

DIGITAL TRANSACTIONS

Trends in the Electronic Exchange of Value

2019

BUYERS' GUIDE

A handbook of vendors to the
North American payments market

Volume Sixteen, Number Eight • DigitalTransactions.net • August 2019





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the gimlet eye

THE KEY TO ANSWERING THE MOST PRESSING QUESTIONS

YOU'RE HOLDING THIS MAGAZINE IN AUGUST, but we here at *Digital Transactions* are putting the finishing touches on it in July. So forgive us if we venture to look ahead a few weeks and guess what might be crossing your mind as summer begins to run its course.

How to make money, of course, dominates everyone's thoughts, and there's no seasonality to that. But what questions does that profit imperative imply? How to expand the market, develop that new product or service, find the right people? How to tweak the pricing schedule, keep tabs on the competition, revamp the marketing plan? What about sales forecasts for 2020? A new strategic plan? A new client-service approach or technology?

Speaking of technology, what about how to keep up with the latest developments? Which of the new gizmos make sense—and which ones will fizzle? Will voice commerce go mainstream any time soon? What about data security—are the right people developing the right locks and keys? Tech bets can be expensive, so calling the right ones is critical.

So many questions looking for answers. Naturally, I'd like to suggest—humbly—that reading *Digital Transactions* faithfully each month will shed at least some light on at least some of these topics. I'd be remiss in my duty if I didn't. But notice that I said each month, and that includes this one. This 2019 Buyers Guide that you hold in your hands is really a catalog of resources available across the country that can help you find answers not only to the litany of questions mentioned above but also to the ones I can't even begin to imagine—the ones that are unique to your market, your location, your merchants and other clients, your products and services.

That's why we publish this guide every year. Not only because we feel it's important for our readers to stay in touch with these resources, but also because, as is true for all of us, things change. Markets change. Customer demand changes. Heck, addresses, emails, and phone numbers change. So each spring and summer we work on updating the guide so that getting in touch with these companies can be as easy as possible.

We'll be back in September with our usual analysis of strategies and tactics in the payments business. For now, take a moment to ponder the resource you hold in your hands—and give some thought to how it might help put you in touch with some really good people who just might have some really good ideas about how to answer that long list of questions sitting on your desk.

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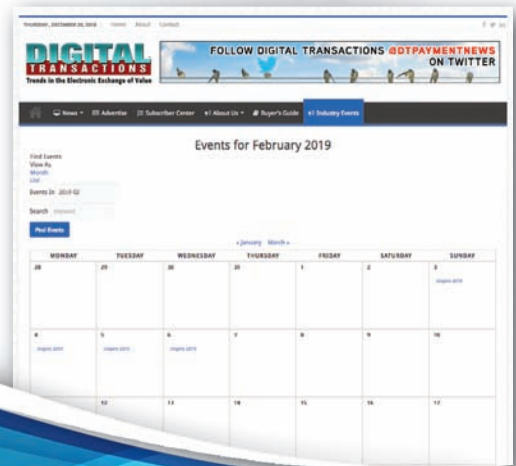
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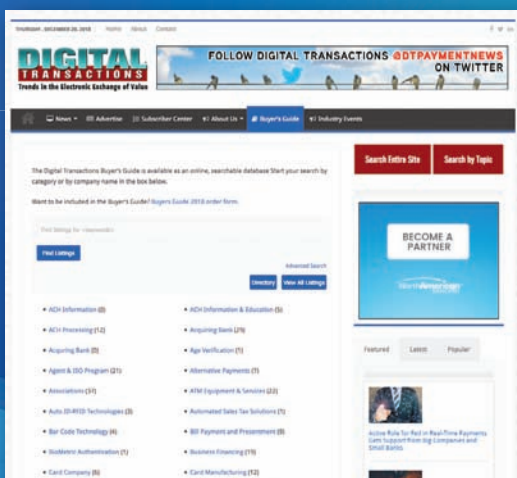


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