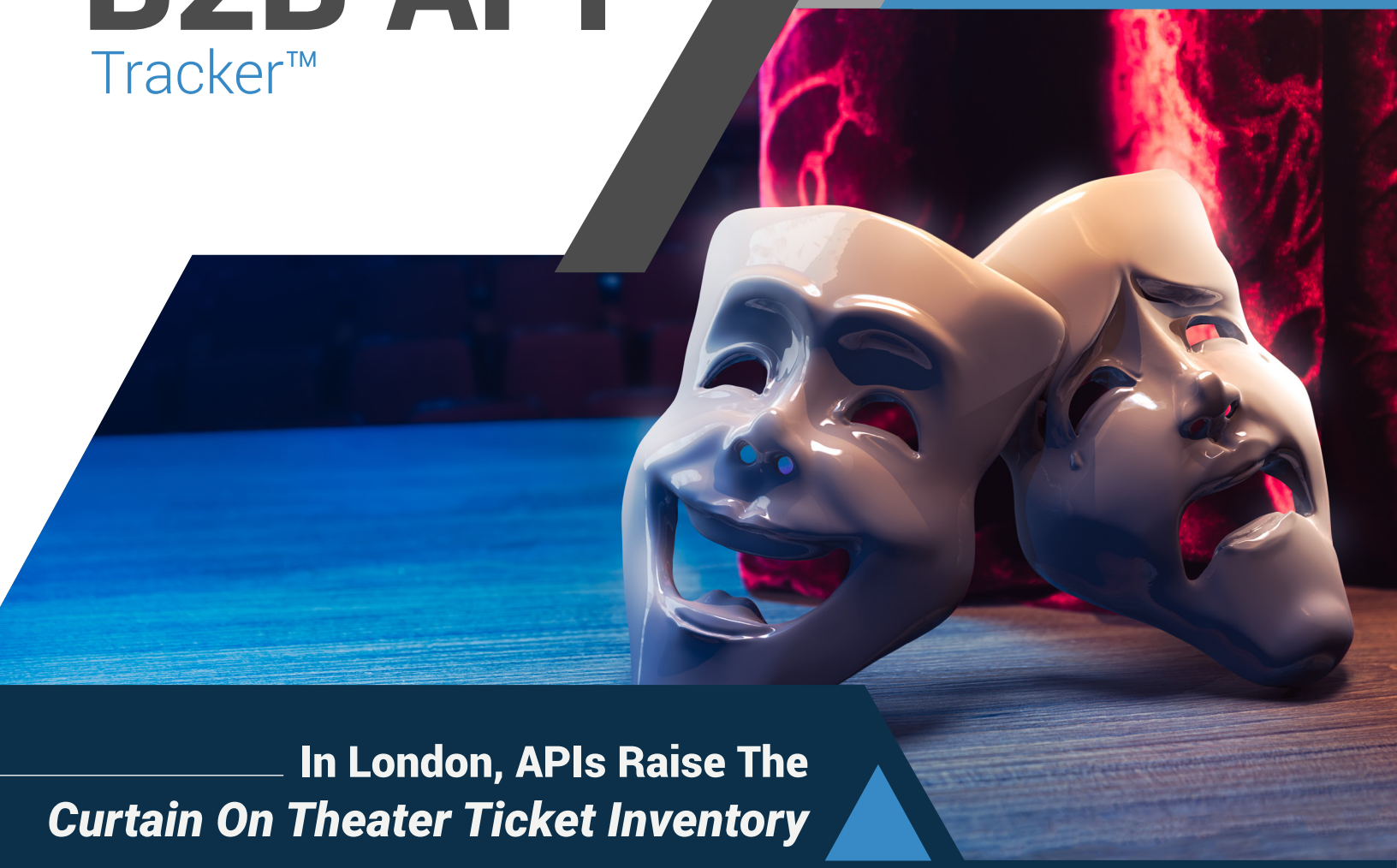
PYMNTS.com

B2B API Tracker™



In London, APIs Raise The *Curtain On Theater Ticket Inventory*

SEPTEMBER 2018

> *"Now, when a new startup wants to launch a ticketing company, they can bypass all of the work we have had to do over the years and **gain instant access** to inventory across the whole West End."*
>
> MARK PRETHERO
> **director of partnerships, London Theatre Direct**

London Theatre Direct uses APIs to help the show go on
— Page 6 (Feature Story)

Forty-two percent of surveyed corporate leaders believe real-time payments will significantly disrupt commercial payments
— Page 10 (News and Trends)

Profiles of more than 50 providers in the space
— Page 16 (Provider Directory)

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Speed is an essential part of the payment process — businesses need to receive payments in a timely manner to stay solvent and expand operations. As such, API-based tools that can automatically pay bills and reconcile expenses are becoming more prevalent, while legacy, paper-based payments like cash and checks continue to fall out of favor. Several companies have recently invested in B2B API payment solutions, hoping to deliver more efficient payments, improve cash flows and retain customers and suppliers.

Basware, an electronic invoicing provider, recently integrated NetworkPay, a B2B solution that enables businesses to automatically pay suppliers via ACH virtual cards or wire payments as soon as invoices are approved. NetworkPay eliminates paper checks and streamlines and automates the accounts payable process.

Basware is not alone in its efforts. Merchant services provider Century Business Solutions recently upgraded its payment-processing tool, EBizCharge, for use with the NetSuite ERP platform. This solution, EBizCharge for NetSuite, provides enhanced payment data integration, enabling companies to have line-item invoice information sent automatically from NetSuite to the EBizCharge payment gateway. Century Business Solutions said the upgrade will help businesses process payments securely without having to manually enter data.

API-based initiatives have gained ground in several global markets — players from around the space are rolling out new solutions and partnerships that go far beyond the growing role of eInvoices.

Here's a snapshot of notable developments in the B2B API landscape

A financial services partnership in Europe could soon put APIs to use in the cross-border payments space. ING Group recently partnered with global payment solutions provider TransferMate after investing €21 million (US$24.3 million) in the company. ING will gain access to TransferMate's cross-border API and global payments license under the agreement, which could significantly lower the costs associated with international payments.

Walmart India recently announced that its B2B eCommerce platform, Best Price, now accepts

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payment via the country's unified payments interface (UPI). UPI integration will allow Best Price customers to pay from bank account to bank account without sharing sensitive information.

The shift toward APIs is not limited to overseas markets. U.S.-based financial services firm PNC Treasury Management recently announced that corporate clients are now connected to its Real-Time Payments (RTP) network, enabling them to originate RTP transactions using APIs, file transmission or the firm's PINACLE online and mobile banking portal.

On the London theater scene, APIs take center stage

In the West End of London — the theater district — ticket seller London Theatre Direct (LTD) uses APIs to offer theater patrons access to real-time ticket inventory. In this month's feature story (p. 6), Mark Prethero, LTD's director of partnerships, discusses how APIs are changing London's theater businesses and how travel and entertainment venues are integrating the solutions into their offerings.



September B2B API Tracker updates

We've profiled more than 50 top B2B API ecosystem providers in this issue of the Tracker, including a new addition: PayStand.

