

# UNATTENDED RETAIL TRACKER™

June 2016

powered by



## The (Unattended) Car Buying Alternative

**Wendy's** plans to roll out self-service kiosks to **6,000 locations** by the end of the year.

**HealthyYOU** plans expansion to **800 operators** and **thousands of healthy vending machines nationwide**.

**Cash payments** have experienced a revival at parking lots in recent years, which is why **FlashPARCS mobile kiosks** will now **add a cash payment option**.





## Table of Contents

- 03 What's Inside →
- 05 Cover Story →
- 07 Methodology →
- 08 Top 15 Rankings →
- 11 Watch List – New Additions →
- 12 News →
- 16 Scorecard →
- 34 About →

Vending machines are not just for snacks and sodas anymore. Sure, when we think of a vending machine, we may picture hungry people feeding a dollar or quarters into a machine in order to grab some quick satisfaction from a candy bar or bag of chips, but the self-service market has grown into a widely varied industry. Now, consumers can find everything from high-end electronics to fashion accessories in vending machines.

And it isn't just us saying that. According to research on future trends in the unattended retail market from [Forbes](#), vending machines are moving away from unhealthy snack foods and toward new types of offerings. Vending machines that provide alternatives to snack foods, such as healthy items or non-food items altogether, are emerging as a popular new fixture in the market.

Evidence of that trend can be seen in the major news from the unattended retail space in recent months. Several companies rolled out new types of vending machines, designed to bring a wide array of products to the hands of consumers.

### **Here's a quick snapshot of some notable news items from the last two months:**

BooksActually, an independent bookstore located in Singapore, is [bringing literature to vending machines](#). Two new machines placed at the National Museum of Singapore allow visitors to pick up a new book. Each of the machines offers stock of 20 to 22 new books, for a total of 120 to 150 copies. The machines were inspired in part by an early incarnation from Penguin Books, known as the "Peguincubator."

Meanwhile, for those who are looking for a snack, HealthyYOU, a provider of vending machines stocked with healthful food, [is growing](#). The company, which was founded over a decade ago and does away with the typical franchisee model of vending machines, announced it would expand to 800 vending machine operators and thousands of vending machines.

Those looking for a totally redesigned vending machine experience need look no further than U-Select-It's new line of vending machines, known as the [Evoke series](#). The company announced the launch of the "next-generation vending machine," and showed off the new tech at the National Automatic Merchandising Association OneShow 2016 in Illinois in April. The new machines sport a redesigned look, and include a touchscreen, larger product showcasing and merchandising flexibility.

This month, PYMNTS talked to online auto retailer [Carvana](#) to discuss how their recently released Car Vending Machine is helping to fuel their efforts to revolutionize the car buying experience as we know it.

### **Unattended Retail June Tracker Updates**

This month's Unattended Retail Tracker includes a player directory with 10 new entries: 365 Retail Markets, Hemisphere West Europe Ltd., Klever Logic, MSC Payment Solutions, Parlevel Systems, PayTec AG, Payter, SIX Payment Services Ltd., Terminal Technologies Ltd. and UNICUM.



The Unattended Retail Tracker will serve as a bimonthly framework for the space, providing coverage of the most recent news and trends, as well as a provider directory to highlight the players contributing to the activities and movements taking place across the segments that comprise the now expansive unattended retail ecosystem.

The included companies will also be thoroughly evaluated and assigned scores based on the following characteristics: *markets served, technology solutions offered, acceptance of various payment methods and the security standards achieved.*

We hope you enjoy this tracker and we welcome your feedback. Please keep us informed on what you liked, who we may be missing and how we can make this bimonthly report better by emailing us at [unattendedretail@pymnts.com](mailto:unattendedretail@pymnts.com).

Happy reading!



## The (Unattended) Car Buying Alternative

Today's tech-savvy consumers are looking for convenience wherever their shopping journeys may take them.

Meaning the traditional buying models for many industries just aren't cutting it anymore – and now you can add the long-standing car dealership model to the list.

**Ernie Garcia, founder and CEO of [Carvana](#)**, put it simply: Consumers today are looking for a better way to buy a car. Unfortunately, the traditional process of dealing with a car dealership can come with inefficiencies and lack of transparency that Garcia said shoppers are ready to trade in for something new.

“When you look back at how consumer buying has changed to favor online, on-demand purchases, while still mandating quality and good customer service, we feel confident that now is the time for car buying to undergo a similar revolution,” Garcia explained.

Carvana, an online car-selling startup focused on bringing digital disruption to the auto retailer market, recently opened up a fully automated, coin-operated car [Vending Machine](#) in Nashville, Tennessee.

It's one thing to take car buying online, but to integrate the vending machine concept into the pickup process is something Garcia said is sure to be a “one-of-a-kind experience that mirrors just how simple and easy we've made it to buy a car online.”

Purchasing a vehicle via Carvana typically takes just 30 minutes.



After submitting the necessary paperwork and down payment information, reviewing the contracts and then electronically signing everything online, a consumer is done with the process.

For those who opt to retrieve their newly purchased vehicle via the Vending Machine, they simply go to the multi-story structure, which is a glass tower storing up to 20 cars, and select their name from a kiosk inside the machine.

From there they insert a Carvana-branded 3-inch coin into the custom coin slot to kickstart the vending process. Then, their car is automatically retrieved using robotic platforms and moved through the machine using automated parking technology until it reaches a delivery bay where it can be picked up.

“We are delighted to launch the world’s first, fully automated, coin-operated car Vending Machine,” Garcia said in a [press release](#) announcing the Vending Machine launch.

“Carvana created the original car Vending Machine concept in Atlanta in 2013, and we’ve spent the last two years taking this experience to a whole new level,” he added.

By positioning itself as a true alternative to the traditional dealerships consumers have come to expect dealing with during the car buying experience, Garcia said Carvana is looking to give consumers everything needed to purchase a vehicle on their own terms and at their convenience.

Though Carvana has confirmed plans to bring its Car Vending Machines to as many markets as possible in the coming years, it’s still unable to say exactly where the next tower may pop up.

“People are already looking for alternatives to dealerships and will continue to do so, and that’s what Carvana is,” Garcia added.



## Methodology

### Unattended Retail Tracker™

The PYMNTS.com Unattended Retail Tracker™ is a bimonthly report designed to give an overview of the trends and activities across the unattended retail/vending market and the players who are delivering on those services.

The tracker will also include the latest news and highlights and will be organized into a framework that showcases a directory of the key players and information about their capabilities and unattended retail solution offerings.

### Scoring

We evaluate companies based on the markets they serve, the technologies they offer, the type of payments accepted and the security standards they have accomplished.

The companies included in the scoring support unattended retail and payments for the following segments within the self-service industries:



Food  
& Beverage



Service Vending



Remote Retail



Parking



Restaurant  
& Hospitality






Regarding the technologies evaluated, we assess the depth of solutions supported. For example:

- NFC (Near Field Communication)
- EMV
- Magnetic Stripe
- QR Code
- BLE (Bluetooth Low Energy)
- Smart Cards

Payments accepted include a depth and breadth of payment types. For example:

- Credit/Debit Cards
- Private Label or Closed Loop Solutions
- Digital Wallets (Apple Pay, Android Pay, Samsung Pay, PayPal, and more)

We also give credit to solutions for security compliance such as PCI.






