

# MOBILE CARD SERVICES

PLAYBOOK

The Mobile Card Services Playbook, a PYMNTS and Ondot collaboration, examines how mobile card services (MCS) stand to change the payments industry's future. We surveyed 9,513 American consumers to learn how MCS solutions affect day-to-day card payments, including current usage, which consumers were likely to adopt them and how the offerings enhance users' experiences.

**DRIVING  
MCS USAGE  
EDITION**

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**INTROD**

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Consumers don't always know they want something until an application comes along that gives a device or technology indispensable value. That was the case in the early days of smartphones and the many "killer apps" that followed, from Google Maps to Uber and beyond.

Mobile card services (MCS) may be at a similar juncture today. The suite of tools gives users greater control over how, when and where their credit and debit cards — including those of their financial dependents — are used. Just one-third of American consumers report having used MCS, according to PYMNTS' research, but it may be at a tipping point: Despite limited usage, large numbers of consumers see great value in the services.

MCS can be considered the Swiss Army knife of card management, allowing users to turn their cards on and off, set spending limits, restrict usage based on purchase location and receive alerts when cards are used, among other capabilities. The key to driving usage is recognizing how various functions appeal to different consumers, including whether those consumers support financial dependents.

MCS offer valuable ways to provide financial support for dependents while also promoting responsibility. According to our research, 72.7 percent of those aged 35 to 64 who use such tools on their children's accounts are "very" interested in setting spending



limits at certain merchants, for example. The same controls are also attractive to consumers under 35 who want to track spending on their own accounts. Purchase text alerts are broadly popular, too, but are especially appealing to those aged 35 and older as a way to protect against fraud. Consumers who employ caregivers also see MCS as a way to limit purchases to select categories of goods — like groceries — on shared accounts, and to establish other spending limits and restrictions.

PYMNTS, in partnership with Ondot, has been examining a range of MCS features that have the potential to help consumers gain greater control over their credit and debit card payments. This fourth edition of the Mobile Card Services Playbook series, based on a survey of more than 9,500 U.S. consumers, focuses on respondents who have never used the services but would like to do so. It digs into the MCS use cases in which consumers are particularly interested, the types of cards they would use and how they would apply different services to their partners, children and others they might entrust with linked credit cards.



## Here are a few of the key takeaways from our research:

### The MCS function that most appeals to consumers is real-time card use notifications.

At least 67.8 percent of respondents interested in using MCS would like to receive text alerts when their linked cards are used, making it the most popular feature across demographic groups. These alerts are primarily viewed as important for reducing fraud and card misuse risks. Those aged 35 to 64 and who do not provide financial support are especially interested, with at least 69.5 percent in this group saying they would be "very" or "extremely" so. The tool also offers banks and issuers customer feedback, providing an invaluable source of data to help gauge fraud detection systems' accuracy.

### The appeal of MCS notifications is especially high for those who support dependents.

Nearly 80 percent of respondents who would use MCS with a child's account would be "very" or "extremely" interested in receiving alerts when that shared card is used or a purchase is declined, suggesting account holders view them as a means to exercise greater oversight. Moreover, spending limits tend to be more appealing to those who support dependents: 46.3 percent of those over 65 who provide financial support would be interested in spending limits based on merchant type, for example, compared to just 33.3 percent of those without dependents in this age group.

### Consumers mostly see MCS applications for their own accounts.

While interest in MCS is particularly high for use cases involving dependents, our research finds that 54 percent of consumers would utilize MCS with the cards they use themselves. Our research shows that 18.2 percent would be interested in doing so with a partner's card, and 8.4 percent are interested in those for their children. The tools offer a wide array of very attractive features for the latter group, with respondents "very" or "extremely" interested in

more than five types of MCS controls — such as text alerts and spending limits — on average. In contrast, those interested in using the services with primary accounts have this level of interest in just four control types.

### Consumers view spending controls as ways to more effectively stick to their budgets.

The desire to improve money management drives consumers' interest in spending controls, which are especially attractive for respondents under 35 years old who consider the option to be key to helping manage their finances. Interest is particularly strong for those supporting children: 72.7 percent of respondents between 35 and 64 who are interested in using MCS on children's accounts say they would like to use them to limit the types of merchants that can be patronized.

### The accounts to which consumers want MCS applied vary by ownership, usage and card type.

According to our research, 51.3 percent of those who would use MCS as primary account holders would do so with debit cards, while 46.4 percent would use it with credit cards. Debit cards are typically linked to personal check accounts and would, therefore, have the greatest appeal to owners of those accounts. Credit cards are more likely to be used by those interested in using MCS on their partner, children and caregivers' accounts, however. Prepaid cards stand out as especially appealing to those interested in using MCS for the latter, cited by 17.8 percent of respondents. This points to another key selling point: The suite of tools not only has many applications, but can be applied to multiple account types.