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FIVE FAST FACTS

42%

Share of finance officials who believe real-time capabilities will significantly impact commercial payments

$20 TRILLION

Estimated value of the B2B payments market

35%

Share of U.S. banks uncertain of how much to charge for real-time B2B payments

$100 BILLION

Estimated value of payments sent daily through the SWIFT gpi

87%

Share of surveyed executives that expect real-time payments to positively impact liquidity planning and investment efforts

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In London, APIs Raise The *Curtain On Theater Ticket Inventory*

Feature Story

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> *They were a bit nervous, at first, to open up their inventory, because they thought they would* ***lose control over [their] tickets****.*
>
> ***Mark Prethero, director of partnerships, London Theatre Direct***

When it comes to London, there are plenty of sights to see. Some might make their way to Big Ben, Westminster Abbey or the London Eye, while others might decide to ride a double-decker bus, or visit Buckingham Palace in hopes of spotting members of the royal family.

For those looking to enjoy an arts and culture excursion, the West End of London is a renowned theater scene and among the city's top attractions. According to recent data, London theaters took in approximately £705 million (US$910.1 million) at the box office last year.

Finding tickets for a show can be a pain point for theatergoers. A venue might only have undesirable seating left, tickets could be too expensive, available times and dates could be inconvenient, or a show could just be completely sold out. This poses a problem for the theater as well. If a customer becomes frustrated while searching for tickets, it could mean curtains for the entire transaction.

Ticket sales and distribution company London Theatre Direct (LTD) is turning to APIs in an effort to more effectively manage available ticket inventory. LTD consolidates multiple box office system APIs, which allows it to sell tickets from a wide range of venues in London. LTD's director of partnerships, Mark Prethero, told PYMNTS about the company's decision to apply APIs to online ticketing, and how the technology is changing the theatergoing experience and the culture of London's theater market.

The API show must go on

Even with nearly 20 years of eCommerce experience under LTD's belt, having opened its first online store in 1999, Prethero said that buying theater tickets online can be filled with frictions for consumers.

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"We used to work on allocation," he explained. "Each venue would give us a set of tickets for each performance."

These allocations were often limited to a certain number of tickets, and were typically the same seats performance to performance. Without a wide range of seating options, customers would be driven to find better tickets on another website.

"It wasn't a good choice for consumers," he said. "They would have to browse multiple websites to find the seats they wanted."

This kind of friction doesn't just drive customers away — it put LTD in a situation where it had more demand than available supply.

"It's bad for us. … We could lose the sale because of a lack of choice," he said.

That risk can be minimized with APIs, which LTD uses to connect with a wide range of London-based theaters, revealing each theater's inventory in real-time and thereby offering customers a wider range of options.

"Anything that is available from the venue is available through our website," Prethero said. "If [consumers] want to choose a cheaper price or a different seat or have a different view they [no longer] have to visit a different website."

An API-driven culture change

APIs are not only changing the way consumers access tickets — they're also working to change the culture of the theater industry as well.



"In the West End," he said, "[there] can be, at times, an old-fashioned way of doing things."

With the allocation model, theaters felt they had greater influence over what companies or partners had ticket access. These venues were hesitant to use APIs to make tickets publicly available, because, once the inventory became accessible, they had little oversight of the sales process.

"They were a bit nervous, at first, to open up their inventory, because they thought they would lose control over [their] tickets," he noted.

These venues eventually moved past their hesitations after they realized APIs could significantly boost ticket sales. For example, a recent production of "Jersey Boys" saw a 600 percent increase in ticket sales due to LTD's API. APIs provide an opportunity for venues to reach a broader share of customers, and LTD offers an API developer portal on its website, which theaters can use to customize solutions for their specific facility.

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"Now, when a new startup wants to launch a ticketing company, they can bypass all of the work we have had to do over the years and gain instant access to inventory across the whole West End," Prethero said.

In other words, APIs are not just disrupting the way patrons find tickets to their favorite shows — they are also changing the way these venues conduct business and establish partnerships.

A layered API theater experience

The API disruption is not limited to theater venues, either. LTD's solutions can also be put to use in the broader entertainment, experience and travel markets, streamlining vacation planning by connecting customers with options to reserve travel-related expenses such as flights, hotels or meals.

"We have different solutions for different types of businesses," Prethero said.

For example, LTD's API inventory includes a platform that allows hotel concierges to book theater tickets for guests. Another solution enables patrons to consolidate their ticket purchase with a restaurant reservation, making it easier to catch dinner and a show.

LTD's API developer portal is also available for companies in the travel industry, so their customers can buy theater tickets as part of their tourist experience. With the solution in place, travel firms could make the theater experience a common part of the purchasing process without having to establish a partnership or make significant back-end changes.

"When you book a [flight] you might get offered a rental car or some extra insurance," he said. "But if you're traveling to London, most people will go see a West End show, so why not offer them a fun entertainment product to book rather than just a rental car."

All told, APIs have pulled back the curtain on the ticket-buying process and are ushering in a full range of additional travel and entertainment experiences for the theatergoers. For London tourists, APIs could make going to the theater easier than navigating the Tube.

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Invoice innovation

Basware adds B2B payments functionality to eInvoicing solution

Electronic invoicing provider Basware recently added B2B payment solution NetworkPay to its portfolio. According to a press release, once an invoice is approved, the solution allows businesses to automatically pay suppliers via paper checks, ACH, virtual cards and wire payments. NetworkPay intends to streamline fast payments to suppliers, not only eliminating common hassles caused by legacy solutions, but also helping businesses strengthen their relationships with partners.

This is Basware's latest effort to expand the reach of electronic payments in the B2B space. In January, it entered into a partnership with AcceptEasy to help businesses send eInvoices and accept electronic payments, and, late last year, it partnered with WEX to facilitate B2B payments. Last month, Basware partnered with Xerox, which will use its scan-and-capture capabilities to digitize data on paper invoices.

Century Business Solutions launches improvements to EBizCharge

In an effort to automatically process payments, Century Business Solutions, a merchant services provider, announced a new version of its payment-processing tool, EBizCharge. The solution, EBizCharge for NetSuite, enables businesses to accept payments from credit cards, debit cards and ACH checks. Additionally, line-item invoice information that is already stored in NetSuite can be transmitted automatically to the EBizCharge payments gateway, which supports card payments, including government and commercial cards, for invoices. According to a press release, the update allows businesses to securely process payments without having to manually enter data. EBizCharge for NetSuite is PCI-compliant and uses encryption and tokenization to keep card data secure.

PayStand integrates with Xero

B2B payment processing solutions company PayStand recently announced integration with accounting and bookkeeping solution provider Xero. PayStand's plugin will help Xero's small business clients accept an array of payments for sales and invoices, including ACH, Smart ACH/eChecks, credit and debit cards. The integration will automate accounting tasks and lower transaction costs. PayStand described the partnership as "another step toward a frictionless payments infrastructure."

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Beyond Xero, PayStand also announced a new partnership with Silicon Valley Bank and First Data. The trio will collaborate in Class 8 of Commerce.Innovated, an accelerator program aimed at promoting growth and innovation in the finance industry.

Commercial payments news

NEACH joins NACHA's Payments Innovation Alliance

Elsewhere in the space, the New England Automated Clearing House (NEACH), a nonprofit specializing in training businesses in same-day ACH, recently joined the Payments Innovation Alliance. The Alliance, run by NACHA — The Electronic Payments Association, promotes collaboration and cooperation among players in the payment industry.

