



TAG

FinTech

### Georgia – Source of Payments Innovation

When it comes to innovation in payment systems, Georgia FinTech organizations lead the way. Here is a sampling of new products / services from Georgia-based companies:

- **BankAmeriDeals™** – Georgia-based Cardlytics is powering the Bank of America roll out of merchant-funded reward programs to its account holders.
- **Kabbage®** – provides real time lending solutions to small merchants active on sites such as eBay, Amazon and Yahoo Stores. Kabbage has developed advanced data analytics to provide risk-scoring metrics based on sales data, customer traffic and buyer feedback to deliver a lending decision in an average of 8 minutes.
- **NCR Silver™** – the first tablet-based point of sale device from a major manufacturer, NCR, accepts cash and credit cards, and tracks sales by item or category.
- **OfferWise™** – First Data's OfferWise enables publishers to deliver card-linked offers to consumers on behalf of merchants.
- **OTC Network™** – InComm's Medagate unit provides an innovative restricted spend payment card enabling Medicare and Medicaid members to purchase over-the-counter medications and other health and wellness items.
- **Spectrum™** – recently introduced by Georgia-based Equifax, the Spectrum Verification Services Platform provides loan-level verifications to help lenders increase the quality of loans, streamline processes and mitigate loan repurchase risks.

## Georgia – at the Epicenter of the Global Payment System and Financial Services



Globally, there were over 135 billion payment card transactions in 2011 representing about \$2.3 trillion of consumer and commercial purchases. More than 85 billion of these transactions passed through the global networks of Georgia FinTech organizations.

Numbering over 70 companies, the impact of the Georgia FinTech community can be seen across the globe:

- Of the 30+ million global card-enabled merchants, over half rely on the technologies of Georgia FinTech organizations.
- Annual revenue generated by Georgia-based FinTech organizations exceeds \$20 billion.
- Georgia FinTech organizations employ more than 25,000 professionals in Georgia and over 105,000 globally.
- The eight publicly held organizations headquartered in Georgia have a combined market capitalization that exceeds \$22 billion.
- Georgia ranks first in the U.S for entrepreneurship, according to the Kauffman Index of Entrepreneurial Activity (March 2011) and has had the largest increase in entrepreneurship of any state in the last decade, providing a healthy marketplace for financial services.



NCR Silver™ - a complete POS solution that runs on iPad®, iPhone® or iPod touch®



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### TAG FinTech Mission

Our mission is to build recognition of Georgia as the hub of choice for the world's leading financial services and payment processing organizations. We will foster an interactive business environment that supports innovative thinking and planning for financial services solutions.

### FinTech's Rich Georgia Ecosystem

There are many reasons Georgia has captured the hearts and minds of payment systems companies:

**Talent:** with 25,000+ professionals focused on the payment industry, Georgia boasts an ample supply of talent across the spectrum of tenure and functions.

**Transportation:** Atlanta's status as a transportation hub offers global organizations easy and cost effective access to world markets.

**Culture:** Atlanta's expanding reputation as a cultural hub yields benefits as a talent magnet, especially for senior, experienced professionals.

**Education:** Thanks to an excellent university system (Georgia Tech, University of Georgia, Emory, Georgia State, etc.), Georgia is the ideal training ground for future FinTech professionals. For example, Georgia educational institutions will be responding to one of the hottest sectors within FinTech – the analysis and harnessing of Big Data. A recent study indicates a nationwide shortage of 149,000 professionals with the skills necessary for this booming field.



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Georgia FinTech Organizations

#### Card Issuer/ Merchant Processing/ Point of Sale

- Bank of America Merchant Services
- BlueFin Payment Services
- Cynergy Data
- Elavon
- EVO Payments International
- First Data
- FleetCor
- Global Payments
- Ingenico
- NCR (Radiant Systems)
- NOWaccount
- Payscape Advisors
- Priority Payment Systems
- SunTrust Merchant Services
- TSYS
- Veracity Payment Solutions
- Verifone
- WorldPay

#### Gateways/ Alternative Payments

- Acculynk
- ControlScan
- Paymetric
- Seergate

#### Prepaid/Loyalty & Points

- Cardlytics
- Cartera (Vesdia)
- Coindata
- CoreCard Software
- Coredata
- Directo
- FirstView Financial
- InComm

#### Retail Banking Solutions, including Electronic Bill Payment and Presentment

- ACI Worldwide (S1)
- Chexar
- Deluxe Corp. (Bankers Dashboard)
- FIS (Certegey)
- Fiserv (CheckFree)
- Intuit (Digital Insight)
- Jack Henry (Goldleaf)
- Qualcomm (Firethorn)
- VSoft

#### Identity/Analytics/Risk

- Black Box Insight
- Compliance 360
- CompuCredit
- Equifax
- FactorTrust
- IDology
- L2C
- LexisNexis
- Microbilt

#### Trade/Payment/ Lending Solutions

- AdvanceMe
- FTRANS
- GreenSky Credit
- Kabbage
- Official Payments
- ParkMobile
- Paymetric
- PrimeRevenue
- TransCentra

#### Capital Markets

- Cash Flow Analytics
- eRecover
- FxBridge
- IAS