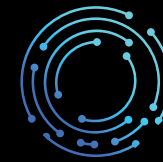


In the Remote Payments Study, the PYMNTS research team collected survey data on a sample of 4,900 American consumers to get a firsthand account of how modern shoppers use technology to make the most of their shopping experience. With this expansive research, we were able to produce important, actionable insights into their daily shopping habits, answering an assortment of questions. Which technologies are best at converting browsers to buyers? Where are consumers located when they hit that “buy” button? And how do consumers of different genders, incomes and ages prefer to shop? Remotely? Or in-store? The answers to all of these questions, and more, are covered in our report.



REMOTE PAYMENTS

DEC. 2018

Smartphone-based commerce
takes center stage

TABLE OF CONTENTS

01
INTRODUCTION

05
Shopping and paying
via smartphone

13
How consumers use
smartphones to browse
and shop

19
What consumers are
purchasing with their
smartphones

23
How consumers
are using smartphones
to pay

28
CONCLUSION


**REMOTE
PAYMENTS**

Smartphone-based commerce
takes center stage

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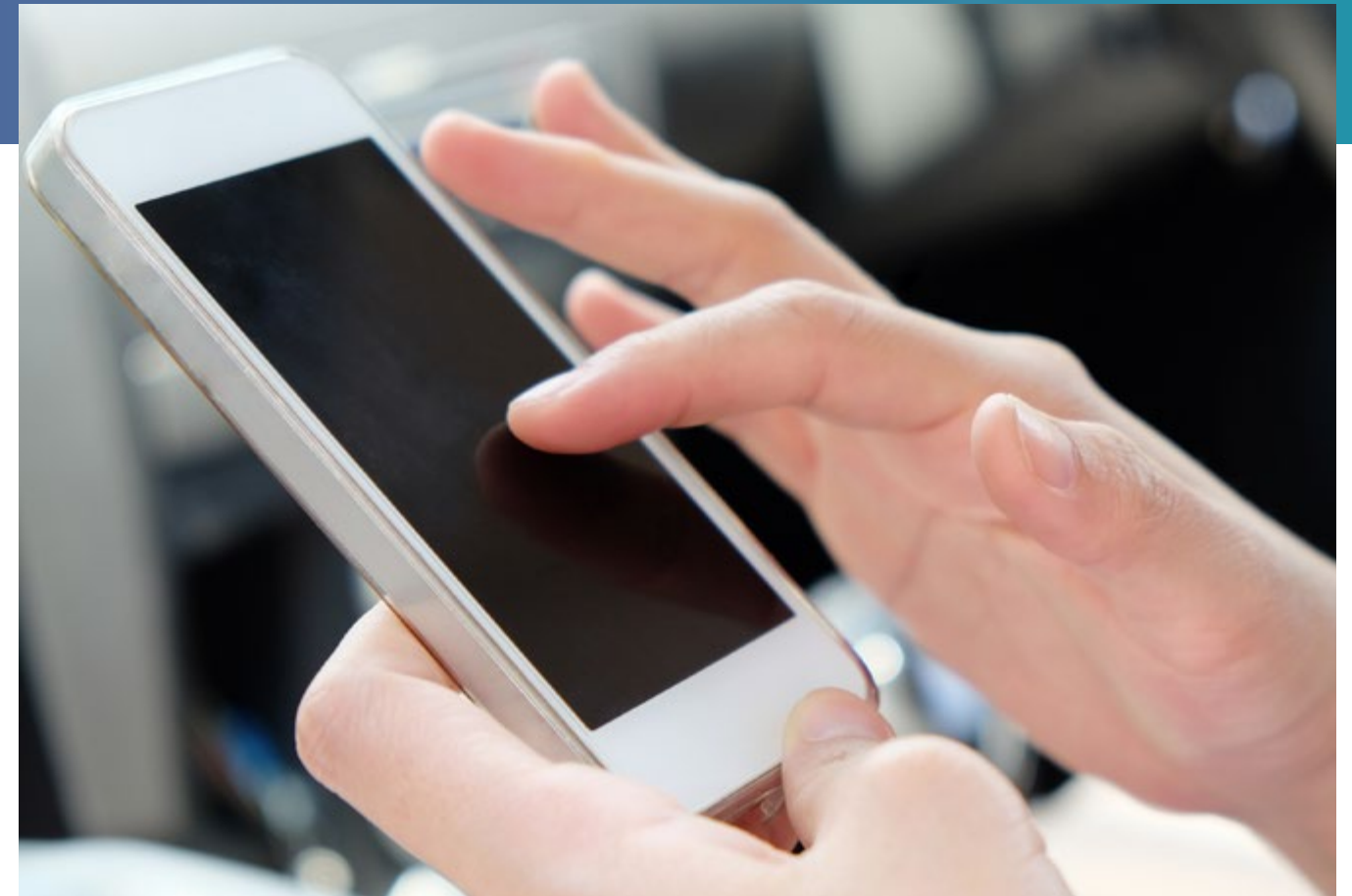
THE “FACE” OF THE MODERN RETAILER IS NO LONGER THE STOREFRONT.

A study conducted in 2016 reported that consumers touch their phones 2,617 times a day.¹ That stat seemed amazing at the time, or perhaps even unbelievable.

It’s actually neither, but rather the reality of mobile devices’ importance to consumers as they navigate day-to-day activities. It’s also an indicator of how large a catalyst such devices have become in blurring consumers’ on- and offline worlds — and those of the people and businesses with which they interact.

Nowhere have we seen these devices’ impact more than in how consumers shop and pay — or will pay — with them. The inaugural edition of our Remote Payments Study highlights how quickly and enthusiastically consumers embrace

¹ Nelson, Patrick. We touch our phones 2,617 times a day, says study. Network World. 2016. <https://www.networkworld.com/article/3092446/smartphones/we-touch-our-phones-2617-times-a-day-says-study.html>. Accessed December 2018.



new connected devices and use cases to contextualize shopping and buying experiences. Voice commerce has accelerated dramatically over the last 12 months, for example. Twenty-eight percent of all consumers now own a voice-activated device, and 27 percent of them had used theirs to make a purchase in the previous seven days.