MCS offers a single solution that can provide financial management and fraud protection tools for multiple cards and types, and all through one smartphone. It may very well be the next thing consumers need, even if not all of them realize it yet.



THE MCS  
**OPPOR**

**TUNITY**  
**GAP**



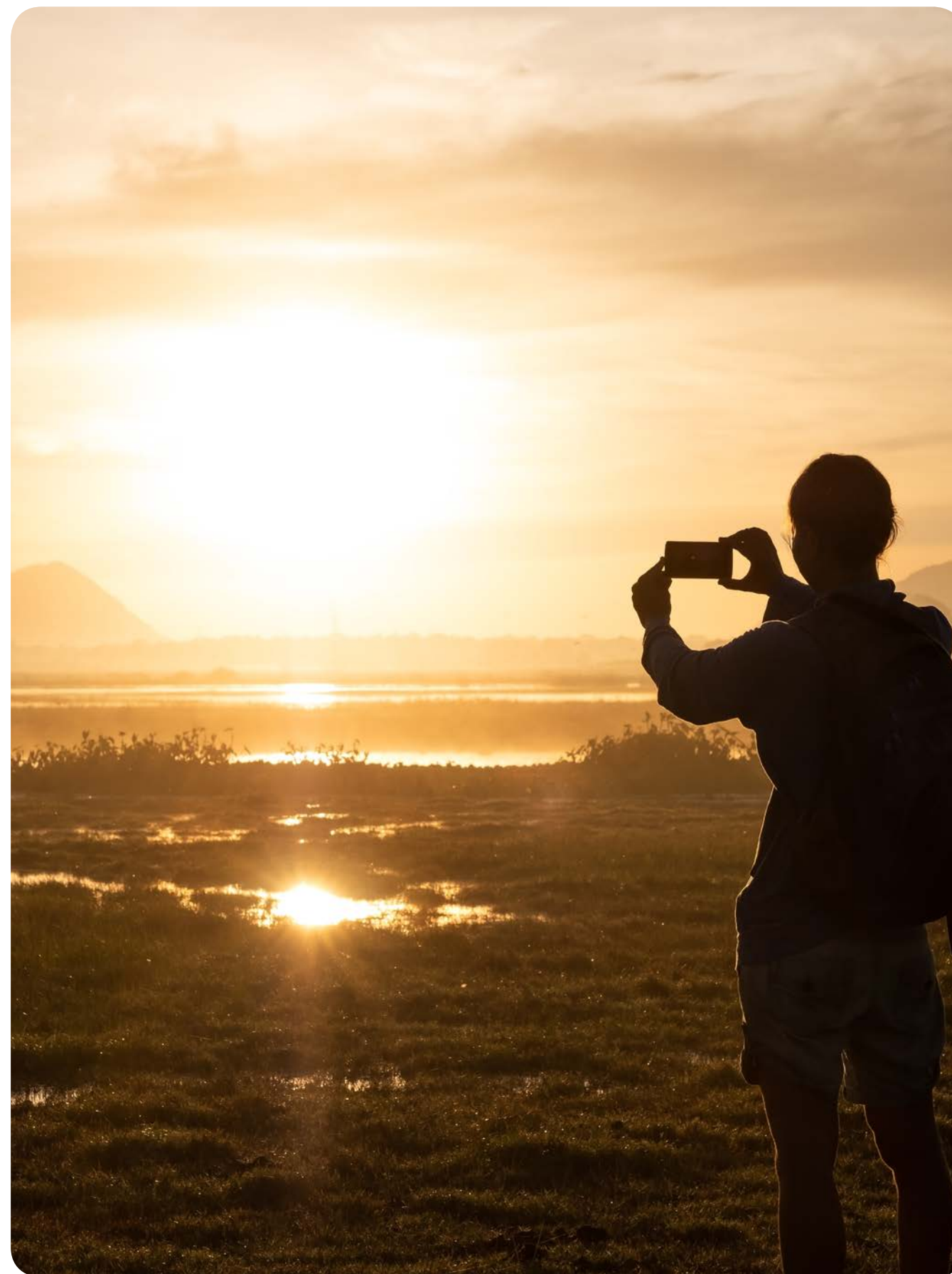
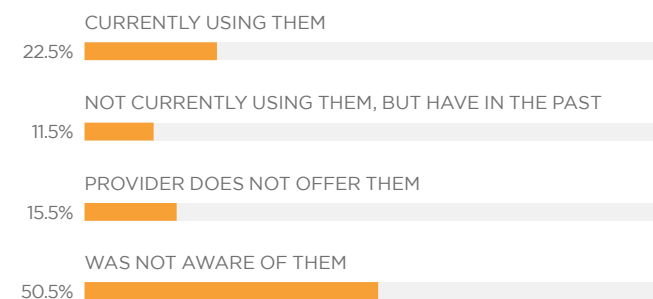
## Consumers see great potential