NEACH also joined NACHA's Faster Payments Playbook project, which provides a resource that helps financial service providers and businesses understand and adapt to faster payment needs. Additionally, NEACH will participate in the ACH Quick Start Guide, ISO 20022 Toolkit and Cybersecurity Response, which will help businesses and financial service providers embrace industry disruptions.

Stratis develops bitcoin wallet for corporates

One such disruption that the industry is carefully examining is bitcoin. Blockchain platform solution provider Stratis recently released the Breeze Wallet, which enables companies to easily conduct business on the blockchain without making the transactions public, and can be linked to a Stratis Masternode using the Breeze Privacy Protocol. The wallet also enables transactions made in both bitcoin and Stratis' cryptocurrency. In a news release, Stratis said that supplier payments can be "commercially sensitive" and might require enhanced privacy on public networks.

PIRS Capital talks merchant cash advance evolution

Even smaller businesses are turning to alternative finance platforms for innovation,



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albeit at a gradual pace. In a recent report, the Federal Reserve noted that, while small and large banks significantly outpace online lending platforms when it comes to small to medium-sized business (SMB) loans, there has been a gradual increase in the number of entrepreneurs who look to alternative lenders first.

Last year, only seven percent of SMBs turned to merchant cash advances (MCAs), which have recently fallen out of favor. They may offer smaller players fast access to cash, but they frequently come with high interest rates. PIRS Capital's chief operating officer, Andrew Mallinger, recently told PYMNTS that these loans can help smaller businesses with expansion, growth, hiring and inventory-related needs, but increasing their use will require changing businesses' attitudes about MCAs.

Axiom Bank acquires Allied Affiliated Funding

Florida-based Axiom Bank's recent acquisition of Allied Affiliated Funding could further expand the financing options available to SMBs. As a result of the acquisition, Allied will now be known as Axiom Factoring. The collaboration will enable Axiom, which was recently approved as a Small Business Administration (SBA) lender, to expand its business lending services to new industries.

Allied offers invoicing solutions geared toward small- and middle-market companies, specifically targeting borrowers in the construction, manufacturing, staffing, telecommunications and oil and gas industries. Its existing customers will be able to connect to Axiom's banking and cash management solutions.



Real-time payment innovations

Real-time payments gain steam for commercial use

A survey conducted by TD Bank at the 2018 NACHA PAYMENTS Conference in San Diego asked 390 payment industry professionals about their expectations for the industry. According to the survey, 42 percent expect the integration of real-time payments and online banking to have the greatest impact on commercial payments over the next three-to-five years. This significantly outpaced other emerging technologies, as just 20 percent of respondents responded with artificial intelligence and machine learning, 11 percent cited Blockchain, and biometrics placed last at 4 percent.

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The survey also found that many in the industry are struggling to keep up with these new technologies. Legacy infrastructure is one of the most common barriers to adoption, and the professionals surveyed acknowledged the need to upgrade their systems to accommodate industry innovations.

PNC loops treasurers into real-time payments

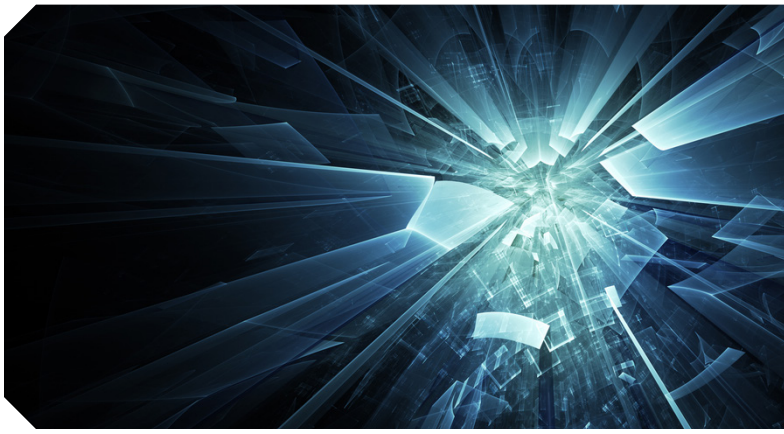
While some FIs are anticipating how real-time payments will change operations, others are already putting it to the test. Less than a year after going live on The Clearing House's Real-Time Payments (RTP) network, PNC Financial Services Group is making real-time payments available to its clients. PNC corporate customers can now originate RTP transactions using the PINACLE online and mobile banking portal, an API or a file transmission. Customers receive funds within a few seconds, and both ends of the transaction receive delivery confirmation. Additional data can also be sent with the funds. PNC Treasury Management's executive vice president and head of product management and operations, Chris Ward, noted that faster payment technologies "are creating opportunities for banks and clients to reimagine business models."

Global payment developments

ING invests €21 million in new partner TransferMate

ING Group is turning to a partner to improve its payment proessing capabilities. The company recently announced it had invested €21 million (US$24.3 million) in TransferMate, a provider of global payment solutions. In doing so, TransferMate entered into a strategic partnership with ING, which will make TransferMate's services available to its SMB and corporate clients. Prior to ING's investment, TransferMate received a €30 million investment from Allied Irish Banks to accelerate growth in the U.S., Canada, Australia and Europe.

According to a press release, the partnership could significantly lower the costs associated



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with international payments by leveraging TransferMate's cross-border API and its global payments license. It could also improve cash flow for ING business customers who frequently transfer money across borders.

In India, Walmart upgrades its B2B payment solution

Walmart India announced that it recently added new features to its B2B eCommerce platform, Best Price, including integration with India's unified payments interface (UPI), giving business customers a new way to pay merchants directly through the site. UPI payments are made from bank account to bank account, without the need to share sensitive information between parties. Walmart India members can access UPI payments by logging into Best Price either online or via the Android mobile app. Best Price customers can also use the UPI to pay for purchases.

The transition from tellers to digital touchpoints in LATAM

B2B payments are undergoing a digital transformation in Latin America, according to NovoPayment's executive vice president, Kevin Fox. In a recent interview with PYMNTS, Fox