These devices give merchants an unprecedented opportunity to capture and convert users into customers wherever they

are, whenever they happen to be in the mood to make a purchase.

Such devices are changing consumers’ relationships with physical stores, too, specifically how they use devices before walking in, while shopping and to pay for items they purchase there. For customers who rely on smartphones to enhance every moment of their shopping sprees, the “face” of the modern retailer is no longer the storefront, but rather its mobile app and website.

We believe that understanding this behavior offers important insights into how merchants must evolve to meet this new connected consumer reality.

In September 2018, we conducted a study of more than 4,900 consumers to better understand their mobile device usage with respect to in-store purchasing. This population-based sample reflects the demographics and behaviors of the U.S. adult population, and what we found is a perhaps sobering reality for physical retailers.

For one thing, we learned that most people who purchase in stores do not go to them to leisurely browse for new or interesting items. Among the consumers in our sample who paid in-store for their latest purchases, 57.7 percent knew what they wanted before they even set foot in the shop.

The truth is, most consumers who browse online never end up going to a physical store. Most prefer to simply pay for the items online. Our study found 12.5 percent of consumers who paid in a store for their latest purchases discovered the products via

mobile, 11.3 percent on a computer and 4.2 percent through advertisements. This makes mobile the most common way consumers find products that draw them to visit a physical store.

Some will be using smartphones once they get in the store, too. Approximately 10.5 percent of consumers in our sample who paid in a physical store for their latest purchases used their smartphones at the register. This essentially means that smartphones have become the connected devices of choice that allow for a near-constant consumer-merchant connection.

Perhaps our most interesting finding, though, was how effective smartphones have become at converting casual browsers into buyers — regardless of where they were when they shopped with their smartphones. As much as 63.8 percent of consumers who paid remotely via mobile device discovered the items they purchased while browsing online.

This means that mobile devices — including smartphones and tablets, among others — represent the leading method consumers

use to not only discover new products but also pay for them. In fact, 45.8 percent of consumers who shop online purchase with a smartphone, while 33.7 percent do so with a computer.

Approximately 22.1 percent of our sample consumers paid for their latest purchases via a mobile device, and 25.0 percent said they usually used their phones to do so. The most common ways they purchased with their smartphones were through embedded debit or credit card payments, (37.1 and 28.7 percent, respectively), PayPal (9.9 percent) and, to a far lesser extent, mobile wallets like Apple Pay (3.2 percent) and Amazon Pay (1.7 percent).

In the following pages, we will explore how modern consumers are using their mobile phones to enhance both their brick-and-mortar and online shopping experiences. There are many different types of customers who visit merchants' websites, and consumers are visiting more than just a single site when they browse the web on their phones.

But browsing is just the beginning.



SHOPPING AND PAYING VIA SMARTPHONE

Most mobile-savvy consumers enjoy perpetual access to digital marketplaces, using their phones to not only shop while at home, but also in their cars, at work and as they go about their day-to-day business.

So, who are these mobile shoppers? When do they tend to pull out their phones and begin browsing? Where are they when they browse?

Our findings showed that consumers' preference for browsing and discovering new products via smartphones varies

greatly by age, income and gender. Those aged 25 to 34, women and consumers earning between \$100,000 and \$150,000 in annual income are more likely to shop on their phones than their peers, for example.


Broadly speaking, men and women are both more likely to browse and pay for products using mobile phones while in a car or at a store.

Sixty-five percent of the consumers traveling locally and shopping using smartphones were men, according to our findings, while just 35.3 percent were women. Conversely,

TABLE 1:

How a consumer's gender relates to smartphone usage while shopping

Consumers who purchased items on a smartphone, by location




IDENTIFICATION METHOD	At home	In a car	Shopping at a store	At work	Out socially with friends or family	Traveling locally
MOBILE						
FEMALE	58.4%	50.0%	50.0%	62.3%	66.7%	35.3%
MALE	41.5%	50.0%	50.0%	37.7%	33.3%	64.7%
NOT MOBILE						
FEMALE	45.7%	39.5%	43.7%	55.4%	35.5%	35.3%
MALE	54.1%	60.5%	56.3%	44.6%	61.3%	64.7%

women were more likely to peruse the internet on mobile devices while at home, at work or out socializing with friends. In total, nearly 58.9 percent of consumers who purchased with smartphones were women.

The propensity to shop via smartphone also changes considerably with income. High-income consumers were more likely to shop using a mobile device than their lower-income counterparts, for example, but this,

TABLE 2:
How a consumer's income relates to smartphone usage while shopping
 Consumers of different incomes who purchased on a smartphone, by location



IDENTIFICATION METHOD	At home	In a car	Shopping at a store	At work	Out socially with friends or family	Traveling locally
MOBILE						
\$0-\$25K	13.5%	10.0%	15.9%	9.8%	20.0%	11.8%
\$25K-\$50K	16.8%	16.7%	11.4%	6.6%	33.3%	5.9%
\$50K-\$75K	18.5%	15.3%	15.9%	14.8%	13.3%	23.5%
\$75K-\$100K	15.6%	16.0%	22.7%	19.7%	6.7%	0.0%
\$100K-\$150K	20.4%	20.0%	29.5%	29.5%	20.0%	35.3%
\$150K+	15.3%	22.0%	4.5%	19.7%	6.7%	23.5%
NOT MOBILE						
\$0-\$25K	10.2%	20.2%	22.5%	5.4%	22.6%	11.8%
\$25K-\$50K	18.5%	23.5%	19.7%	16.1%	12.9%	11.8%
\$50K-\$75K	16.9%	10.9%	21.1%	18.8%	19.4%	5.9%
\$75K-\$100K	13.6%	9.2%	7.0%	14.3%	9.7%	17.6%
\$100K-\$150K	20.9%	17.6%	16.9%	24.1%	9.7%	35.3%
\$150K+	20.0%	18.5%	12.7%	21.4%	25.8%	17.6%

58.9%
OF CONSUMERS
WHO MADE A PURCHASE
VIA SMARTPHONE
WERE WOMEN.

too, varied according to where they were when browsing.