value in MCS, but there is a gap between this perception and their current knowledge and use of the services. Sixty-six percent of them have never used MCS, according to our research. While 37.4 percent of these respondents say they are not interested in these tools there is likely a much more important factor behind their limited usage: 50.5 percent of all respondents report being unaware of MCS, and another 15.5 percent say their accounts do not offer them.

This circumstance is not unusual when it comes to novel technologies and services. They typically must overcome both a lack of consumer awareness and users' attachment to their current ways of operating. From this perspective, it is remarkable that nearly two-thirds of consumers who have never used MCS are at least somewhat interested in them — and their attitudes could serve as guides for reaching those on the sidelines.

**Figure 1: Current MCS usage**

Share of total sample respondents who use MCS





ALL IN THE

FAMILY



FAMILY

## Not long ago,

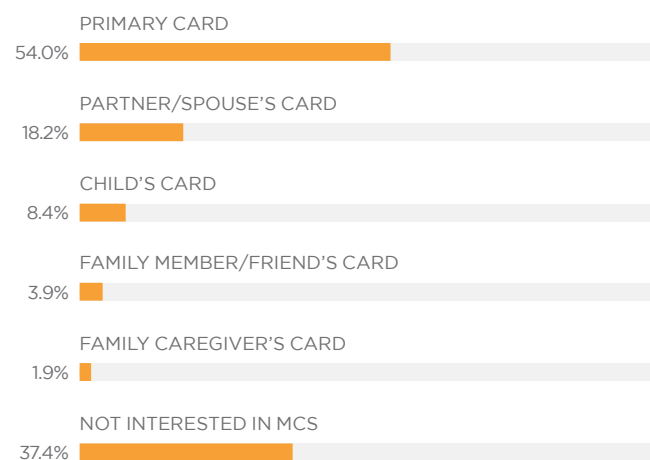
the only way parents could provide funds to their children was through cash allowances. Families are increasingly turning to shared cards as the world marches toward a cashless future, but this trend brings the need for account holders to exercise both oversight and control. Enter MCS.

Most consumers who are interested in MCS envision using them for their primary accounts. Fifty-four percent who have never used them but are interested would do so in conjunction with their own cards, according to our research. At the same time, we found that a significant share would be interested in using MCS with a partner or child's account at

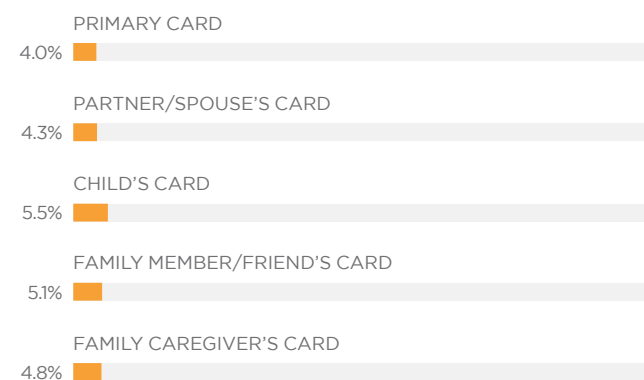
18.2 percent and 8.4 percent, respectively. This is noteworthy because those with dependents tend to register stronger interest in certain MCS controls than those without.

The distinctions between primary card and joint account users come into fuller view when focused on the average number of MCS tools in which respondents are interested, such as card on/off controls, text alerts and spending limits. Those who would use MCS with children's accounts are "very" or "extremely" interested in an average of 5.5 controls, while those who would use them only with primary accounts are interested in four.