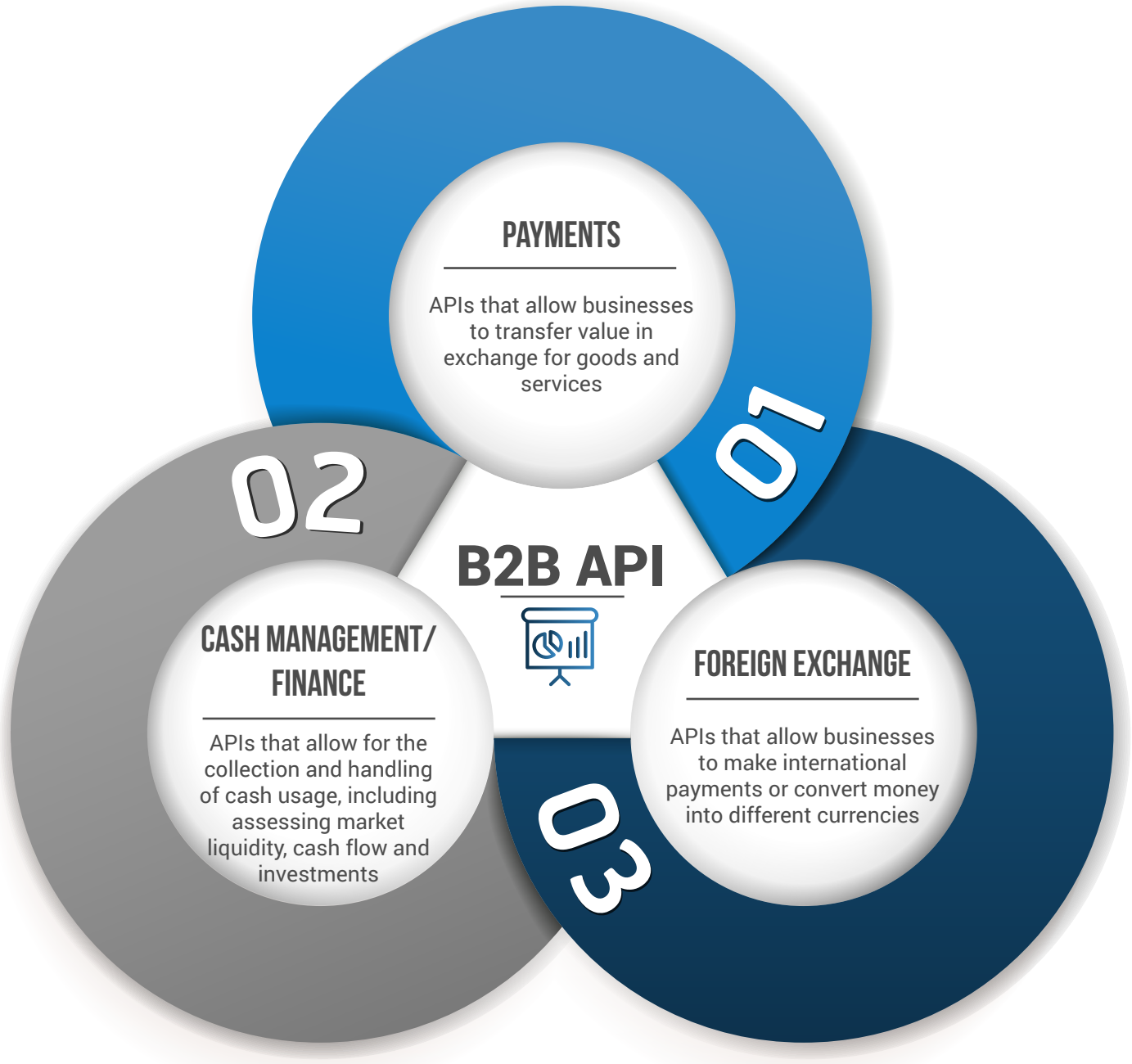


noted that, in Latin America, many emerging markets are struggling with logistical demands and operational costs. This is the result of the hassles associated with traditional payment methods like cash and checks.

Fox claimed that while banks were once wary of FinTechs and collaborative and API-driven models, they are now realizing the competitive advantages of digitizing payments. He also noted that APIs are providing corporates in the region with a new avenue to automate services, enroll workers and authenticate vendors.

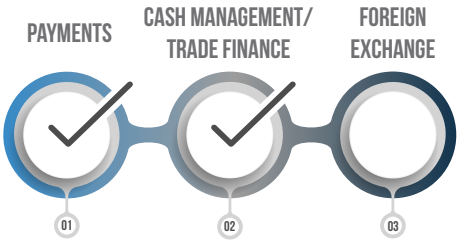
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The PYMNTS.com B2B API Tracker™ is designed to give a breakdown of different players and cover the news and trends in the B2B API ecosystem. Each month, new companies will be added to the provider directory based on movements in the space. Companies included in the directory have been sorted by three primary criteria:



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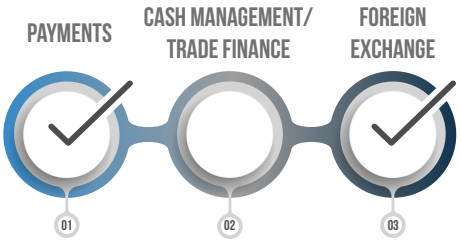
achta



Achta

Achta specializes in the delivery of electronic payments solutions for major corporations, financial institutions and the SME market.

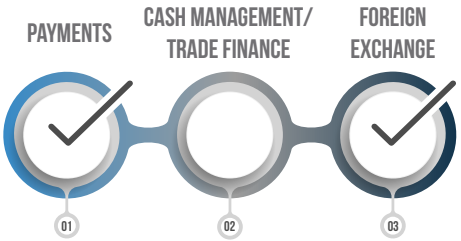
AIRWALLEX



Airwallex

Airwallex is a financial technology company that offers integrated solutions for personal and business cross-border transactions. The company facilitates international money transfers through a combination of local payment collection, foreign exchange and distribution. Airwallex's products include a platform for businesses to create and pay international invoices and a series of APIs that allow eCommerce platforms to process international payments, convert funds at the mid-market rate, manage inventory and display prices across multiple currencies in real-time.

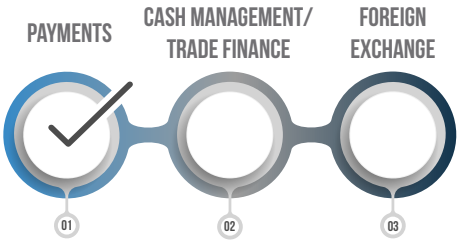
B2BPAY



B2B Pay

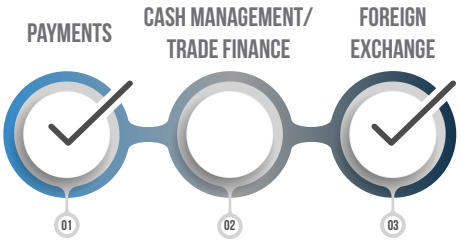
B2B Pay offers virtual bank accounts for companies that export into Europe and collect payments domestically. Its API is designed to make international business transactions as quick and inexpensive as possible, allowing users to create virtual bank accounts in various geographies and giving them access to the best currency exchange rates and transfer fees.

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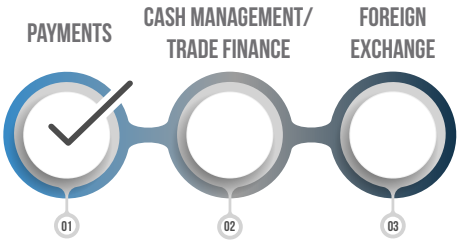
Bill.com

Bill.com allows customers to approve and pay bills from using a laptop, tablet or smartphone. And when vendors call about a missing payment, users can pull up an image of the cleared check in an instant.



Cambridge Global Payments

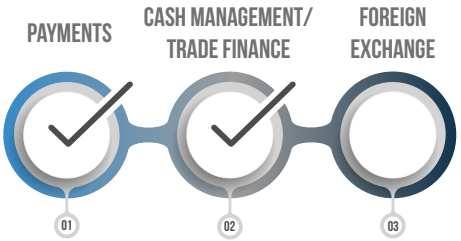
Cambridge Global Payments is a financial services company providing integrated global payments technology. The company offers a full suite of APIs to enable its partners to build advanced global payments capabilities on their own platforms.