Consumers earning between \$100,000 and \$150,000 per year browsed more often via smartphone while at home, in a car and while shopping. They made up 29.5 percent of those who did so using phones while at work, as well as 29.5 percent browsing during a social outing. This group also included 35.3 percent of those who paid for a product on a phone while traveling locally and 20.4 percent of those who did so from the comfort of their homes.

Consumers earning more than \$150,000 per year shopped on their phones more than their lower-income peers. They appeared particularly fond of browsing in a car, however, with 22.0 percent having made their last purchases while in one. Consumers earning less than \$50,000 annually were more likely to discover and shop for products on their phones while spending time socializing.

Even before paying, though, a large portion of those surveyed said they found the last product they purchased online via

smartphone – and the likelihood of this changed by income. More than one-quarter of consumers who earned above \$75,000 per year discovered their latest purchases while using a smartphone to browse online, and that share increased alongside annual income.

As expected, we observed a correlation between consumers' ages and their

propensity to pay with smartphones. Consumers aged 25 to 34 have a particularly high affinity for paying with smartphones almost everywhere, and are more likely than any other group to shop with them at home, in a physical store, at work and while out socializing with friends and family.

On the other hand, consumers aged 35 to 44 were more likely to shop via smartphone



FIGURE 1:

Consumers' partialities toward discovering new purchases in different ways

Consumers who discovered their latest purchases via different means, by channel and income