Top 15 Rankings		
Rank	Company	Score
15		63
	<p>Microtronic is a cashless technology provider for the vending retail space. The company's solutions include prepaid systems for vending, marketing systems and the "e-vending" mobile application. The company supports NFC, QR Code and SmartCard payment technologies.</p>	
12 Tie		64
	<p>Verifone is a provider of electronic payment transactions and other point of sale value-added services. It supports unattended payment devices and self-service payment systems. Verifone's offered solutions include POS electronic payment devices. They also support equipment and deployment, installation and training, and post-sales services. Supported payment technologies include EMV, NFC, magnetic stripe, contactless cards...</p>	
12 Tie		64
	<p>PayRange works as a mobile payment acceptance solution designed for machines. The solution features a plug-and-play setup, and supports a platform that includes the hardware, free mobile application and back-end service to accept mobile payments. Its supported payment technology is BLE. PayRange's solutions serve the vending, parking, transit ticketing, laundry, amusement and other industries.</p>	
12 Tie		64
	<p>Hemisphere West Europe Ltd (HWE) is a provider of attended and unattended payment products. HWE offers a complete solution of payments acceptance hardware and a payment gateway for the kiosk, amusement, car parking and vending industries.</p>	
10 Tie		65
	<p>oti is a developer of cutting-edge cashless payment solutions including near field communication products and solutions. oti's cashless credit card readers for vending provide an easy to integrate merchant services and solutions, allowing unattended-market operators to accept magnetic stripe credit cards, EMV chip cards and mobile payments including Apple Pay and Android Pay. The solutions are designed for vending...</p>	















10 Tie		65
	<p>Cantaloupe Systems is a provider of cloud-based, mobile technologies that deliver an integrated vending retail solution for cashless vending and inventory management. The company's vending solution includes its Seed Office management system and Seed Cashless smart card and mobile payment acceptance device. Cantaloupe Systems supports magnetic stripe and NFC technologies, and its supported wallets include...</p>	
9		66
	<p>365 Retail Markets is a global provider of unattended and highly automated MicroMarket self-checkout solutions. The company offers platforms for vending, food service and hospitality, and provides hardware and software. 365's kiosks offer capabilities such as a dual-sided credit card reader, NFC and mobile wallets acceptance, a newly recessed fingerprint scanner, and a barcode scanner with the ability to scan coupons...</p>	
8		68
	<p>USA Technologies provides wireless, cashless micro-transactions and networking services as well as telemetry and customer engagement services for the unattended market. Its main product is the ePort solution, which integrates all payment steps in one portal. USAT's solutions support mobile wallets Apple Pay and Google Wallet and its supported payment technologies include EMV, magnetic stripe, NFC and BLE...</p>	
7		70
	<p>VE Global Vending Inc. is an interactive vending and automated retail solutions provider. The company offers merchants software tools such as content management systems and UCB applications, allowing them to control and monitor their vending transactions. VEGV's vending machines accept multiple payments including credit and debit cards, EMV chip cards, Google Wallet, Soft Card and Apple Pay. Moreover, vending...</p>	
5 Tie		74
	<p>Nayax offers cashless, telemetry, management, monitoring and BI solutions for the vending and unattended industries. Nayax's main product is a point of sale solution that accepts swipe, contact or contactless card payment methods. It supports NFC, EMV and magnetic stripe technologies, Apple Pay, BigeWallet, Google Wallet and Alipay.</p>	



5 Tie		74
<p>Moneris is a provider of payment terminals as well as eCommerce, integrated payments and business management solutions. Moneris' solutions work with Verifone's line of unattended payment devices to enable its customers in the unattended retail market to securely accept payments with customizable and versatile hardware options. Supported payment technologies include EMV and contactless readers, loyalty...</p>		
4		75
<p>Payment Express is a payment technology service provider for the unattended retail market that offers a global end-to-end platform. Its product offerings range from a POS terminal to an unattended retail solution. It supports payment technologies include EMV, NFC, magnetic stripe and SmartCard, and its supported wallet is Apple Pay. The firm's solutions are focused within the vending, eCommerce, parking, kiosk, fuel and...</p>		
3		78
<p>Apriva is a provider of wireless payment processing and mobile communications, as well as POS solutions. The Apriva Vend product includes a payment solution that allows vending operators to accept credit card payments at the POS. The system includes hardware and software, wireless connectivity, transaction and alarm reporting capabilities, as well as integration with leading payment processors and financial...</p>		
2		83
<p>Unattended Card Payments Inc. (UCP) provides EMV compliant payment gateway and hardware solutions for unattended card payment terminals. UCP offers devices to accept chip, magstripe, contactless and NFC technology and to support private label gift and loyalty cards.</p>		
1		88
<p>Ingenico offers iSelf-Service, unattended solutions that integrate cashless payments in the self-service market. The platform offers products ranging from unattended devices, secure operating technology and a complete service management system. Supported payment technologies include NFC, EMV and magnetic stripe, and Apple Pay and Android Pay. Ingenico's iSelf-Service solutions cover the retail, hospitality, petrol...</p>		

### New Additions to the Unattended Retail Tracker

365 Retail Markets	
Hemisphere West Europe Ltd.	
Klever Logic	 Parking Technology for the Connected World
MSC Payment Solutions	
PayLevel Systems	
PayTec AG	
Payter	
SIX Payment Services	
Terminal Technologies Ltd.	
UNICUM	

### Vending

#### **Parlevel announces a trio of launches**

Parlevel had a busy month, as it rolled out three new solutions, including a [micro market solution](#) that will provide operators with tools to help implement a micro market business. The company also announced the launch of a [cashless payment platform](#), which will allow merchants to accept credit and debit cards, campus and loyalty cards and mobile wallets like Apple Pay and Android Pay, as well as a new [flexible financing solution](#) that will allow businesses to invest in equipment and technology without large upfront costs, known as Parlevel Capital.

#### **Payment Technologies unveils new contactless communication method**

Italian payment system provider [Payment Technologies unveiled OPTO](#), its newest contactless communication technology, at VendItalia, a Milan vending sector trade fair. The tech allows merchants to accept contactless payments from a customer's smartphone without NFC. Instead, OPTO utilizes a contactless technology that transmits protected data by projecting a color-encoded light to an optical reader.

#### **OTI, Microtronic, partner for e-vending, closed-loop payment solution**

NFC and cashless system provider On Track Innovations and Microtronic, a Swiss closed-loop payment system provider, announced they had [partnered for a new solution](#). The solution will integrate Microtronic's closed-loop e-vending solution into the connect 3000, manufactured by OTI. The solution will allow merchants to accept both open loop payments such as credit and debit cards, and closed loop payments like those from NFC payment cards and wearables.

#### **Crane Merchandising Systems launches dual mobile apps**

[Crane Merchandising Systems](#) launched two different mobile apps designed to support vending operators, known as Crane Cashless and VendMAX. The Crane Cashless app provides tools such as real-time access to device status, alerts, configuration data, troubleshooting tools and training materials to Crane Cashless and telemetry customers. Meanwhile, the VendMAX app can help operators reduce costs by synchronizing data in real-time via a cellular or Wi-Fi connection. Both apps are available for smartphones and tablets running either iOS or Android.

#### **Looking for a good book? Find a vending machine**

[BooksActually rolled out](#) a new type of bookstore at the National Museum of Singapore, one that allows customers to purchase a new book instead of a soda or a snack. Each of the vending machines carry a total of 120 to 150 books, including 20 to 22 different titles. The machines were inspired by Penguin Book's "PenguinCubator," which was unveiled in the 1930s in London, England.