CardConnect

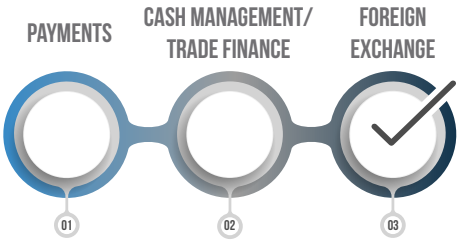
CardConnect (formerly Financial Transaction Services) is a full-service provider of electronic transaction processing services. The CardConnect API allows companies to securely accept a wide-range of credit, debit and alternative payments.

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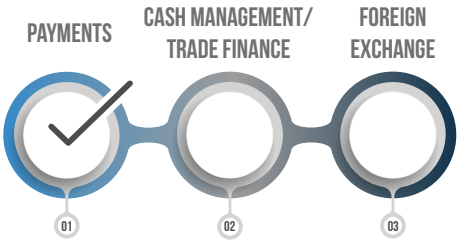
CitiConnect

CitiConnect's tools enable companies to use its cash management tools for a variety of purposes, including streamlining file exchanges and messaging processes, automating processing and expediting dispute resolutions.



Coinbase

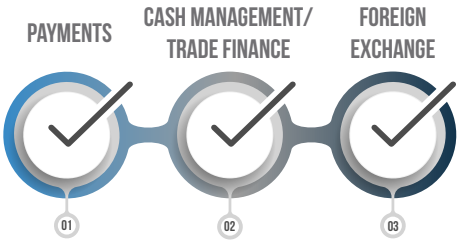
Coinbase is an online platform that allows merchants, consumers, and traders to transact with digital currency. It allows its users to create their own bitcoin wallets and start buying or selling bitcoins by connecting with their bank accounts. It also provides a series of merchant payment processing systems and tools.



CrowdPay

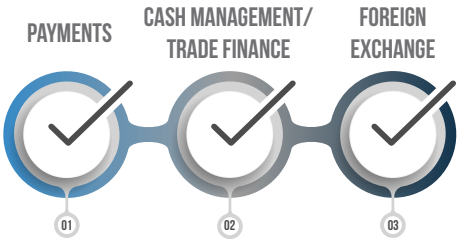
CrowdPay was launched by GoldStar Trust Company. CrowdPay is an API-driven application designed to help companies collect funds securely, open escrows, process payments and manage investments for crowdfunding offerings.

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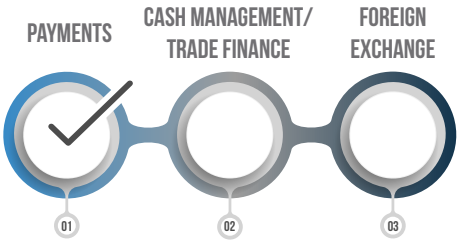
Currencycloud

Currencycloud operates as a foreign exchange broker and international payments company. It enables payment firms, banks and eCommerce companies to provide their customers with access to foreign exchange through a simple API that links to Currencycloud's cloud-based service.



CurrencyVue

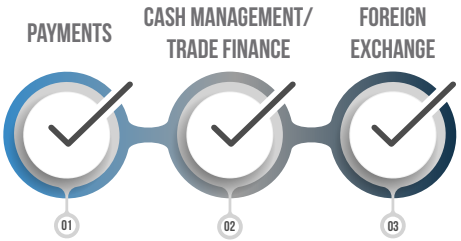
CurrencyVue is an FX payments and hedging management solution that helps businesses gain real-time visibility into FX exposure and risk. The company's APIs and connectors can integrate with enterprise resource planning (ERP) systems to extract the transaction data that allow businesses to identify FX exposure.



Dwolla

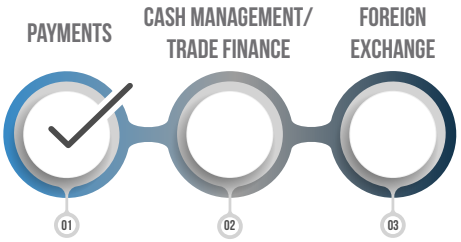
Dwolla provides platforms a service for bank transfers (i.e., ACH transactions). It uses branded or white-label APIs to verify bank accounts instantly, transfer payments, keep balances or route funds directly to bank accounts and routing numbers.

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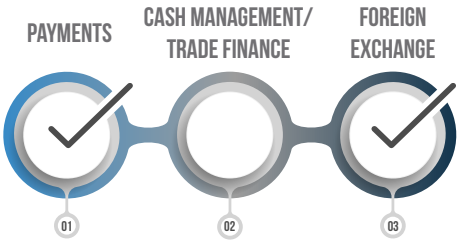
FI.SPAN

FI.SPAN is a services management platform that allows banks to deploy new business banking products rapidly. They curate (and pre-integrate) third-party FinTech solutions, which banks can use alone or in concert with their internal capabilities to develop composite products. The platform creates RESTful API endpoints allowing banks to expose products and services to existing or new channels. FI.SPAN also provides pre-built connectivity to leading mid-market and enterprise ERP platforms, to help banks open up the ERP as a banking channel for corporate customers and automated customer onboarding.



Figo

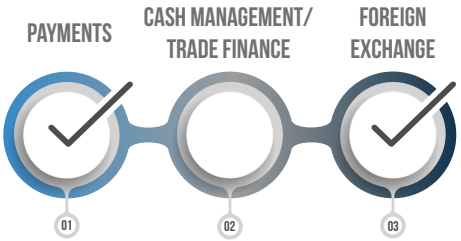
Figo provides banking services and enables businesses to connect with their financial service providers. Figo's platform Banking-as-a-Service targets the Single Euro Payments Area.



Finexio

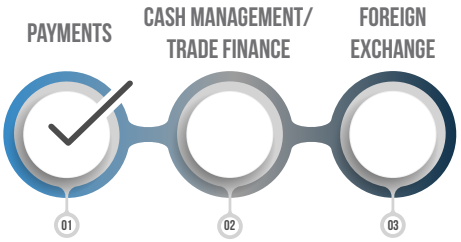
Finexio's smart B2B payments network platform delivers an electronic commercial payment, converting paper payments and identifying the most efficient direct bank deposit method available for the vendor. It seamlessly integrates into enterprise accounts payables and procurement software platforms to improve the corporate buying and selling experience.

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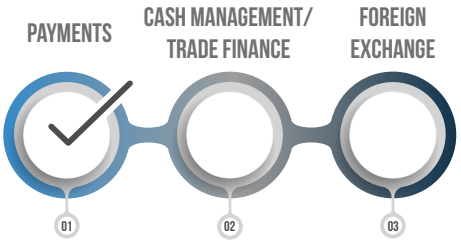
Flywire

Flywire is a provider of international payment solutions, connecting their clients with other businesses on six continents. The company offers an API called peerTransfer.



Hyperwallet

Hyperwallet Systems is a financial technology company that offers an online worker payout platform for financial institutions and marketplace companies. Its payment platform and settlement network allows companies to distribute funds across countries in different currencies. Additionally, the company provides mass payment options, including prepaid cards, global bank deposits, cash pick-ups and check delivery services.