- \$150K+
- \$100K-\$150K
- \$75K-\$100K
- \$50K-\$75K
- \$25K-\$50K
- \$0-\$25K

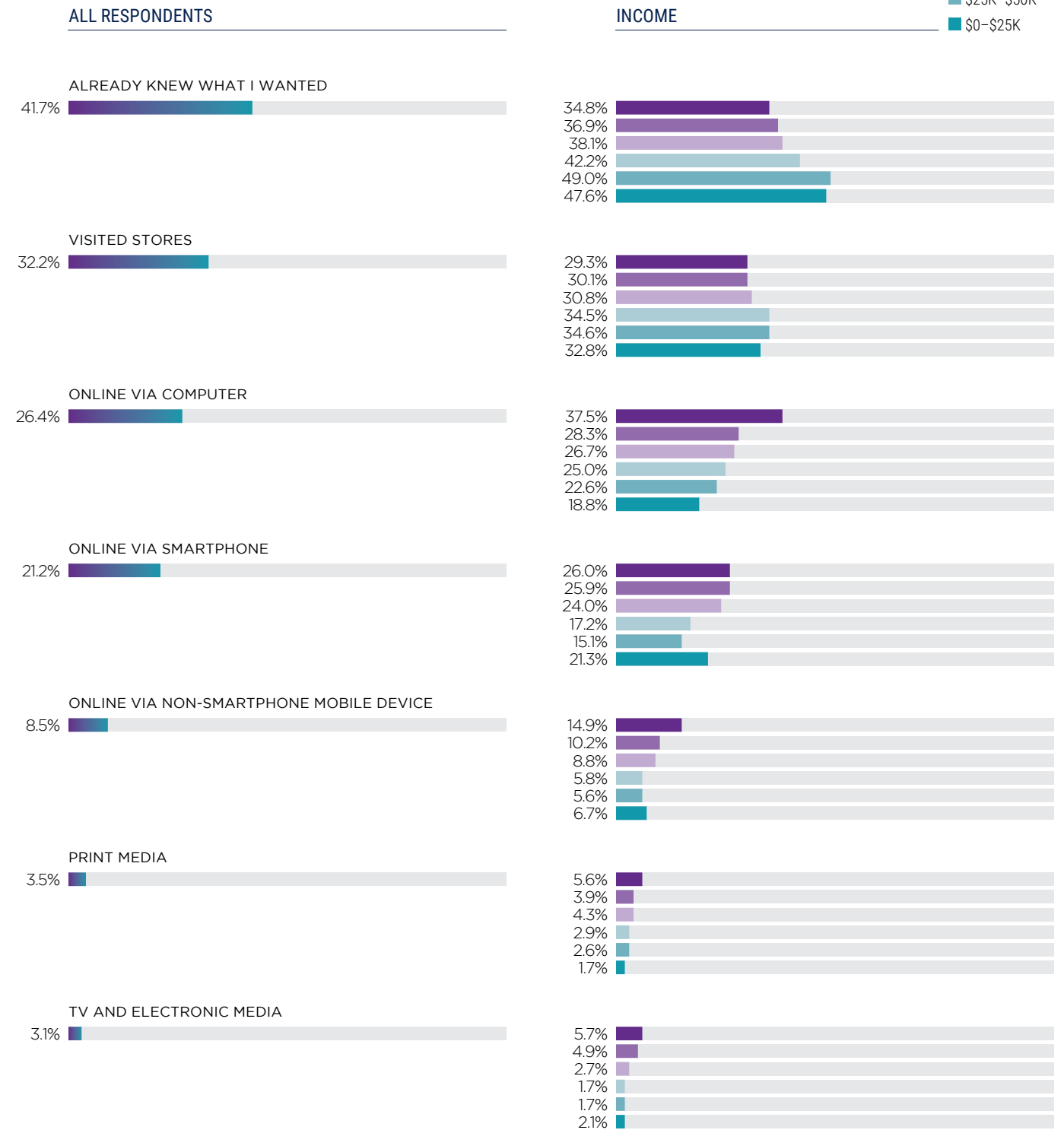



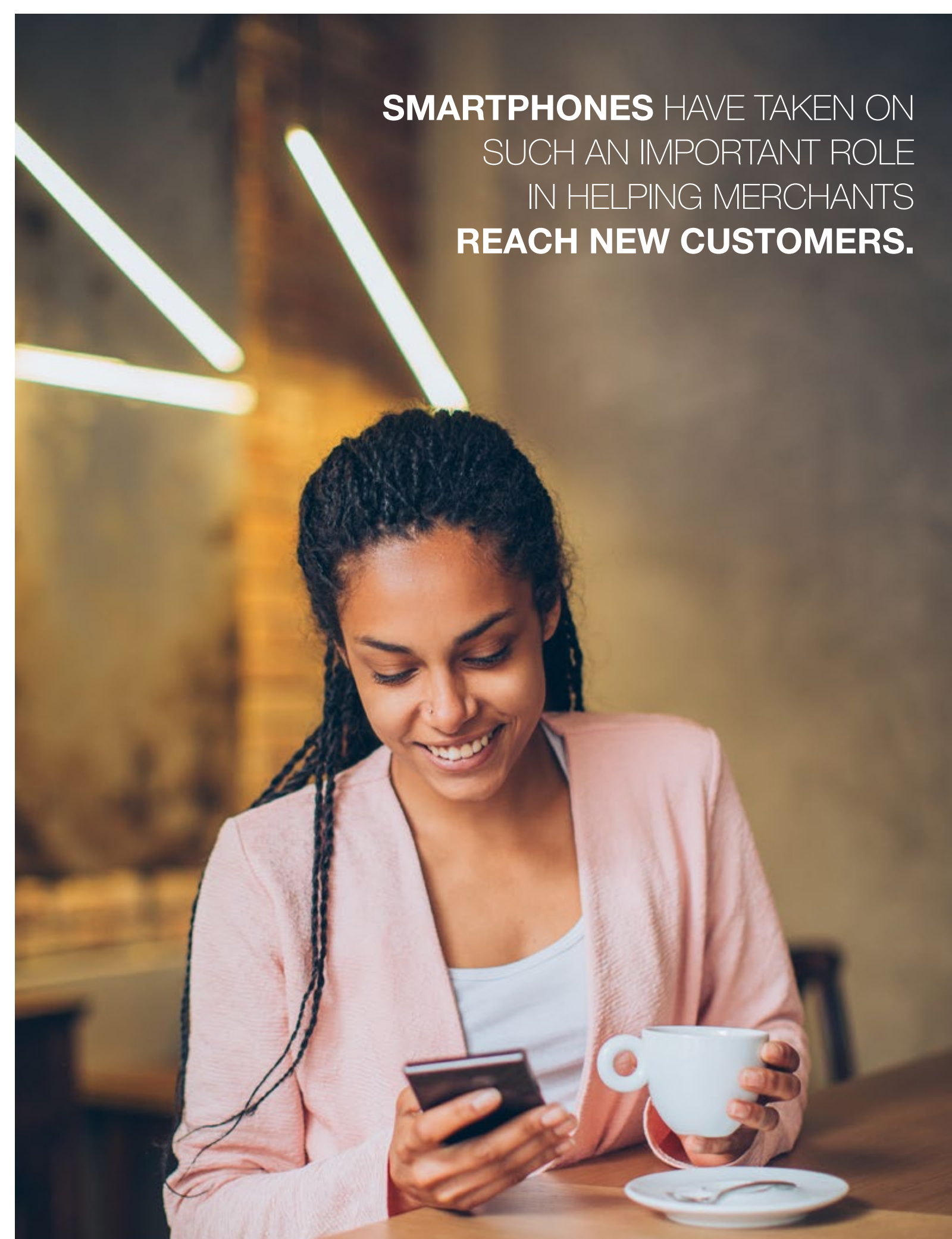
TABLE 3:
How consumers' ages relate to their smartphone usage
 Consumers of varying ages who purchased items on a smartphone, by location



IDENTIFICATION METHOD	At home	In a car	Shopping at a store	At work	Out socially with friends or family	Traveling locally
MOBILE						
18-24	11.2%	15.3%	13.6%	18.0%	13.3%	29.4%
25-34	26.6%	22.7%	38.6%	37.7%	33.3%	17.6%
35-44	23.0%	25.3%	18.2%	19.7%	13.3%	29.4%
45-54	18.3%	16.0%	18.2%	21.3%	20.0%	11.8%
55-64	13.9%	14.0%	6.8%	1.6%	0.0%	0.0%
65+	7.0%	6.7%	4.5%	1.6%	20.0%	11.8%
NOT MOBILE						
18-24	9.5%	15.1%	12.7%	9.8%	16.1%	17.6%
25-34	17.8%	26.9%	12.7%	33.9%	32.3%	11.8%
35-44	20.5%	20.2%	15.5%	20.5%	16.1%	35.3%
45-54	15.6%	9.2%	26.8%	18.8%	12.9%	5.9%
55-64	16.2%	16.0%	12.7%	13.4%	3.2%	17.6%
65+	20.4%	12.6%	19.7%	3.6%	19.4%	11.8%

while in a car, and they tied those aged 18 to 24 as the most likely to do so while traveling locally.

With so many consumers using smartphones to browse and shop throughout the day, it is no wonder the devices have taken on an important role in helping merchants reach new customers.



SMARTPHONES HAVE TAKEN ON SUCH AN IMPORTANT ROLE IN HELPING MERCHANTS **REACH NEW CUSTOMERS.**

HOW CONSUMERS USE SMARTPHONES TO BROWSE AND SHOP

From discovering new products while scrolling through social media feeds to actually making purchases, we know consumers are using mobile phones to find and research products before buying in stores or online. Regardless of where they choose to shop or how they pay, however, 41.7 percent of them know what they will purchase before they even begin browsing.

By comparison, nearly as many (47.6 percent) discovered new products online with either their smartphones (21.2 percent) or a laptop or desktop computer (26.4 percent). Just 32.2 percent of respondents discovered their latest purchases while inside a brick-and-mortar shop.

More surprising was our finding that only 79.0 percent of our sample had visited a



physical store at all — including shopping for items like food and groceries.