**Figure 2: MCS applied to personal and linked accounts**  
Share of respondents who would use MCS with their primary accounts vs. those of dependents



**Figure 3: Average controls in which MCS users are "very" or "extremely" interested**  
Number of MCS controls, by relationship to linked account holder

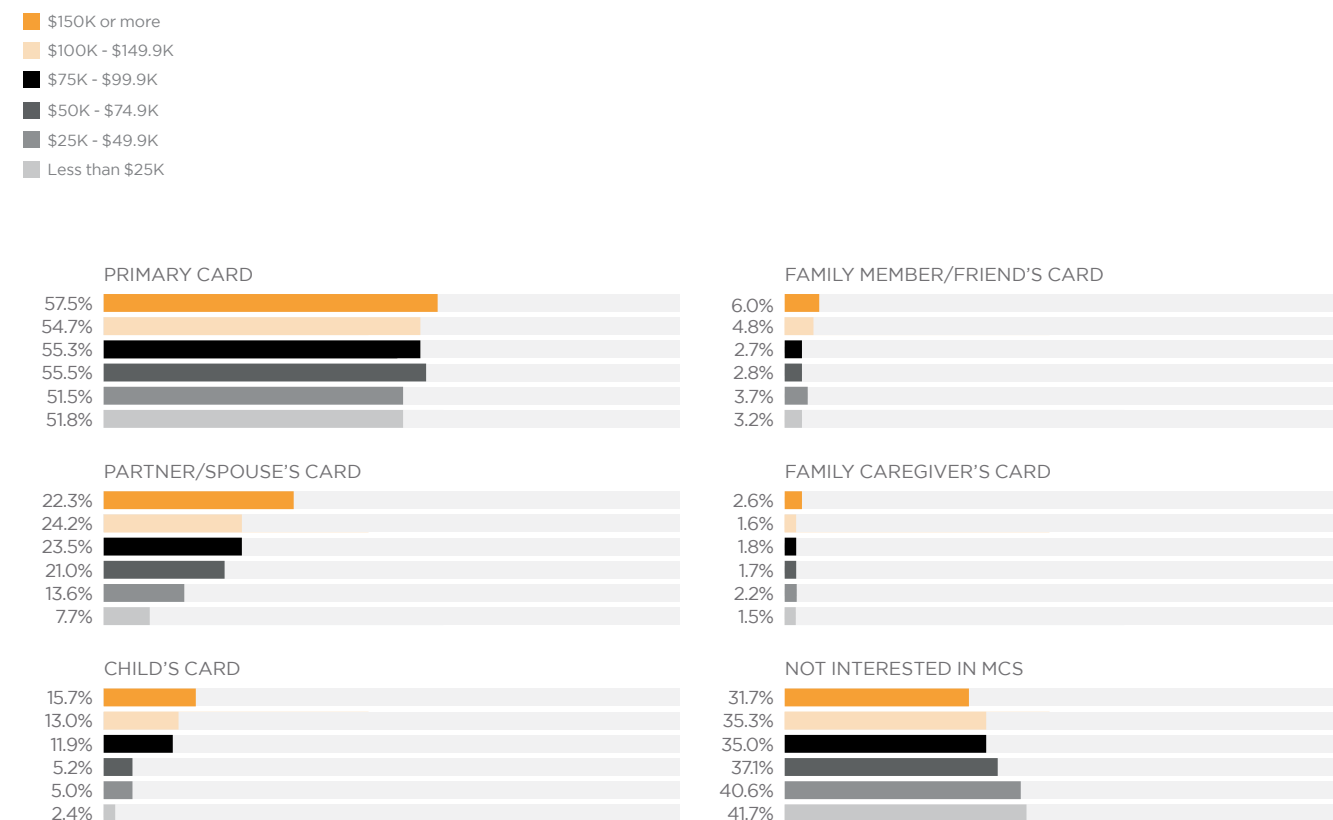


Interest in using MCS with family members or other dependents is unsurprisingly related to household finances. It is remarkably strong and steady across income brackets when using primary cards, cited by 57.5 percent of those making more than \$150,000 per year and 51.8 percent of those earning under \$25,000. Those with higher incomes are more likely to be interested in MCS with dependents' accounts, however. This almost certainly reflects that those with more financial resources are better positioned to share accounts with others.



**Figure 4: MCS applied to personal and linked accounts**

Portion who would use MCS with primary accounts vs. those of dependents, by annual income







UNDERSTANDING  
**POTEN**



**ENTIAL**  
**MCS USERS' MOTIVES**

## The “know thy customer”

adage is key to business success. Understanding consumers' motivations is similarly the key to driving greater MCS engagement. One related element clearly emerged from our data: that consumers want such tools to do serious work for them — like reduce potential fraud risks and increase spending control — rather than simply provide convenience. These motivations also appear to vary depending on who is using the MCS-linked account and how.

Text alerts are among the most popular features with would-be MCS users. Respondents' most often-cited

reason for using them is to reduce fraud risk and card misuse, noted by 27.1 percent. In addition, 29.4 percent view fraud prevention as the leading reason to use on/off controls.