#### **NAMA VDI Task Force publishes new standards**

The NAMA Vending Data Interchange Task Force [recently published a new standard](#) that would allow vending management and micromarket systems to work side by side. The standard promotes compatibility between the two systems, streamlining and reporting for operators of both channels. 365 Retail Markets, Cantaloupe Systems, Canteen and Cane/Streamware were announced as early adopters and users of the new standard.



### **HealthyYOU to expand**

HealthyYOU vending, which offers healthful snack and beverage options at vending machines around the country [announced it would expand](#). The company, founded 16 years ago, manufactures their machines in Freeport, Illinois, and offers them without a franchising, royalty or training fee.

### **U-Select-It announces new line of vending machines**

Vending machine equipment manufacturer U-Select-It [announced the launch](#) of the Evoke series, a “next-generation vending machine.” The new machines were unveiled at the National Automatic Merchandising Association OneShow 2016 in Illinois in April. The Evoke series includes retail tools such a new touchscreen to drive sales for new operators, along with larger product showcasing and merchandising flexibility, and a new look.

## **Restaurants and Hospitality**

### **McDonald’s tests self-serve coffee service**

According to reports, a McDonald’s location in Chicago has been testing a [self-serve McCafe coffee station](#). The station is separate from the ordering counter, includes a touchpad that customers can use to order and pay, and a system to dispense coffee and cups. Customers can choose between several coffee options, including lattes, mochas and cappuccinos.

### **Jack Astor’s debuts coin-operated beer taps**

Jack Astor’s rolled out a new way to get customers beer more quickly. The Canadian pub chain debuted a [coin-operated beer tap](#) that accepts coins of any denomination (Canadian coins range in value from 5 cents to \$2). According to executives, the taps will meet customers’ desires for on-demand service, and will come loaded with ale from local craft brewers.

### **Wendy’s tries out self-service kiosks**

According to a report from The Columbus Dispatch, Wendy’s is testing out [self-serve kiosks](#) in several locations throughout central Ohio. The kiosks allow diners to order and pay for their meals without ever interacting with a cashier. The company has plans to roll out the self-ordering installations to 6,000 locations by the end of the year. The kiosks also fit into a larger push Wendy’s and other fast food chains have made recently toward mobile order and checkout.

### **Pizza Hut Asia meets “Pepper”**

SoftBank Robotics Holdings Corp. is partnering with MasterCard and Pizza Huts in the Asia-Pacific region to bring a new kind of QSR experience to consumers. SoftBank’s robot, known as Pepper, [will take orders and payments](#) from customers at select Pizza Hut restaurants via MasterCard’s service MasterPass service as part of a pilot program. Pepper will also help guide customers through the payment process and provide special recommendations, offers and rewards to customers.



## Parking

### **Apriva widens unattended retail EMV certification**

Apriva recently said [it would widen EMV](#) certification to include unattended retail offerings at businesses such as parking garages and car washes. The certification allows merchants to accept EMV payments from major credit card brands such as Visa, MasterCard, American Express and Discover.

### **CPI, Klever Logic team up for cash payment option**

[Klever Logic and Crane Payment Innovations](#) announced a partnership to implement a cash payment option for Klever's PARCS solution, known as FlashPARCS. Under the terms of the partnership, CPI will add its BNR bank note recycler to FlashPARCS mobile kiosks, which will allow the kiosks to accept cash. Cash payments have experienced a revival at parking lots in recent years, executives said, as many parkers would rather pay with cash than their credit or debit cards.

## Service Vending

### **OTI PetroSmart and FTS partner for mobile fleet payments tool**

So far, mobile payments for fleet drivers are sparse- compared to the consumer payments space, but a new collaboration aims to change that. On Track Innovations subsidiary OTI PetroSmart, which provides fuel payment solutions, and Fuel Telematics Solutions are teaming up to develop [a mobile payments solution](#) for the fleet sector. According to reports, the pair will use Bluetooth Low Energy beacons and NFC technology to authenticate vehicles and identify fuel stations and pumps. Specifically, OTI PetroSmart will provide its EasyFuelPlus tool, which automates vehicle identification at the pump and uses OTI's existing contactless card technology, while FTS will develop a cloud-based mobile payment platform for the solution.

### **Samsung unveils the "reinvented refrigerator"**

Samsung is hoping to change the way you think about your refrigerator. The company unveiled the [newest incarnation](#) of the essential home appliance, complete with new features, including a 21.5-inch touchscreen that serves as refrigerator's "command center." From the screen, users can share family calendar events and notes, view the inside of the fridge while grocery shopping or enjoy music or television content while they unpack their dishes or cook a meal.

## General Unattended

### **Unattended retail payments reach a turning point**

Cashless and mobile transactions provider USA Technologies CEO Stephen P. Herbert, [said recently](#) that the company is experiencing "an inflection point in the unattended retail payments market," thanks in part to cashless payment solutions, record revenue and a new integration. The company also announced its third-quarter earnings, showing another strong quarter revenue wise, but with an overall loss. The company reported a revenue increase of 33 percent YOY, to a total Q3 revenue of \$20.4 million. Overall, the company saw a quarterly loss of \$5.4 million.



### **IKEA tests QR code-based mobile checkout**

Furniture retailer IKEA is working on a way to use mobile technology to improve the buying process. The company is [currently running a pilot program](#) in France that will allow shoppers to scan their items via their phone camera as they shop and load items into their cart. At checkout, the app combines the total purchase and creates a QR code that is scanned at checkout instead of the individual items.

### **Avanti announces Cantaloupe System integration**

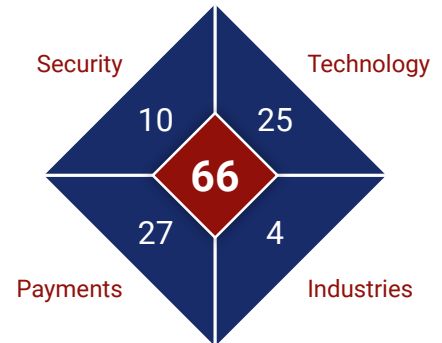
Micromarket provider Avanti Markets Inc. [unveiled a new integration](#) with Seed Markets, a cloud and mobile solutions company for vending and OCS from Cantaloupe Systems. The integration will combine reporting and logistics from both systems to allow for faster training and easier servicing, better market scheduling, and more. The pair will also partner on an onboarding process.

### **Parlevel infographic sheds light on VMS benefits**

Vending management system (VMS) provider [Parlevel published a new infographic](#) that helps shed light on some of the benefits of having a VMS. According to the graphic, a VMS can increase cash collected up to 100 percent, save time on deliveries and stocking, and help boost sales.



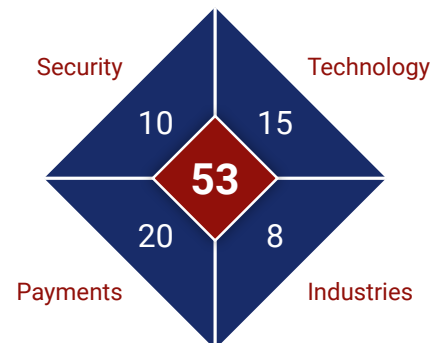
**Company:** 365 Retail Markets  
**Founded in:** 2008  
**Headquarters:** U.S.