In short, consumers are now using mobile phones, computers and other connected devices to browse and search for items far more frequently than they are at actual storefronts. The more interesting data point, though, was this: Consumers who paid via smartphone were more likely to have discovered their purchases online, and less likely to have known what they wanted to buy beforehand.

To be precise, 22.1 percent of respondents paid remotely via mobile device, regardless of where they discovered the item purchased. Just over 14.1 percent used one to purchase an item they found online, however, meaning 63.8 percent of consumers who bought via a phone first found the item they purchased online. This proves that smartphones are very good at turning online browsing sessions into bona fide purchases.

Consumers were particularly fond of using

phones to shop for mass merchant goods and at quick service restaurants (QSRs), according to our data. Sixty-one percent of consumers who purchased clothing had first seen the item online, for example, and 25.8 percent found clothing online and paid with phones. This means 42.3 percent of all clothing purchases found online were paid for via phone.

Meanwhile, 51.5 percent who bought items at mass merchants first found their purchases online, while 20.0 percent found

63.8%
OF SHOPPERS
WHO BOUGHT
AN ITEM VIA PHONE
FIRST DISCOVERED
THAT ITEM ONLINE.

TABLE 4:
How consumers shopped and paid for their last clothing purchases
Consumers who shopped for clothes via different channels, and how they paid

CLOTHING	How did you pay?						TOTAL
	Voice	Delivery	Mobile	Computer	In-store	Other	
How did you shop?							
KNEW WHAT I WANTED	0.6%	0.3%	1.3%	4.1%	5.7%	0.0%	11.9%
ONLINE	1.3%	0.3%	25.8%	32.4%	0.9%	0.3%	61.0%
IN-STORE	0.3%	0.0%	1.3%	1.3%	14.2%	0.3%	17.3%
IN-STORE AND ONLINE	0.0%	0.3%	2.2%	4.4%	2.2%	0.3%	9.4%
OTHER	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.3%
TOTAL	2.2%	0.9%	30.5%	42.5%	23.0%	0.9%	100.0%

TABLE 5:
How consumers shopped and paid for their last mass merchant purchases
Consumers who shopped for mass merchant goods via different channels, and how they paid

MASS MERCHANT	How did you pay?						TOTAL
	Voice	Delivery	Mobile	Computer	In-store	Other	
How did you shop?							
KNEW WHAT I WANTED	1.0%	0.8%	7.0%	7.7%	18.7%	0.0%	35.1%
ONLINE	1.9%	0.0%	20.0%	26.8%	2.4%	0.3%	51.5%
IN-STORE	0.0%	0.5%	1.5%	0.2%	6.3%	0.0%	8.4%
IN-STORE AND ONLINE	0.2%	0.1%	1.1%	1.8%	1.2%	0.0%	4.5%
OTHER	0.1%	0.0%	0.0%	0.0%	0.1%	0.2%	0.5%
TOTAL	3.3%	1.4%	29.6%	36.5%	28.7%	0.6%	100.0%



products online and paid by phone. In other words, 38.8 percent of all customers who made mass merchant purchases online paid with a phone.

When it came to buying food at a QSR, 30.9 percent of consumers discovered the food they ordered online, and 13.9 percent both saw their purchases online and paid with smartphones. Overall, 45.0 percent of QSR customers who found orders online paid with their phones.

We also asked respondents whether

they paid for their purchases in stores or remotely. Most are more likely to pay with smartphones when shopping remotely than while doing so in a brick-and-mortar shop, according to our survey results.

Approximately 72.8 percent of consumers who paid remotely via smartphone had discovered their purchases online, as did just 37.3 percent of those who did so in a physical store. This means that while many consumers are already using mobile devices to make payments at brick-and-mortar shops, they like using them to make payments online far, far more.

All in all, though, it appears there is no payment medium better at converting online browsers than the smartphone.

FIGURE 2:

How consumers shopped and paid for their recent purchases

Consumers who paid remotely or on location via smartphone, according to where they browsed

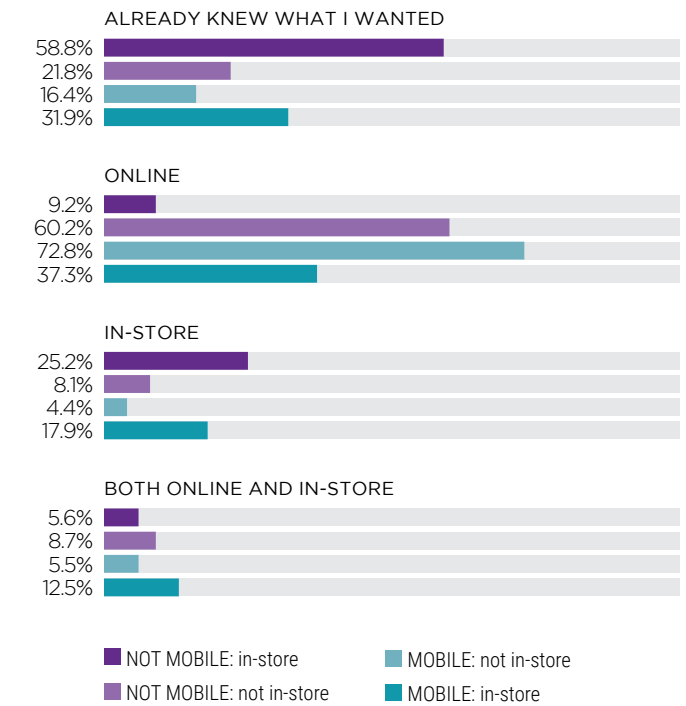


TABLE 6: **How consumers shopped and paid for their last QSR purchases**

Consumers who shopped for QSR orders via different channels, and how they paid

QSR	How did you pay?						TOTAL
	Voice	Delivery	Mobile	Computer	In-store	Other	
How did you shop?							
KNEW WHAT I WANTED	0.3%	5.1%	5.8%	2.3%	28.1%	0.5%	42.1%
ONLINE	2.6%	1.7%	13.9%	9.7%	2.8%	0.2%	30.9%
IN-STORE	0.2%	1.2%	2.5%	0.0%	13.7%	0.2%	17.7%
IN-STORE AND ONLINE	0.3%	0.3%	2.3%	3.1%	1.3%	0.2%	7.6%
OTHER	0.2%	0.0%	0.2%	0.2%	1.3%	0.0%	1.8%
TOTAL	3.6%	8.3%	24.6%	15.3%	47.2%	1.0%	100.0%

45.0%
OF CONSUMERS WHO MADE A QSR ORDER ONLINE PAID VIA SMARTPHONE.