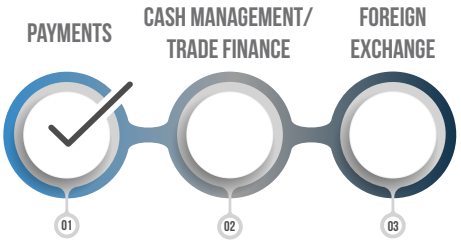


Marqeta

The Marqeta Platform offers a fully documented, open API issuer processor platform for building credit, debit and prepaid card products. Marqeta offers instantly issued tokenized cards to technology innovators, allowing eligible payment cards to be added directly into Apple Pay as well as in-app provisioning on Visa.

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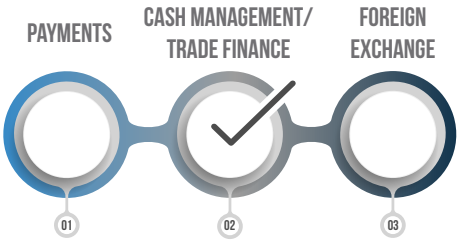
mastercard
COMMERCIAL NETWORK



Mastercard Commercial Network

Mastercard's "Pay Now" payment feature on the application enables merchants to collect payments in full in approximately two days, which aims to help small businesses to work more efficiently while maximizing their funds.

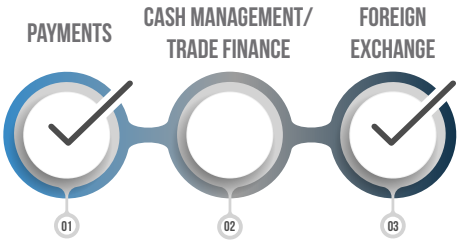
mineraltree®



MineralTree

MineralTree's cloud-based software automates the invoice-to-payment process for growing businesses. It extracts data from paper or electronic invoices; routes them to the proper people and departments for approval; and allows busy executives to review, authorize or schedule payments anywhere, from any device. The software integrates directly with banks and with the most popular accounting/ERP software to synchronize data.

nanopay

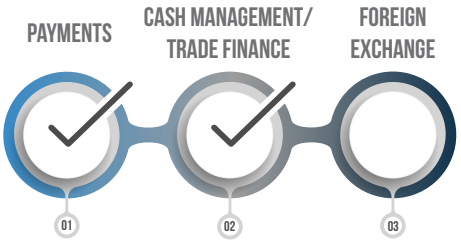


nanopay

nanopay provides payment tracking services, including for payment requests and payments sent for companies both domestically and across borders. The company's payment platform is exposed via REST APIs for use by banks, payment providers and businesses, and is designed to securely store and transfer digital value between parties instantly and without intermediaries.

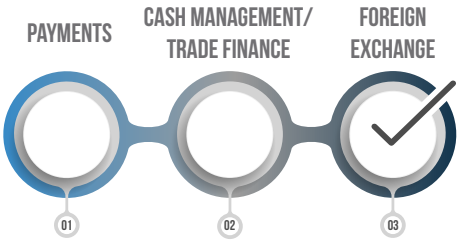
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NUAPAY
Simply better payments



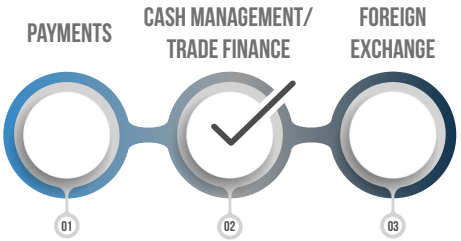
Nuapay
Nuapay is a cloud-based payment service offering businesses what they need to efficiently manage European direct debit and credit transfer payments with straightforward set-up and clever functionality, plus APIs to take away the delays and frustrations.

OANDA



OANDA
OANDA Corporation is a foreign exchange company that provides internet-based forex trading and currency information services. The company uses computer and financial technology to provide services to everyone, from individuals to large corporations, and from portfolio managers to financial institutions.

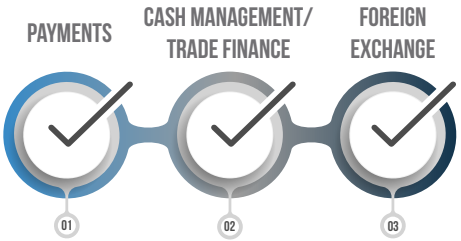
OpusCapita



OpusCapita
OpusCapita's cash management solution is a global cloud service that connects to any bank and financial back-office system. Its solutions are focused on mitigating risks and fraud, implementing group-wide harmonized processes, boosting automation, and gaining full visibility and transparency on cash.

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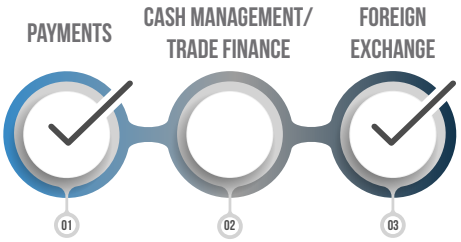
PAYCOMMERCE



PayCommerce

PayCommerce is a cross-border payments network that enables both disbursements and acceptance transactions through a single point of connectivity. The company's payment disbursement APIs enable account-to-account cross-border authorization workflow, routing, clearing and settlement, while its global acceptance APIs enable payment collections globally using direct debits, credit/debit card schemes and alternate payment rails.

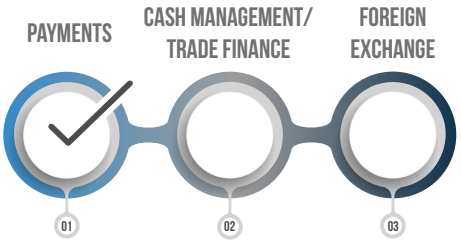
Payment Rails



Payment Rails

Payment Rails is a cloud technology platform. The company's solution is designed to enable businesses to send payments to PayPal, individual or corporate bank accounts in more than 220 countries, in any currency and with all major payment methods. It provides an API that gives businesses access to its global banking and payments network.

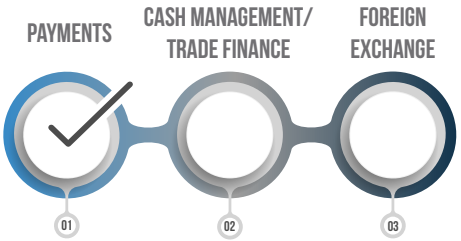
Paymentwall



Paymentwall

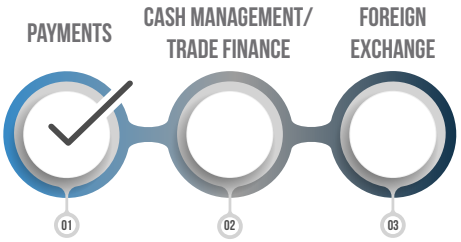
Paymentwall's Payment Systems API enables merchants to retrieve lists of payment systems activated for a project in a specific country along with their names, logos and shortcodes.

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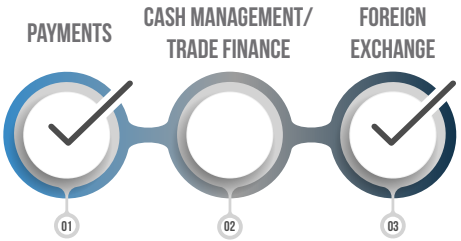
Paymode-X

Paymode-X is a payment network. Its solution is designed to help businesses transition from paper to electronic payments, while also working to maximize cost savings, efficiency and security.