365 Retail Markets is a global provider of unattended and highly automated MicroMarket self-checkout solutions. The company offers platforms for vending, food service and hospitality, and provides hardware and software. 365's kiosks offer capabilities such as a dual-sided credit card reader, NFC and mobile wallets acceptance, a newly recessed fingerprint scanner, and a barcode scanner with the ability to scan coupons from mobile phones.



**Company:** Advam  
**Founded in:** 2014  
**Headquarters:** Australia

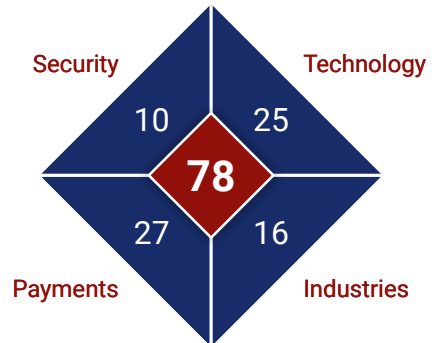


Advam offers payment acceptance solutions designed for a wide range of industries, including parking, airports, travel, shopping centers, education, health care, insurance, online retailers and much more. Then company's UnattendedPayments solution allows users to pay in an easy, secure and quick way. The solution is an end-to-end solution, integrated with EMV certified terminals and enabled to accept NFC payments. The solution provides highly secure services, as it is PCI DSS Level 1 compliant. UnattendedPayments also includes tools that allow merchants to manage transactions data and improve their understanding of consumers' purchase trends.





Updated!

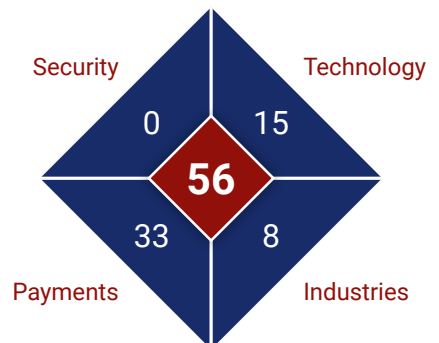


**Company:** Apriva Vend  
**Founded in:** 1999  
**Headquarters:** U.S.

Apriva is a provider of wireless payment processing and mobile communications, as well as POS solutions. The Apriva Vend product includes a payment solution that allows vending operators to accept credit card payments at the POS. The system includes hardware and software, wireless connectivity, transaction and alarm reporting capabilities, as well as integration with leading payment processors and financial institutions. Supported payment technologies are EMV, SmartCard and BLE. Apriva’s payment solutions focus on the mobile merchants, small business, developers, vending machines and education markets.



Updated!



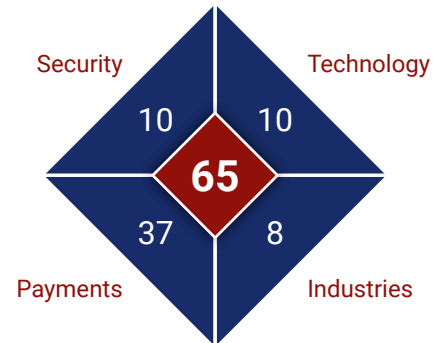
**Company:** Byndl  
**Founded in:** 2011  
**Headquarters:** U.S.

BYNDL is a payment processor that exclusively targets unattended retailers that want to support mobile transactions. BYNDL offers a mobile app available through vending machines. The integrated solution provides machine monitoring, cashless processing, VMS services and loyalty and offer programs. Supported payment technologies include BLE, QR Code and magnetic stripe and its supported wallet is PayPal.



Updated!

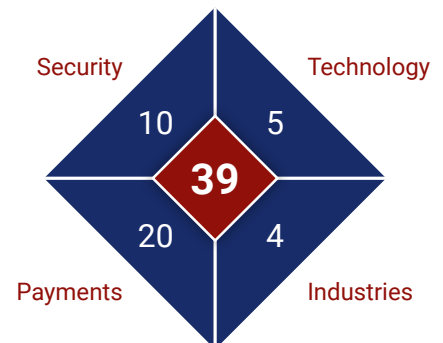
**Company:** Cantaloupe Systems  
**Founded in:** 2002  
**Headquarters:** U.S.



Cantaloupe Systems is a provider of cloud-based, mobile technologies that deliver an integrated vending retail solution for cashless vending and inventory management. The company’s vending solution includes its Seed Office management system and Seed Cashless smart card and mobile payment acceptance device. Cantaloupe Systems supports magnetic stripe and NFC technologies, and its supported wallets include Apple Pay, Google Wallet and Android Pay.



**Company:** Canteen Vending  
**Founded in:** 1929  
**Headquarters:** U.S.

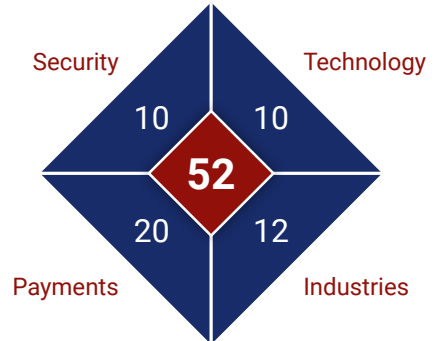


Canteen Vending is a vending machine operating company that provides vending, office coffee service and dining services. Canteen’s interactive and cashless vending machines accept credit cards, debit cards and mobile payment option. The machines also feature intuitive touchscreens, LED lighting and are often equipped with energy-saving technologies.



Updated!

**Company:** Coinco  
**Founded in:** 1958  
**Headquarters:** U.S. and U.K.

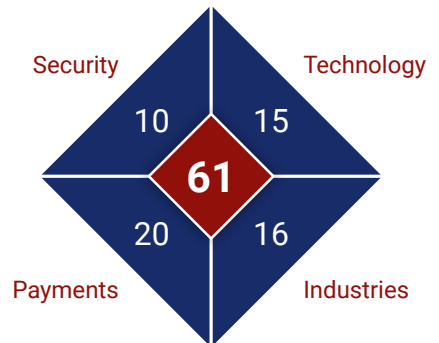


Coinco is a provider of bill and coin handling equipment as well as cashless and telemetry options for the automatic point of sale industry. Coinco main products are coin charges, card readers and bill acceptors. Its supported payment technology is magnetic stripe. Coinco’s solutions are tailored for the vending, kiosks and amusement industries.



Updated!

**Company:** Crane Payments Innovations  
**Founded in:** 2013  
**Headquarters:** U.S.



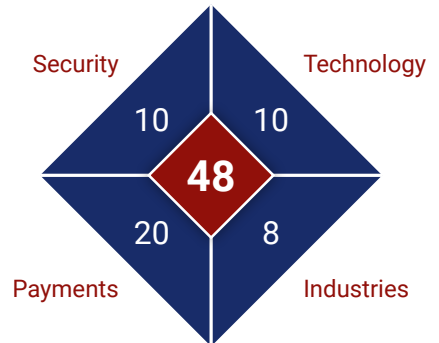
Crane Payments Innovations provides money-handling solutions, including a range of bill and coin validators and recyclers, coin hoppers and dispensers, cashless payment terminals, and asset management software. Supported payment technologies include EMV, contactless cards and magnetic stripe. CPI’s solutions are aimed at the financial services, gaming, retail, transportation and vending markets.