WHAT CONSUMERS ARE PURCHASING WITH THEIR SMARTPHONES

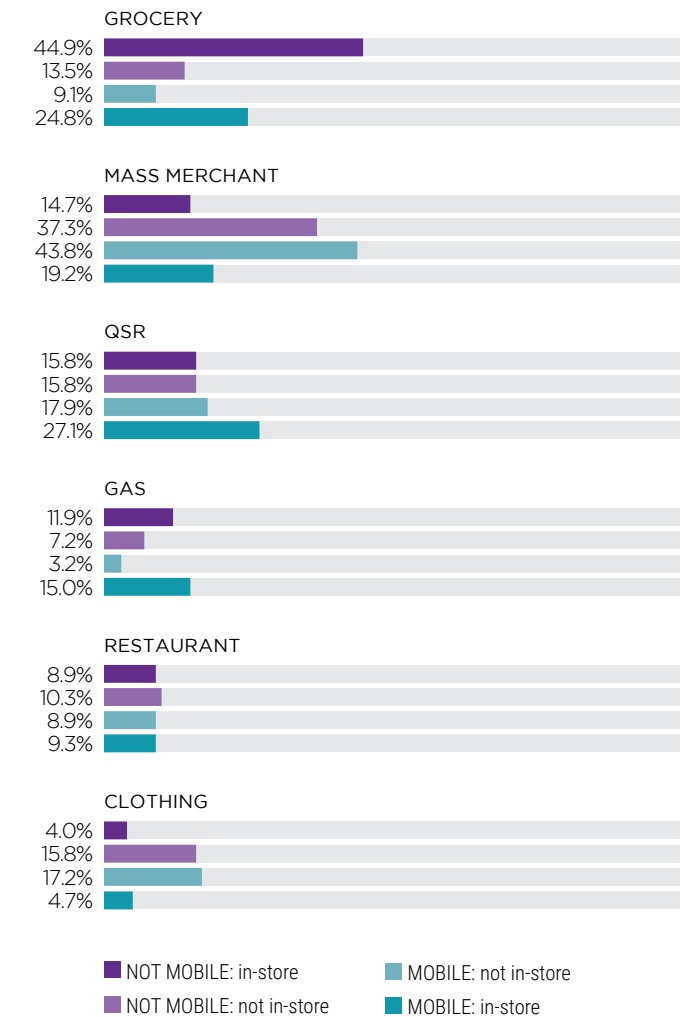
Consumers are using their smartphones to shop and pay for a wide variety of goods and services, including clothing, shopping for groceries at mass merchants, ordering food at QSRs and even buying gas, among other items.

As shown in Figure 3, 27.1 percent of respondents who paid via smartphone for purchases on location did so from a QSR. Another 24.8 percent bought groceries, and 15.0 percent purchased gas. In all three use cases, consumers were more likely to buy items with smartphones at brick-and-mortar stores than they were to purchase remotely via one.

This shows that although consumers are likely to buy certain items remotely via smartphone, they are also likely to use their mobile devices to pay in-store. Moreover, virtually all items are purchased via smartphone, though consumers are more likely to use the devices to remotely pay for goods that do not need to be inspected in person (like groceries). The same can be said for those that require them to travel to a physical location to acquire them (gas or QSR orders).

FIGURE 3:

What consumers purchased and how they paid
Consumers who paid remotely or on location via smartphone, by type of product purchased



Price is yet another factor that can determine how likely consumers are to pay with smartphones from a remote location. They more commonly use them to pay when goods are higher priced, for example, and are less likely to do so for low-value items.

In fact, 27.2 percent of consumers who spent between \$250 and \$499 on their last purchases paid remotely via smartphone, as did 24.3 percent of those who spent more than \$500. Twenty-four percent of those who purchased items priced between \$25 and \$49 did the same.

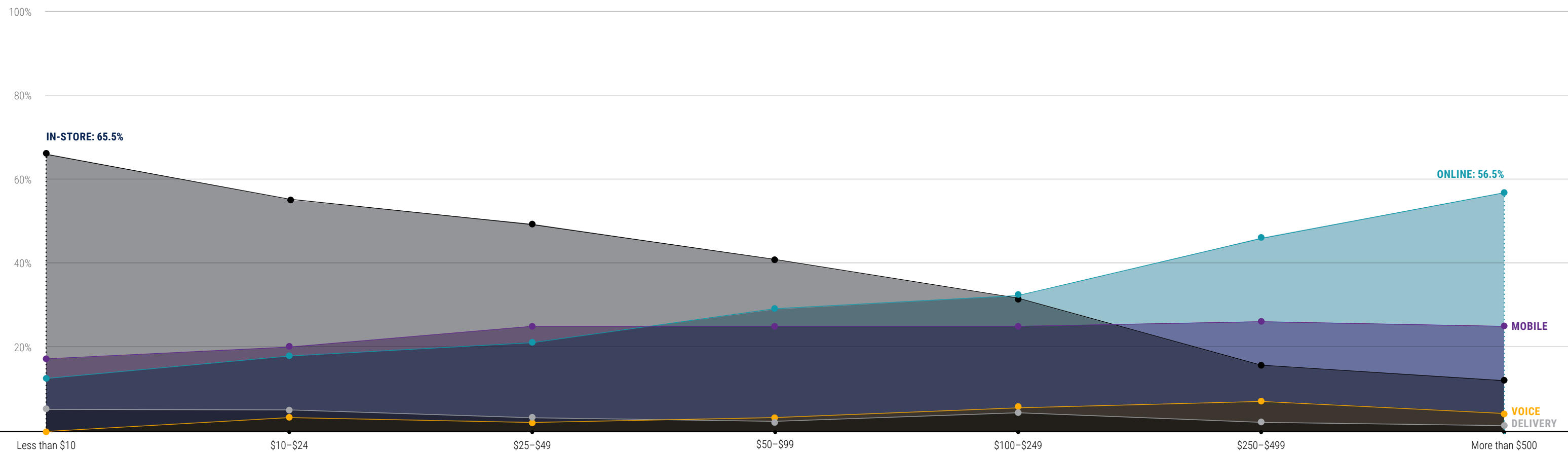
That said, there was generally less variability between the prices of items purchased via smartphone than between those purchased online or in stores. Consumers are far more likely