Payoneer

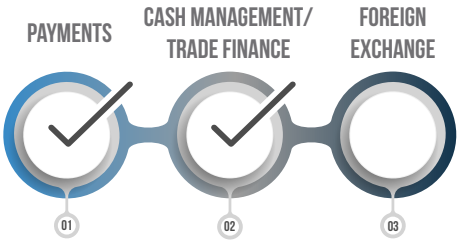
Payoneer offers a B2B online escrow payment service, which enables companies to pay and get paid safely, efficiently and cost-effectively.



PayPal

PayPal provides online payment solutions to its users. It enables its users to transact money through their account balances, bank accounts, credit cards or promotional financing without sharing financial information. PayPal facilitates global eCommerce by making payments possible across different locations and currencies. It offers flexible payment solutions for B2B.

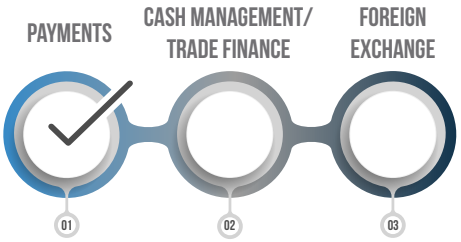
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New!

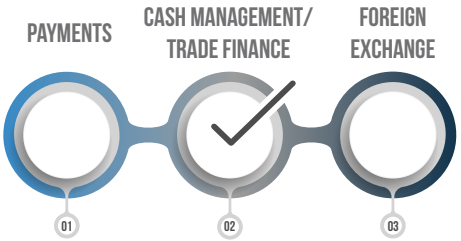
PayStand

PayStand is a cloud-based payment platform for B2B companies that offers a number of features aimed at lowering transaction costs and making payments, including billing, more efficient.



PelicanPay

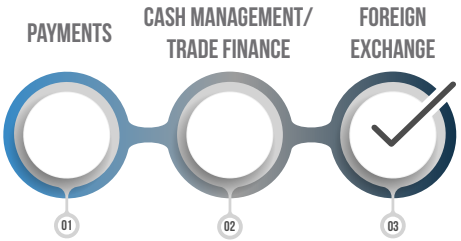
PelicanPay, a subsidiary of the Pelican Group, offers European banks access to its OpenBanking Hub. It provides Revised Payment Services Directive (PSD2) connectivity, payments and financial crime compliance services, and offers FinTechs and third-party providers the application program interface (API) interoperability to provide payment initiation and account information.



Quovo

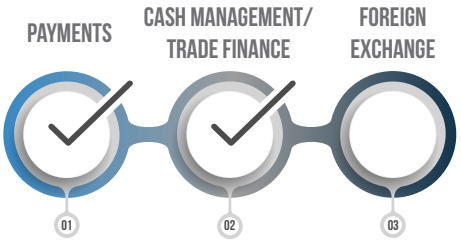
Quovo is an end-to-end financial technology platform that empowers advisors and professionals with data management and insight tools. The company offers bank-level encryption and third-party security validation, aggregates financial accounts and enriches data with proprietary technology to normalize, transform and reconcile disparate data from any source.

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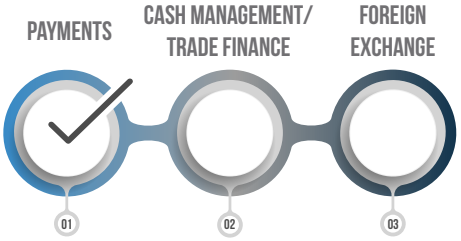
The Saxo Payments Banking Circle

The Saxo Payments Banking Circle offers its members the capability to make and receive cross-border transfers in seconds in multiple currencies in a secure and compliant cloud-based environment. Membership is open to card acquirers, PSPs, APMs and FX payment providers.



SmartCard

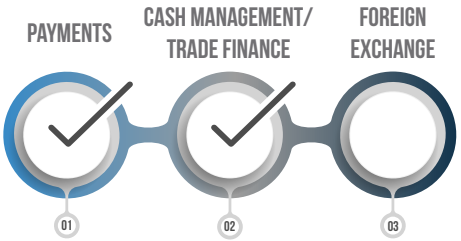
SmartCard offers FinTech solutions for the global payments acquiring bank, telecom companies and global enterprises. The company offers a suite of APIs, including gateway, blockchain and cryptocurrency APIs.



Stripe

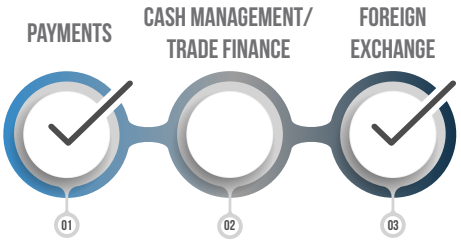
Stripe provides a set of unified APIs and tools that enable businesses to accept and manage online payments. Stripe aims to expand internet commerce by making it easy to process transactions and manage an online business.

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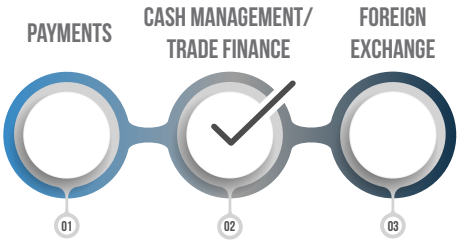
Tink

Tink offers financial management applications. Its products combine smart data collection and analytics to create rich insights on which users can act.



Tipalti

Tipalti's solutions seek to address the difficulties associated with making mass global payments. Tipalti's payment automation platform is intended to streamline the way companies make payments to those critical for delivering goods and services, such as supply chains and 1099 contractors.

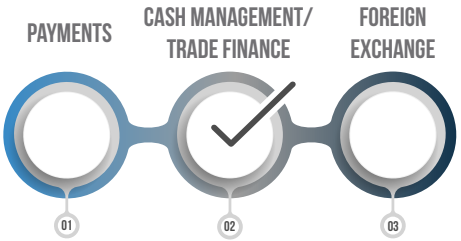


TradeIX

TradeIX provides a connected and secured platform infrastructure for banks, asset managers, B2B networks and value-added service providers. The TIX Developer solution provides APIs that enable entities and developers across the trade ecosystem the ability to implement trade finance functionality into existing systems, and build and deploy new trade finance applications for multiple users.

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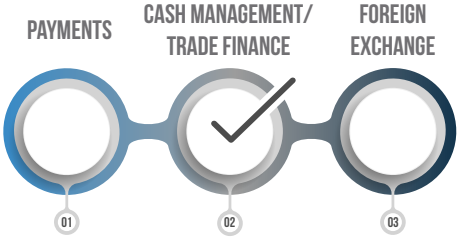
TRADESHIFT®



Tradeshift

Tradeshift is a global B2B platform that aims to help companies run more efficiently, using cloud-based technology. For suppliers, it delivers free electronic invoicing, enabling faster payments and predictable cash flow. For enterprises, it empowers them to work more easily and productively with their entire supply chain, anywhere in the world.

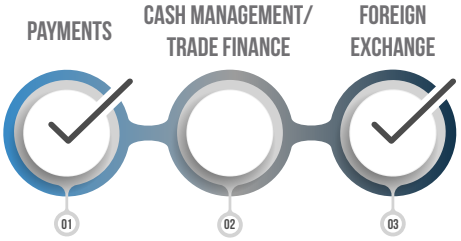
TRANSACTIS
E-BILL PRESENTMENT & PAYMENT



Transactis

Transactis looks to transform traditional paper billing and payment processing by enabling businesses of all sizes to replace paper bills, statements, invoices, payments and documents with more efficient digital alternatives.