# creditcall

The Heart of Payments

**Company:** Creditcall  
**Founded in:** 1997  
**Headquarters:** U.K.



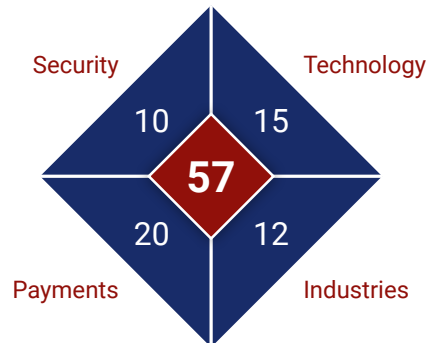
Creditcall is a payment acceptance solutions developer for attended, unattended, online or mobile retail. The company offers different types of solutions designed for industries such as retail, hospitality, parking and transportation. Creditcall’s self-service solution offers EMV chip card acceptance and protects customers’ data with Point to Point Encryption. Merchants are also enabled to get finance and management reports.



# CRYPTERA®

**Company:** Cryptera  
**Founded in:** 1983  
**Headquarters:** Denmark

Updated!

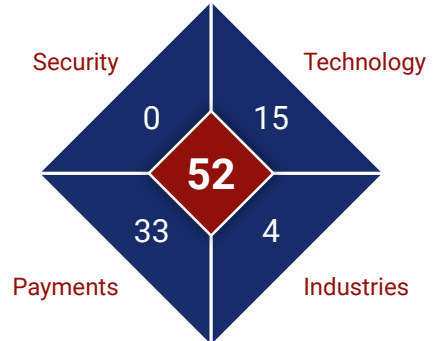


Cryptera is a payments solution provider and OEM supplier. Its solutions include CryptoTouch, which enables secure PIN entry on a touchscreen, encrypting PIN pads, unattended payment OEM customized products and remote key loading. Cryptera’s solutions are supported by EMV technology and are designed for use throughout the banking and ATM, drive-thru and QSR, parking, retail self-checkout, ticketing, gas stations, gaming and vehicle charger industries.



**Company:** EazyCoin™  
**Founded in:** N/A  
**Headquarters:** U.S.

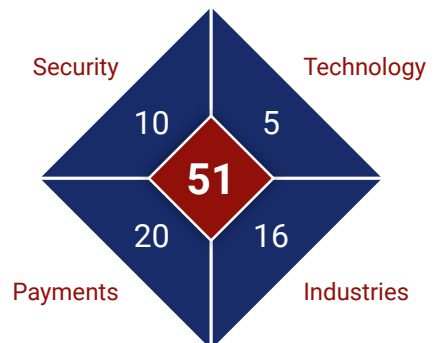
Updated!



EazyCoin is a cashless payment solutions provider for vending machines. The solution allows vending machine owners to manage sales and inventory reports, and to improve customers' experiences. EazyCoin also allows consumers to purchase and interact with vending machines easily through their smartphones. Vending machines are equipped with an intelligent controller that communicates with the smartphone using Bluetooth technology. The smartphone in turn communicates with EazyCoin's servers via Wi-Fi or cellular network using highly secure encryption software to protect a customer's information. The Eazy Storage Account can be funded with multiple sources of payments like debit, credit, PayPal and even gift cards.



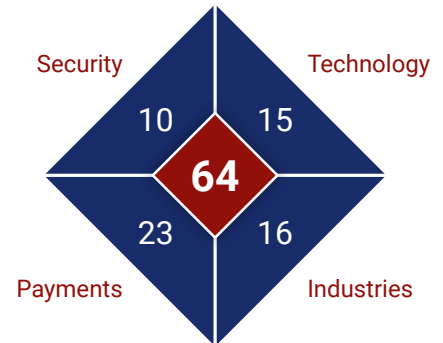
**Company:** Electronic Payment Exchange  
**Founded in:** 1979  
**Headquarters:** U.S.



Electronic Payment Exchange provides tokenization and end-to-end encryption payment solutions for both the attended and unattended retail markets. EPX's solutions include a fully integrated payment technology that allows merchants to process payments at the point of sale or online via credit cards, debit cards and electronic checks. It supports EMV payment technology. EPX's solutions serve the unattended kiosks, vending machines, gas station, quick-service restaurants, automotive and other self-service markets.



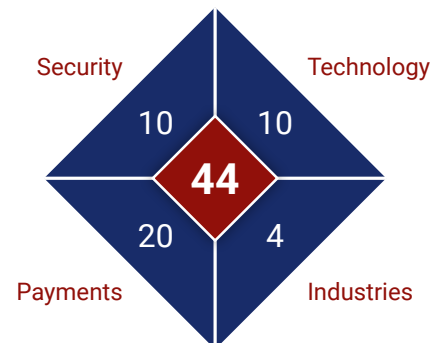
**Company:** Hemisphere West Europe Ltd.  
**Founded in:** 2004  
**Headquarters:** U.K.



Hemisphere West Europe Ltd (HWE) is a provider of attended and unattended payment products. HWE offers a complete solution of payments acceptance hardware and a payment gateway for the kiosk, amusement, car parking and vending industries.



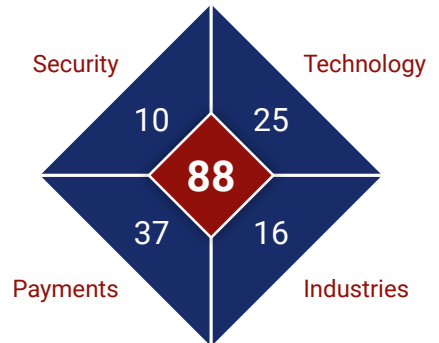
**Company:** Hub Parking Technology  
**Founded in:** 1965  
**Headquarters:** Italy



Hub Parking Technology is a parking solutions provider, offering software and hardware platforms for parking located in universities, hospitals, hotels, airports, shopping centers, municipalities and more. The company provides multiple solutions, ranging from a simple carpark with one entry station and exit station, each with a barrier and a standard pay station, to complex systems incorporating contract parking, credit card in/out parking, prepaid parking online, license plate recognition or a combination of these. Its self-serve cashless payment stations accept a wide range of payment methods, including coins, bills/ bank notes, credit card, debit card, value or city cards or electronic purse, and read magnetic credit cards, chip and PIN.



**Company:** Ingenico Group  
**Founded in:** 1980  
**Headquarters:** France

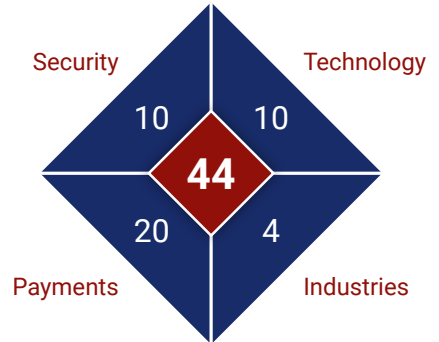


Ingenico offers iSelf-Service, unattended solutions that integrate cashless payments in the self-service market. The platform offers products ranging from unattended devices, secure operating technology and a complete service management system. Supported payment technologies include NFC, EMV and magnetic stripe, and Apple Pay and Android Pay. Ingenico’s iSelf-Service solutions cover the retail, hospitality, petrol, vending and transportation industries.