to purchase low-priced products in a store, for example, as 65.5 percent of those who made a purchase totaling under \$10 dollars did so in a physical shop.

The opposite was true for consumers purchasing high-priced items: They were more likely to purchase online than in-store. As much as 56.5 percent of consumers who spent more than \$500 paid online, and there was far less variation in the price of goods they purchased via mobile.

This may not necessarily result from the price of the goods, but rather from the nature of the items purchased. Smaller purchases can typically be paid in pocket change, for example. Consumers care more about convenience when it comes to high-value items, though, and therefore prefer using smartphones for such purchases.

FIGURE 4:
How consumers paid for products of different price points
 Consumers who purchased differently priced products, by payment method



HOW CONSUMERS ARE USING SMARTPHONES TO PAY

While many consumers prefer using smartphones to discover and shop for products, their preferences tend to vary when it comes to paying for them.

Credit and debit cards are the two most popular payment methods relied upon for all transaction types, according to our findings, and that's true whether transactions are completed in a store, on a computer, through a mobile device or otherwise. In all, 25.7 percent of respondents typically pay for their purchases — whether online, in-store or otherwise — using a smartphone.

While doing so, 37.1 percent typically use embedded debit and 28.7 percent embedded credit cards to facilitate their mobile purchases.

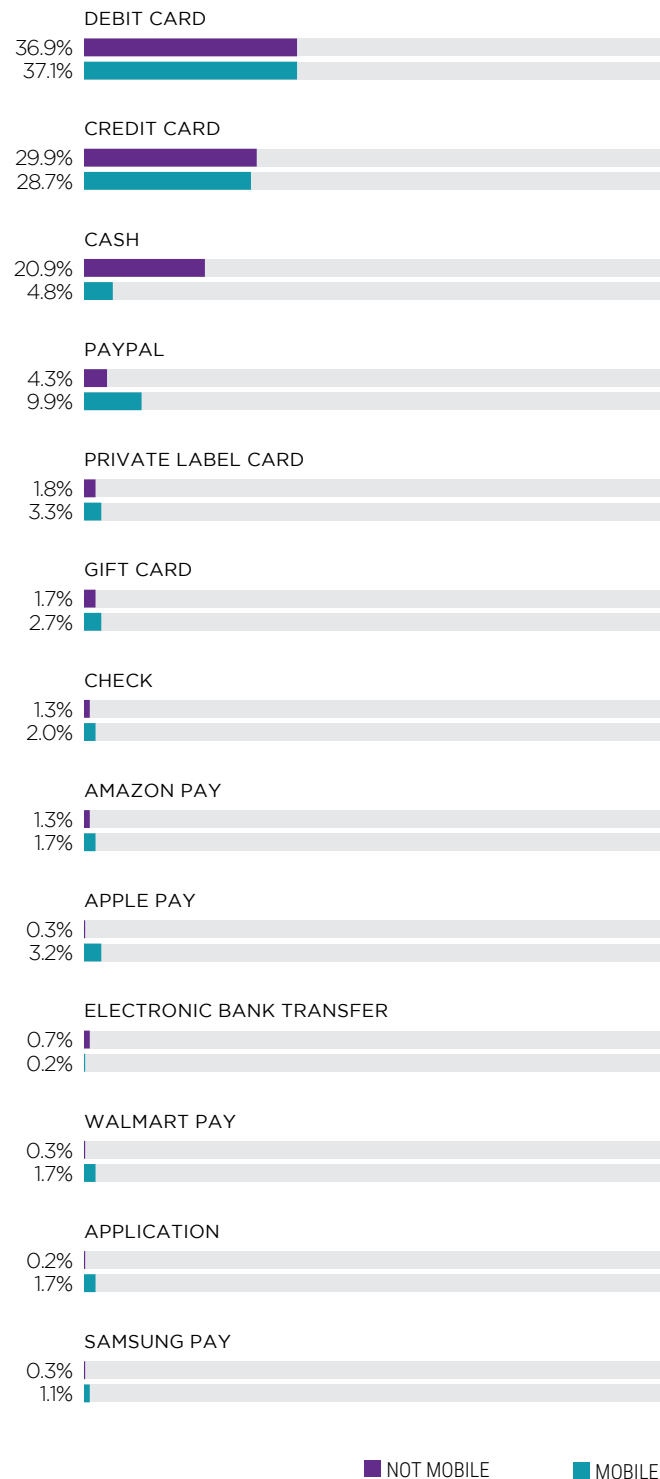
There are two notable exceptions to this rule: PayPal and cash. Shoppers who pay with phones are twice as likely to use PayPal over cash, with 9.9 percent using the former and 4.8 percent the latter. On the flip side, customers who don't pay with mobile phones are more likely to use cash (20.9 percent) than PayPal (4.3 percent). This made PayPal the third-most common payment rail facilitating shoppers' mobile

TABLE 7:

Where consumers pay for transactions through different media
Consumers who pay with select options, by where they were

	How do you typically pay?						TOTAL
	Voice	Telephone	Delivery	Mobile	Computer	In-store	
How do you typically identify products?							
IN-STORE	0.1%	0.3%	1.2%	2.9%	0.8%	35.2%	40.5%
ONLINE	0.2%	1.1%	1.1%	17.7%	13.0%	5.6%	38.7%
IN-STORE AND ONLINE	0.1%	0.3%	0.7%	4.1%	2.6%	6.2%	13.9%
OTHER	0.1%	0.2%	0.5%	0.9%	0.3%	4.9%	6.9%
TOTAL	0.4%	1.9%	3.5%	25.7%	16.7%	51.8%	100.0%

FIGURE 5:
How consumers pay for their mobile purchases
 Consumers who used different payment rails to facilitate mobile transactions



purchases, and the fourth-most common among those who don't use mobile payments. The next most common included mobile wallets like Apple Pay (3.2 percent), Amazon Pay (1.7 percent) and Walmart Pay (1.7 percent).