TransferTo
Cross-Border Mobile Payments

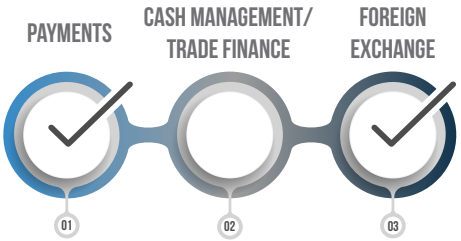


TransferTo

TransferTo operates a cross-border mobile payments network for emerging markets, processing real-time airtime top-up, money transfers, mass payouts and merchant payments for licensed financial institutions, organizations and merchants.

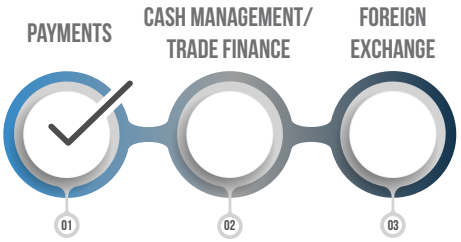
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TransferWise



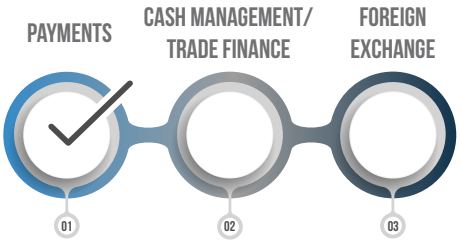
TransferWise
TransferWise is a money transfer service that works to reduce tranfer fees by using inter-bank midexchange rates.

transpay™



Transpay
Transpay is a B2B/B2P cross-border payment platform offering a single API connection into its payout engine that in turn processes payments as per each destination country guideline and satisfies each country regulation and delivers payments rapidly into the beneficiary's local bank account.

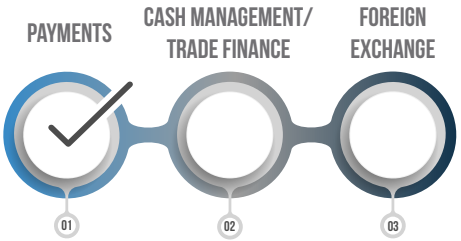
traxpay



Traxpay
Traxpay offers a turnkey solution for supply chain financing and payment transactions. The company's cloud-based B2B platform provides secure bank-grade and regulatory-compliant financial process automation and B2B payments and financing services to banks, corporates, digital marketplaces and B2B commerce networks.

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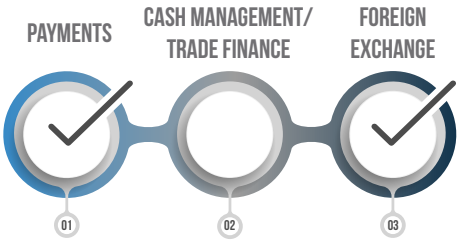
Vantage℠



VantageB2B

VantageB2B provides several B2B and B2G payment solutions. Its portfolio includes Level 3 purchasing card and GSA payment processing, a payment API for developers with a B2B focus and ERP platforms, and tokenization data security solutions to regional and multi-location industrial suppliers, distributors and manufactures nationwide.

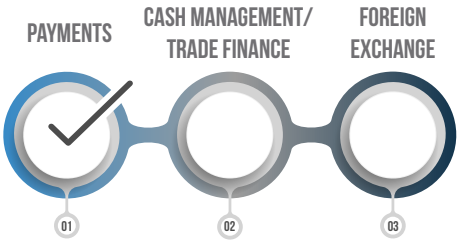
veem
Formerly Align Commerce



Veem

Veem is a payment company offerings solutions designed to enable businesses to send and receive payments in local currency. The company works to eliminate the need for intermediary banks by using blockchain as a payment rail. move money directly from your bank account to that of your recipients.

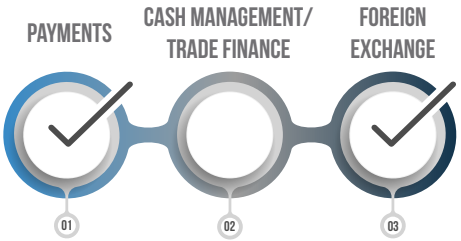
viewpost.



Viewpost

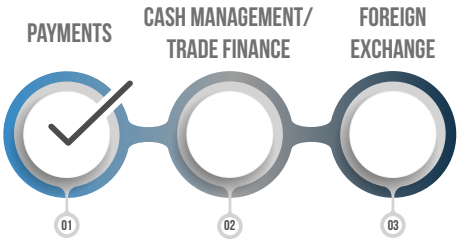
Viewpost is a secure B2B network for electronic invoicing, payments and real-time cash management. It also offers an API.

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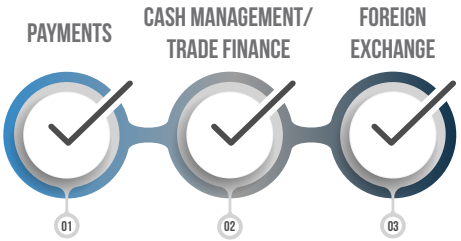
Visa

The Visa B2B Connect platform enables financial institutions to process corporate cross-border B2B payments, offering open APIs so developers can build solutions and quickly scale in multiple markets. The solution allows participating banks to integrate to its suite of APIs, thus enabling development of a B2B payments solution to onboard customers, set up suppliers, check foreign exchange rates and submit payments.



WePay

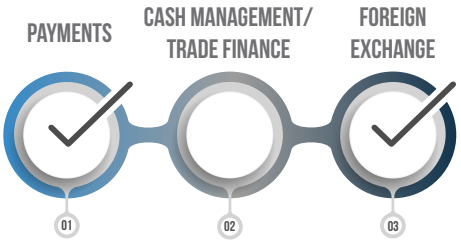
WePay is a payments provider focused solely on meeting the needs of online platforms that need to settle money between their users.



Western Union

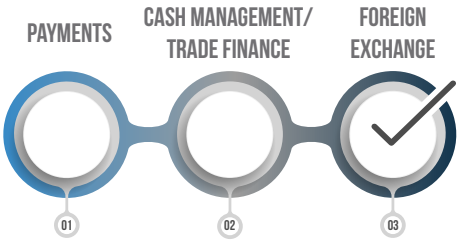
Western Union provides businesses and consumers with solutions to send and receive money internationall. The company works to enable its customers to transfer money through their mobile application or agents.

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Wyre

Wyre services allow businesses to create an account and send money to any person or business without worrying about foreign exchange rates, hidden fees, complicated payout timing or high payment fees. Using both a payments API and a dashboard, transactions are processed programmatically with real-time payout schedules.



Xignite

Xignite provides cloud-based financial market data APIs to help emerging companies and established enterprises deliver real-time and reference market data to their digital assets, such as websites and apps.

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Feedback

If you would like your company to be included in the Tracker's provider directory or have updated information to pass along, please visit our provider submission/update page. Or, if you have general feedback or questions, please contact us at B2BAPITracker@pymnts.com.

PYMNTS.com

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

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