Parking Technology for the Connected World

**Company:** Klever Logic  
**Founded in:** 2011  
**Headquarters:** U.S.

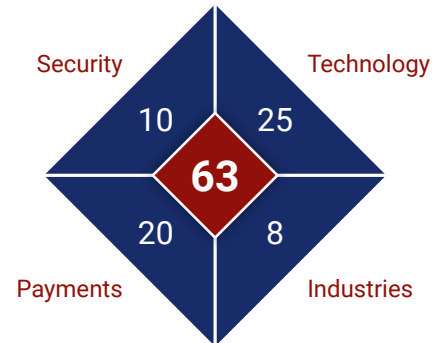


Klever Logic provides customers and parking operators with a suite of technology products for the connected driver. The company offers parking operators a cloud-based Software-as-a-Service that allows mobile and desktop access to real-time data and enables them to monitor and control revenue from anywhere. Klever Logic allows consumers to request their car and pay right from their mobile phone, giving them a more user-friendly and innovative experience.



Updated!

**Company:** Microtronic US  
**Founded in:** 1984  
**Headquarters:** U.S.

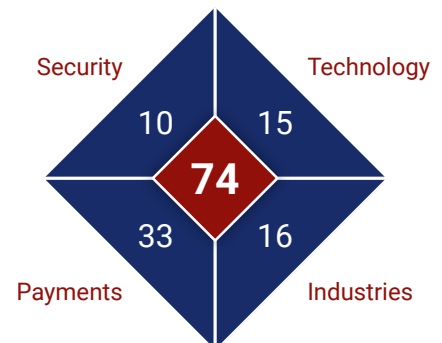


Microtronic is a cashless technology provider for the vending retail space. The company’s solutions include prepaid systems for vending, marketing systems and the “e-vending” mobile application. The company supports NFC, QR Code and SmartCard payment technologies.



Updated!

**Company:** Moneris  
**Founded in:** 2000  
**Headquarters:** Canada



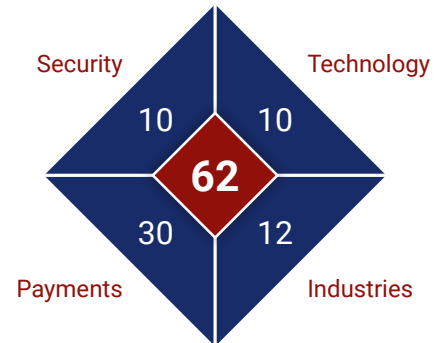
Moneris is a provider of payment terminals as well as eCommerce, integrated payments and business management solutions. Moneris’ solutions work with Verifone’s line of unattended payment devices to enable its customers in the unattended retail market to securely accept payments with customizable and versatile hardware options. Supported payment technologies include EMV and contactless readers, loyalty transactions, private labels and Apple Pay.





New!

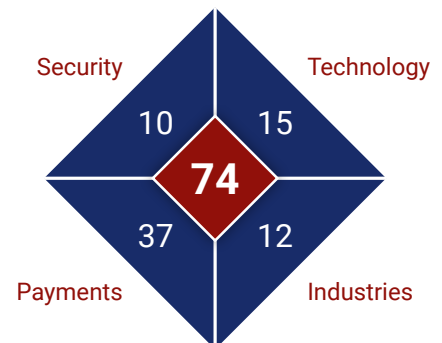
**Company:** MSC Payment Solutions  
**Founded in:** 1980  
**Headquarters:** Canada



MSC is a service and hardware provider of POS and payment solutions for the retail merchant, multi-store and unattended kiosks markets. MSC offers customized solutions across Canada – implementing, managing and supporting solutions are EMV and PCI compliant and include PIN pad interfaces and contactless solutions.



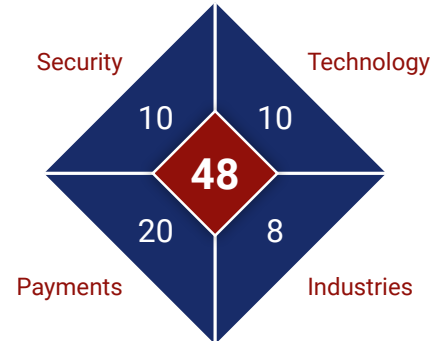
**Company:** Nayax  
**Founded in:** 2005  
**Headquarters:** U.S.



Nayax offers cashless, telemetry, management, monitoring and BI solutions for the vending and unattended industries. Nayax’s main product is a point of sale solution that accepts swipe, contact or contactless card payment methods. It supports NFC, EMV and magnetic stripe technologies, Apple Pay, BigeWallet, Google Wallet and Alipay.



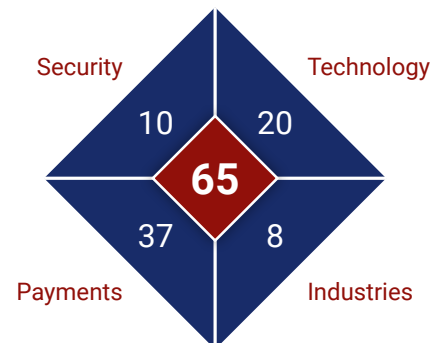
**Company:** Orbose  
**Founded in:** 2015  
**Headquarters:** U.S.



Orbose is a provider of end-to-end logistics and supply chain solutions for the mobile care and unattended retail industries. Orbose kiosks utilize API's third-party software platforms. The solution allows merchants to quickly sell food, clothing, memberships and more. Orbose enables businesses to customize branding, receive customers' online reviews through the integrated kiosk and sell products straight from kiosk with a MagTek credit card swipe or QR code synced to their custom branded mobile application. The solution is PCI compliant and encrypts all credit card data upon card swipe.



**Company:** oti Global  
**Founded in:** 1990  
**Headquarters:** Israel

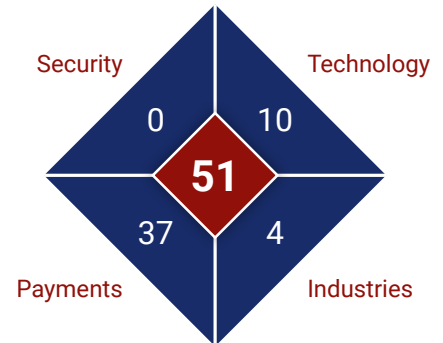


oti is a developer of cutting-edge cashless payment solutions including near field communication products and solutions. oti's cashless credit card readers for vending provide an easy to integrate merchant services and solutions, allowing unattended-market operators to accept magnetic stripe credit cards, EMV chip cards and mobile payments including Apple Pay and Android Pay. The solutions are designed for vending machines, kiosks, gas stations, car washes, air pumps and more.



New!

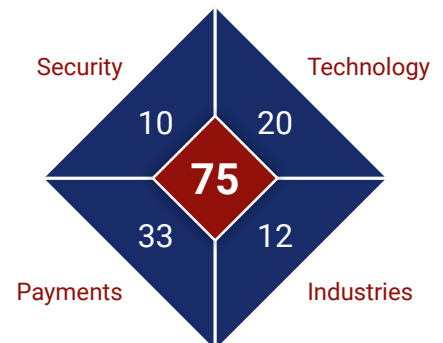
**Company:** ParLevel Systems  
**Founded in:** 2012  
**Headquarters:** U.S.



ParLevel Systems is a hardware and software developer that provides solutions to the vending machine industry. ParLevel offers a cloud-based vending management system that enables vending operators to get insight into their business by giving them control over operations. The system provides tools such as dynamic scheduling, prekitting, breakdown alerts, inventory management, and more. Furthermore, ParLevel accepts many payment options from credit, debit, prepaid, and campus cards to cashless payments including Apple Pay, Samsung Pay, and Android Pay.