What was it about paying with smartphones that our respondents enjoyed so much more than paying the old-fashioned way, though? The answer is rather simple: Customers like the mobile payment experience, more so than almost any other method. When it comes to satisfaction with these payment types, we see higher levels with payments enabled through smartphones.

In total, 81.1 percent of respondents who paid electronically via smartphone were either "extremely" or "somewhat" satisfied with their payments. The only method with a higher user-satisfaction rate was the desktop computer, with 86.2 percent of respondents reporting they were either "extremely" or "somewhat" satisfied with it.

It is also important to note that 60.5 percent of all consumers in our study were "extremely" satisfied with their mobile payments, while those who made in-store payments via an employee or kiosk reported just 57.9 percent satisfaction.

TABLE 8:
Consumer satisfaction with various payment methods
 Consumers satisfied with the payment methods they typically use, by level of satisfaction

How did you pay?	Satisfaction level				
	Extremely satisfied	Somewhat satisfied	Neither satisfied nor dissatisfied	Somewhat dissatisfied	Extremely dissatisfied
EMPLOYEE OR KIOSK	57.9%	22.9%	13.1%	2.1%	3.9%
LAPTOP OR COMPUTER	64.8%	21.4%	4.8%	2.6%	6.4%
SMARTPHONE	60.5%	20.6%	7.1%	3.7%	8.0%
MOBILE DEVICE (NOT SMARTPHONE)	52.3%	27.1%	6.9%	7.3%	6.5%
DELIVERY PERSON	43.2%	29.0%	18.5%	4.3%	4.9%
VOICE ASSISTANT DEVICE	47.2%	20.5%	14.2%	11.8%	6.3%
TELEPHONE OR TOUCH TONE DATA	37.0%	21.7%	17.4%	13.0%	10.9%
OTHER	55.6%	33.3%	11.1%	0.0%	0.0%

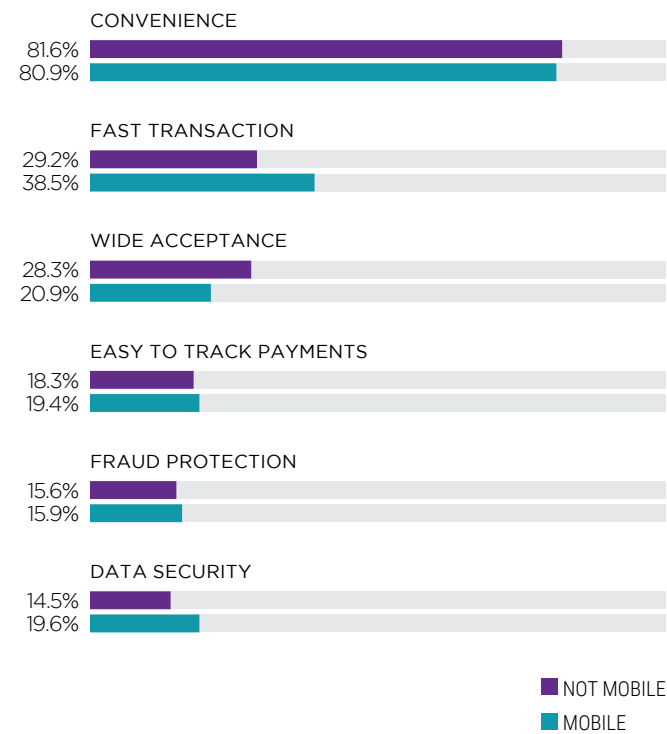
In other words, consumers are more satisfied with payments made through smartphones than with those they made in person, via a voice assistant, to a delivery person or via telephone. This suggests that, given the choice, most consumers would rather pay with smartphones than almost any other available method.

Ultimately, consumers' preference for paying with smartphones comes down to their needs for both speed and convenience. In fact, more of those surveyed reported being satisfied with the speed of mobile payments than non-mobile payments.

MORE CONSUMERS REPORTED BEING SATISFIED WITH THE SPEED OF MOBILE PAYMENTS.



FIGURE 6:
Why consumers are satisfied with various payment methods
 Consumers who were satisfied with mobile payments, by reason



To be precise, 29.2 percent of consumers were satisfied with the speed of non-mobile payments, and 38.5 percent were satisfied with that of mobile payments. This means consumers were 31.8 percent more satisfied with the speed of mobile payments than with that of non-mobile.

CONCLUSION

The smartphone is not a sidetrack from modern consumers' shopping experiences, but a central part of them. In fact, it is often the central part of shopping or, for many, the only shopping experience, providing them everything from that first glimpse of new products to the final checkout. Retailers who fail to recognize this will miss the opportunity to earn mobile-savvy consumers' business.

Rather than considering mobile phones to be one of many portals to their shops, merchants must now shift toward seeing how the devices can help deepen their relationships with their customers. Where consumers are when browsing throughout their days, when they decide to check in on their favorite retailers' latest releases and during which times they will most appreciate sales are factors of increasing importance when understanding and catering to modern customers. Most importantly, merchants must learn how mobile payment processes can streamline customers' checkout experiences to make them easier, faster and more convenient.

ABOUT

PYMNTS.com

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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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