RECOGNITION

The company is working on its [Pin Entry Device Camera prototype](#), which integrates a payment card terminal with a camera to take a photograph designed to act as a second layer of authentication in verifying a consumer's identity.

A NEW STEP IN BIOMETRIC RESEARCH

Japanese payment company JCB is testing the use of [hand palms](#) as biometric authentication for transactions. JCB stated that authenticating the veins in the palm of a hand is highly accurate and being applied in other security use cases.

SQUARE AND BIGCOMMERCE WORKING TOGETHER

The partnership between Square and Bigcommerce will allow offline users to make a [real-time synchronization](#) of their online and offline store inventory via [Square](#).



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.

TRILLENIUM BRINGS VR TO ECOMMERCE

Reuters reported that [Trillenius](#) has been developing "[virtual reality stores](#)," designed to use mobile devices to connect tactile shopping with eCommerce. Currently, the company is working on a demo version of its software for British online retailer ASOS.

SALECYCLE TEAMING UP WITH DEMANDWARE

[SaleCycle](#) and [Demandware](#) are partnering to solve a big problem eCommerce merchants know all too well: [abandoned shopping carts](#). Through the deal, SaleCycle will provide its customers with access to Demandware eCommerce solutions.

EDO INTERACTIVE PARTNERING WITH REWARDS NETWORK

[The strategic partnership](#) between [edo Interactive](#) and [Rewards Network](#) will introduce more than 40 million cardholders in edo's Prewards network to 11,000 participating restaurants via card-linked offers.

CONSUMERS PREFER RETAILERS' APPS OVER MOBILE SITES

Research from advertising tech software firm [SteelHouse](#) found that 82 percent of consumers' mobile time is spent in retailer-owned apps, while only 18 percent is spent on a retailers' mobile site.

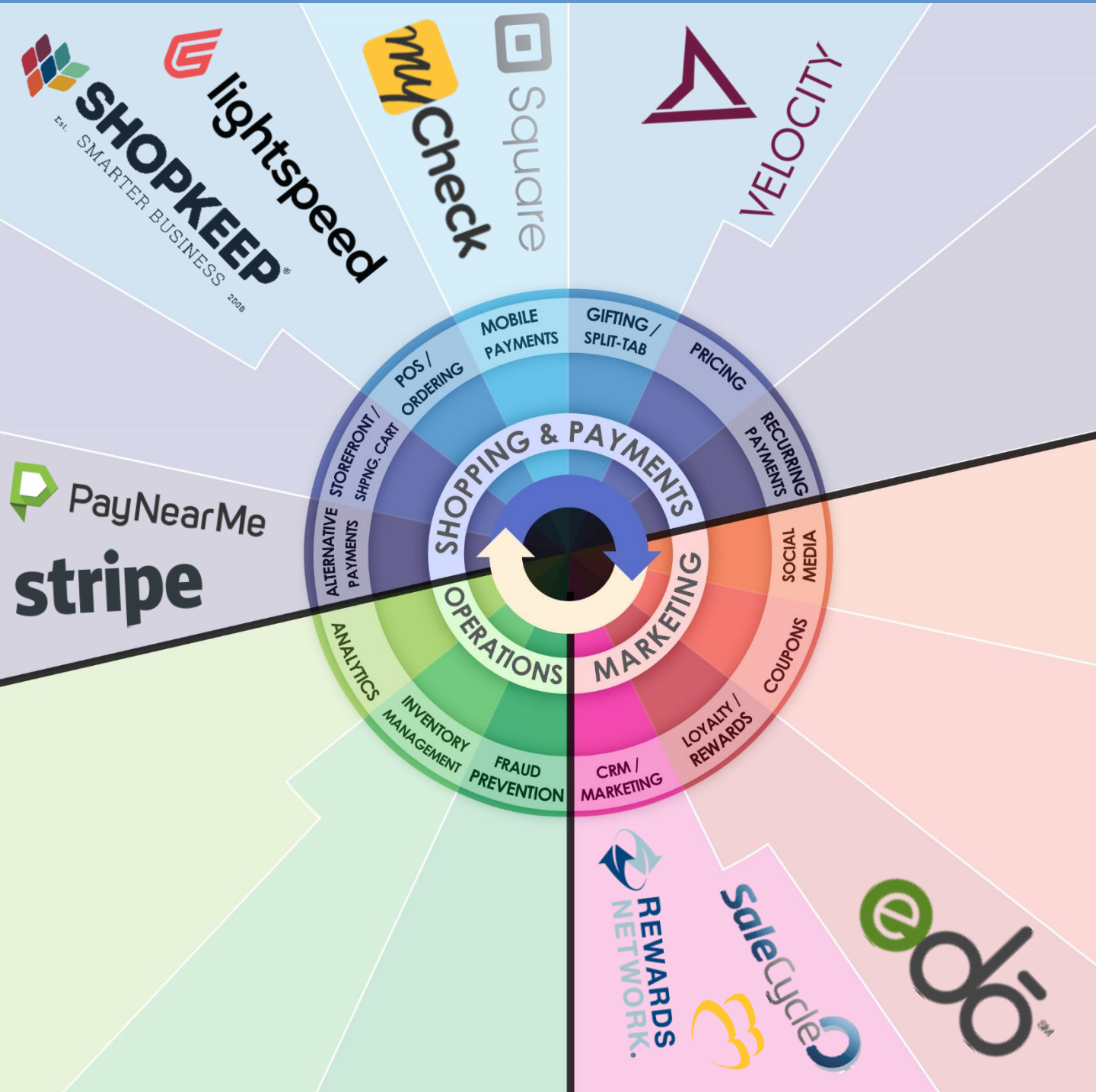


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DEVELOPER TRACKER™

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	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.



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.



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.



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.



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	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	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	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	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	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	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.

 PayNearMe

NEW!

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, UK

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.



ShipHawk

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.



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.



NEW!

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

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.



NEW!

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.



NEW!

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

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



VELOCITY

NEW!

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.



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.



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.



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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