**Company:** Payment Express  
**Founded in:** 1997  
**Headquarters:** New Zealand

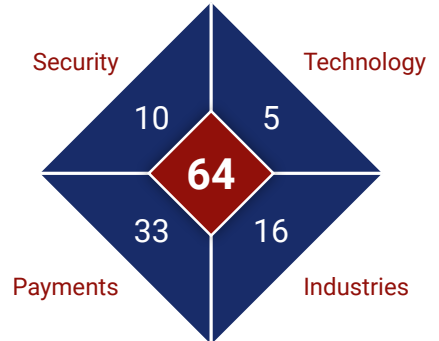


Payment Express is a payment technology service provider for the unattended retail market that offers a global end-to-end platform. Its product offerings range from a POS terminal to an unattended retail solution. It supports payment technologies include EMV, NFC, magnetic stripe and SmartCard, and its supported wallet is Apple Pay. The firm's solutions are focused within the vending, eCommerce, parking, kiosk, fuel and OPT equipment industries.



Updated!

**Company:** PayRange  
**Founded in:** 2013  
**Headquarters:** U.S.

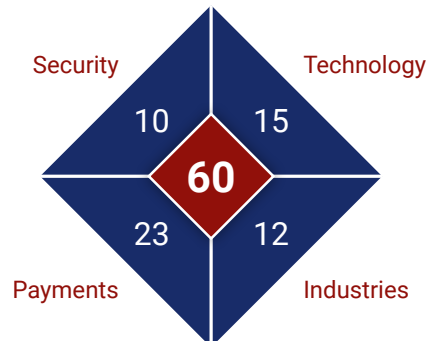


PayRange works as a mobile payment acceptance solution designed for machines. The solution features a plug-and-play setup, and supports a platform that includes the hardware, free mobile application and back-end service to accept mobile payments. Its supported payment technology is BLE. PayRange’s solutions serve the vending, parking, transit ticketing, laundry, amusement and other industries.



New!

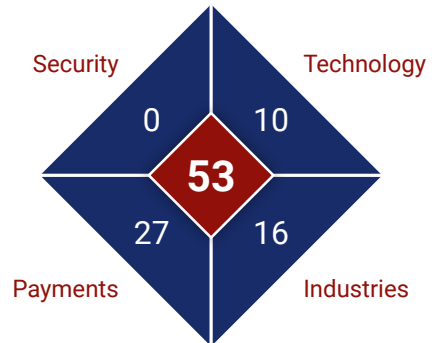
**Company:** PayTec AG  
**Founded in:** 2004  
**Headquarters:** Switzerland



PayTec AG is a payment processing manufacturer, offering a range of POS solutions enabled to accept from traditional credit and debit cards to contactless payments. For unattended point of sale, PayTec has developed space-saving terminals that can process payments without PIN entry and contactless payments. PayTec solutions have been designed for the demands of outdoor use (parking, petrol stations, ticketing, vending machines) as well as indoor use (vending machines and self check-in, e.g. cinema box offices, theaters, swimming pools, ice rinks).



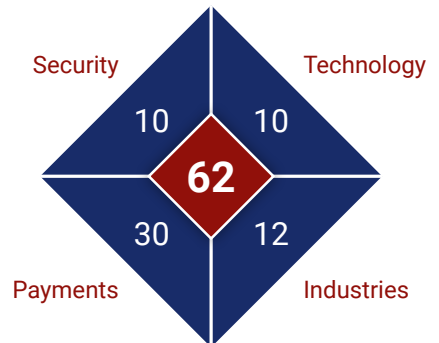
**Company:** Payter  
**Founded in:** 2006  
**Headquarters:** Netherlands



Founded in 2006 and headquartered in Rotterdam, Netherlands, Payter develops NFC technologies. Payter provides a multifunctional payment terminal for contactless and mobile transactions at unattended points of sale such as food or soda vending machines, charging stations and parking machines. Payter terminals support debit and credit cards, Apple Pay and Android Pay, as well as smart cards.



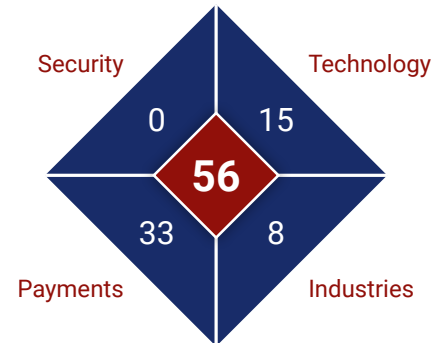
**Company:** SIX Payment Services  
**Founded in:** 2008  
**Headquarters:** Switzerland



Operating as a subsidiary of SIX Group AG, SIX Payment Services Ltd. provides services in the areas of securities trading, clearing and settlement, as well as financial information and payment transactions. Its unattended and self-service solutions have been designed for many industries including parking, petrol stations, transportation and vending and accept all major local and global cards including closed-loop/private label cards, EMV and cashless payments. The solutions are certified to the highest security standards (including tokenization across the entire payment chain) to minimize payment risks. Moreover, in order to help customers improve their business' performance, SIX Payment Services offers tools to reduce costs, improve customers' experiences and maximize sales and revenues.



New!

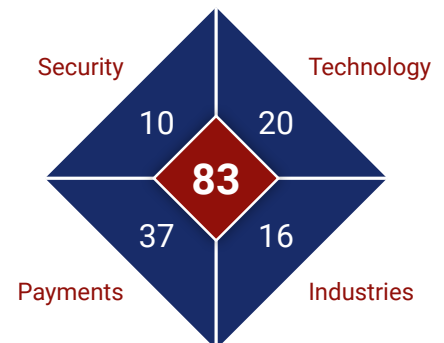


**Company:** Terminal Technologies Ltd.  
**Founded in:** 2004  
**Headquarters:** Czech Republic

Terminal Technologies Ltd. is a payment solutions developer. The company is involved in the design, prototyping, testing, certification, manufacturing, and distribution of payment hardware and software for the card payments business.



Updated!

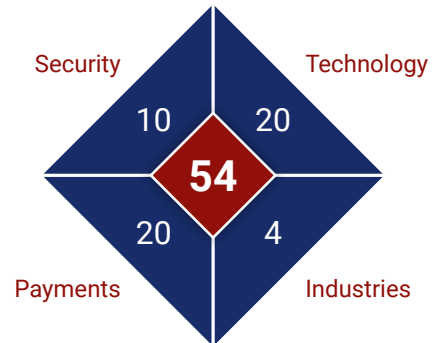


**Company:** Unattended Card Payments Inc.  
**Founded in:** 2013  
**Headquarters:** U.S.

Unattended Card Payments Inc. (UCP) provides EMV compliant payment gateway and hardware solutions for unattended card payment terminals. UCP offers devices to accept chip, magstripe, contactless and NFC technology and to support private label gift and loyalty cards.



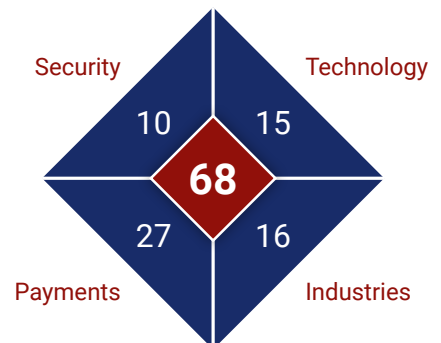
**Company:** UNICUM  
**Founded in:** 1990  
**Headquarters:** Russian Federation



UNICUM is a designer and manufacturer of smart vending machines and a provider of a wide range of vending technologies. UNICUM offers a vending software configurator that enable customers to manage and develop their business more efficient and profitable. The vending machine configurator allows to set individual names for each product, set different prices, manage coin acceptor and bill acceptor, set expiration date for individual products and more.



