

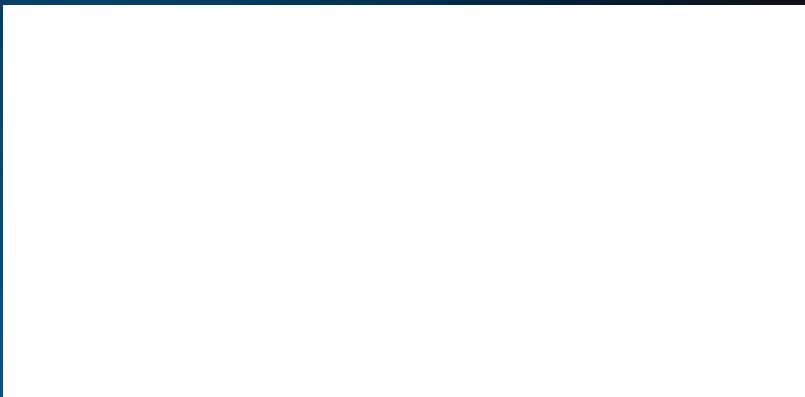
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Steadiness in a Dizzying World

It has never been easy following the payments business. We know. We've been doing it for a living, in one publishing incarnation or another, for the better part of three decades, including 15 years with this magazine. The reason is not hard to figure out. The business is complicated to begin with, and changes fast.

No news there. But nowadays it's changing faster than ever. To see what we mean, consider these trends (in no particular order): EMV, contactless payments, artificial intelligence, ransomware, the Internet of Things, chatbots, faster payments, cryptocurrency. And we could add more.

To be sure, some of these concepts aren't new. EMV technology, indeed, is particularly long in the tooth, dating back at least to the early 1990s. But in all of these cases, the actual commercial application of the related technology is very recent. If it were just two or three trends, it wouldn't be hard to keep up. But all of these—as well as others not mentioned—at once is another matter entirely. Vertigo can set in.

That's why we believe there has never been a time in this business when a publication like *Digital Transactions* has been more needful. And, to be more specific, there has never been a time when this Buyers' Guide has been more helpful.

When new developments have your head spinning, it's especially critical to find the kind of expertise that can explain where the trends are coming from, who's driving them and why, why they're important, what kind of change they can cause, and—most important—what their business case is. You can't make the right bets at the right time otherwise.

Of course, much of this explanatory context is available in the monthly issues of this magazine. But once a year, one issue in 12, we dedicate the entire book to the players who supply the stuff that keeps the payments industry spinning. That's this August issue. In these pages, you'll find 1,353 listings arranged in 124 product and service categories for companies that grapple with major trends, and sudden changes in trend directions, every day.

This is a catalog of firms that must wrestle with the same questions that you're grappling with, and usually sooner. They may not have all the answers, but chances are they will have some helpful thoughts on what's going on with EMV as it comes to the petro market, on how payments tech can be made to work in car dashboards, on how to better serve the point-of-sale needs of restaurants, on how to defeat today's fraudsters, and much more.

Try asking them. It beats vertigo.

John Stewart, Editor | john@digitaltransactions.net

PUBLISHER

Robert A. Jenisch

EDITOR-IN-CHIEF

John Stewart

Senior Editor

Jim Daly

Senior Editor, Digital

Kevin Woodward

Correspondents

Jane Adler

Lauri Giesen

Karen Epper Hoffman

Peter Lucas

Linda Punch

Elizabeth Whalen

Art Director/Production Editor

Jason Smith

Editorial Advisory Board

Eula L. Adams

John Elliott

Alex W. "Pete" Hart

Former Chief Executive Officer,
MasterCard International

William F. Keenan

President, De Novo Corp.

Dr. Gideon Samid

Chief Technology Officer,
AGS Encryptions Ltd.

Director of Advertising

Robert A. Jenisch, 877-658-0418
bob@digitaltransactions.net

Advertising Sales Representatives

Robert Mitchell, 877-658-0418
bmitchell@digitaltransactions.net

Cathy Woods, 602-863-2212

cathy.woods@mediawestintl.com

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John Stewart, Managing Director

Robert A. Jenisch, Managing Director

For advertising information, call 877-658-0418.

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