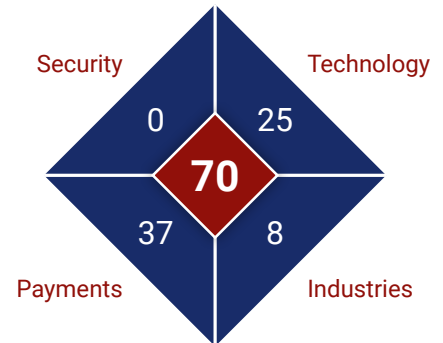
**Company:** USA Technologies  
**Founded in:** 1992  
**Headquarters:** U.S.



USA Technologies provides wireless, cashless micro-transactions and networking services as well as telemetry and customer engagement services for the unattended market. Its main product is the ePort solution, which integrates all payment steps in one portal. USAT's solutions support mobile wallets Apple Pay and Google Wallet and its supported payment technologies include EMV, magnetic stripe, NFC and BLE technologies. The USAT solutions are focused on the following industries: amusement & arcade; car wash; kiosk; laundry; taxi and transportation; and vending.



**Company:** VE Global Vending Inc.  
**Founded in:**  
**Headquarters:**



VE Global Vending Inc. is an interactive vending and automated retail solutions provider. The company offers merchants software tools such as content management systems and UCB applications, allowing them to control and monitor their vending transactions. VEGV's vending machines accept multiple payments including credit and debit cards, EMV chip cards, Google Wallet, Soft Card and Apple Pay. Moreover, vending machines count with QR/barcode reader for coupons and social media authentication, touchscreen and Bluetooth LE (PayPal, V.me, iBeacon).



**Company:** Vengo Labs  
**Founded in:** 2012  
**Headquarters:** U.S.



Vengo Labs offers an interactive consumer engagement platform combined with a point-of-purchase hardware. The company enables merchants to create an innovative and interactive digital customer experience, providing information and videos about their products through a touchscreen device with a slim compact design. Vengo Labs also offers tools to understand purchasing patterns and cloud-based inventory monitoring. Payments accepted include credit, debit, NFC and campus cash via Blackboard or CBORD.

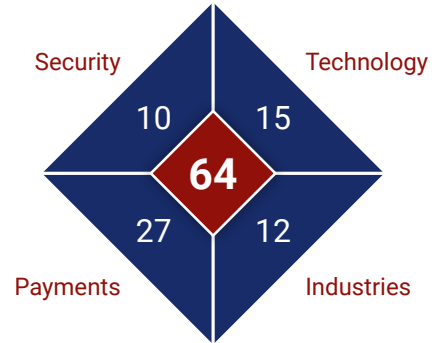




# Verifone®

Updated!

**Company:** Verifone  
**Founded in:** 1981  
**Headquarters:** U.S.



Verifone is a provider of electronic payment transactions and other point of sale value-added services. It supports unattended payment devices and self-service payment systems. Verifone's offered solutions include POS electronic payment devices. They also support equipment and deployment, installation and training, and post-sales services. Supported payment technologies include EMV, NFC, magnetic stripe, contactless cards, smart cards and prepaid gift cards.

### **USA Technologies**

USA Technologies, Inc. is a premier payment technology service provider of integrated cashless and mobile transactions in the self-service retail market. The company also provides a broad line of cashless acceptance technologies, including its NFC- ready ePort® G-series, ePort Mobile™ for customers on the go, and QuickConnect, an API Web service for developers. USA Technologies has been granted 87 patents, and has agreements with Verizon, Visa, Chase Paymentech and customers such as Compass, AMI Entertainment, and others. Visit the company's website at [www.usatech.com](http://www.usatech.com).

### **PYMNTS.com**

[PYMNTS.com](http://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.



The Unattended Retail Tracker™ may be updated periodically. While reasonable efforts are made to keep the content accurate and up-to-date, PYMNTS.COM: MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, REGARDING THE CORRECTNESS, ACCURACY, COMPLETENESS, ADEQUACY, OR RELIABILITY OF OR THE USE OF OR RESULTS THAT MAY BE GENERATED FROM THE USE OF THE INFORMATION OR THAT THE CONTENT WILL SATISFY YOUR REQUIREMENTS OR EXPECTATIONS. THE CONTENT IS PROVIDED “AS IS” AND ON AN “AS AVAILABLE” BASIS. YOU EXPRESSLY AGREE THAT YOUR USE OF THE CONTENT IS AT YOUR SOLE RISK. PYMNTS.COM SHALL HAVE NO LIABILITY FOR ANY INTERRUPTIONS IN THE CONTENT THAT IS PROVIDED AND DISCLAIMS ALL WARRANTIES WITH REGARD TO THE CONTENT, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT AND TITLE. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES, AND, IN SUCH CASES, THE STATED EXCLUSIONS DO NOT APPLY. PYMNTS.COM RESERVES THE RIGHT AND SHOULD NOT BE LIABLE SHOULD IT EXERCISE ITS RIGHT TO MODIFY, INTERRUPT, OR DISCONTINUE THE AVAILABILITY OF THE CONTENT OR ANY COMPONENT OF IT WITH OR WITHOUT NOTICE.

PYMNTS.COM SHALL NOT BE LIABLE FOR ANY DAMAGES WHATSOEVER, AND, IN PARTICULAR, SHALL NOT BE LIABLE FOR ANY SPECIAL, INDIRECT, CONSEQUENTIAL, OR INCIDENTAL DAMAGES, OR DAMAGES FOR LOST PROFITS, LOSS OF REVENUE, OR LOSS OF USE, ARISING OUT OF OR RELATED TO THE CONTENT, WHETHER SUCH DAMAGES ARISE IN CONTRACT, NEGLIGENCE, TORT, UNDER STATUTE, IN EQUITY, AT LAW, OR OTHERWISE, EVEN IF PYMNTS.COM HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

SOME JURISDICTIONS DO NOT ALLOW FOR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, AND IN SUCH CASES SOME OF THE ABOVE LIMITATIONS DO NOT APPLY. THE ABOVE DISCLAIMERS AND LIMITATIONS ARE PROVIDED BY PYMNTS.COM AND ITS PARENTS, AFFILIATED AND RELATED COMPANIES, CONTRACTORS, AND SPONSORS, AND EACH OF ITS RESPECTIVE DIRECTORS, OFFICERS, MEMBERS, EMPLOYEES, AGENTS, CONTENT COMPONENT PROVIDERS, LICENSORS, AND ADVISERS.

Components of the content original to and the compilation produced by PYMNTS.COM is the property of PYMNTS.COM and cannot be reproduced without its prior written permission.

You agree to indemnify and hold harmless, PYMNTS.COM, its parents, affiliated and related companies, contractors and sponsors, and each of its respective directors, officers, members, employees, agents, content component providers, licensors, and advisers, from and against any and all claims, actions, demands, liabilities, costs, and expenses, including, without limitation, reasonable attorneys’ fees, resulting from your breach of any provision of this Agreement, your access to or use of the content provided to you, the PYMNTS.COM services, or any third party’s rights, including, but not limited to, copyright, patent, other proprietary rights, and defamation law. You agree to cooperate fully with PYMNTS.COM in developing and asserting any available defenses in connection with a claim subject to indemnification by you under this Agreement.