Improving money management appears to be a stronger motive for merchant-based spending limits, cited by 24.5 percent of consumers. Our research found 20.9 percent of interested respondents are motivated by such options, and 19.7 percent consider them a way to reduce fraud.



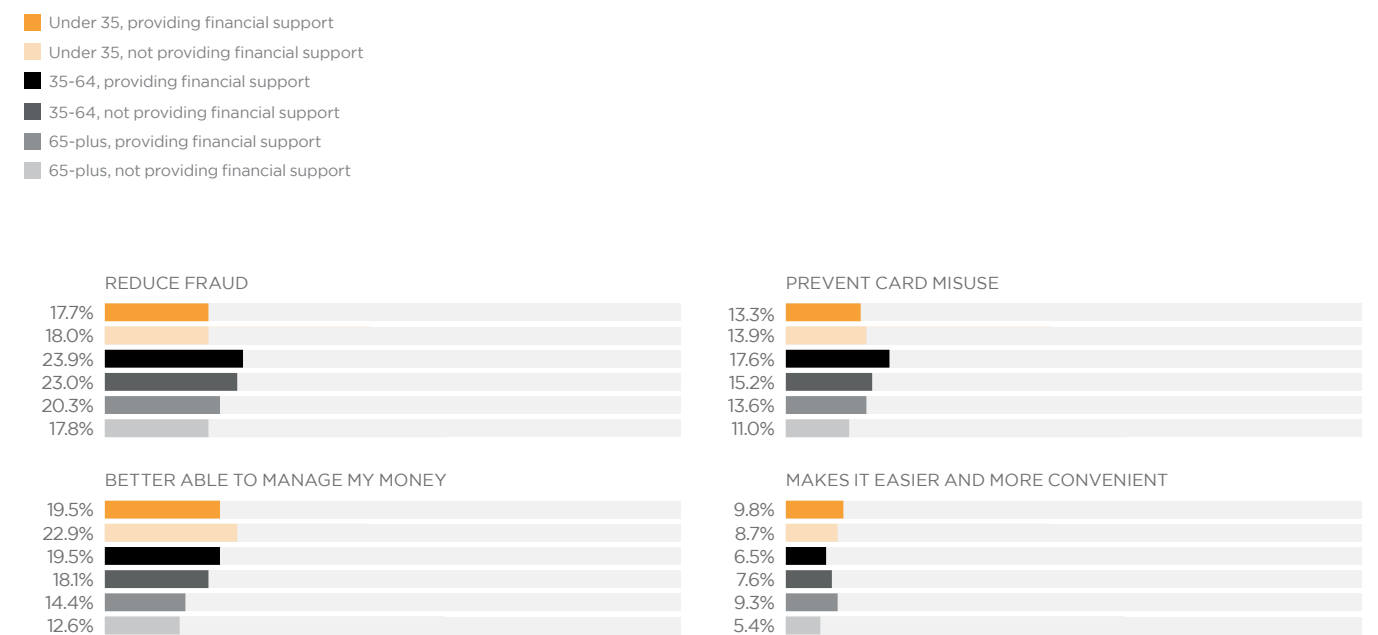
Motivations for using various controls are also affected by demographic trends. Middle-aged or younger respondents tend to want to better manage their money through MCS tools that track spending. This is cited by 29.3 percent under 35 without financial dependents and those aged 35 to 64 with dependents. Just 17.5 percent of respondents over 65 without dependents say the same.

**Figure 5: Reasons respondents would want to use MCS controls**  
Share who expressed interested in select MCS controls, by motivation

	BETTER ABLE TO MANAGE MY MONEY	MAKES IT EASIER AND MORE CONVENIENT	PREVENT CARD MISUSE	REDUCE FRAUD
Set spending limits based on sale time	18.3%	7.3%	14.6%	20.8%
Set spending limits based on transaction's proximity to mobile device	17.3%	7.9%	14.6%	22.1%
Set spending limits based on merchant type	<b>24.5%</b>	7.7%	14.5%	15.9%
Set spending limits based on transaction type	20.9%	7.7%	14.5%	19.7%
Set spending limits based on transaction location	21.1%	7.0%	15.2%	19.6%
Turn card on and off in real time	10.8%	<b>11.1%</b>	<b>20.6%</b>	<b>29.4%</b>
Receive text alerts when transaction is declined	14.6%	10.1%	16.1%	23.3%
Receive text alerts when card is used	13.7%	9.0%	17.8%	27.1%

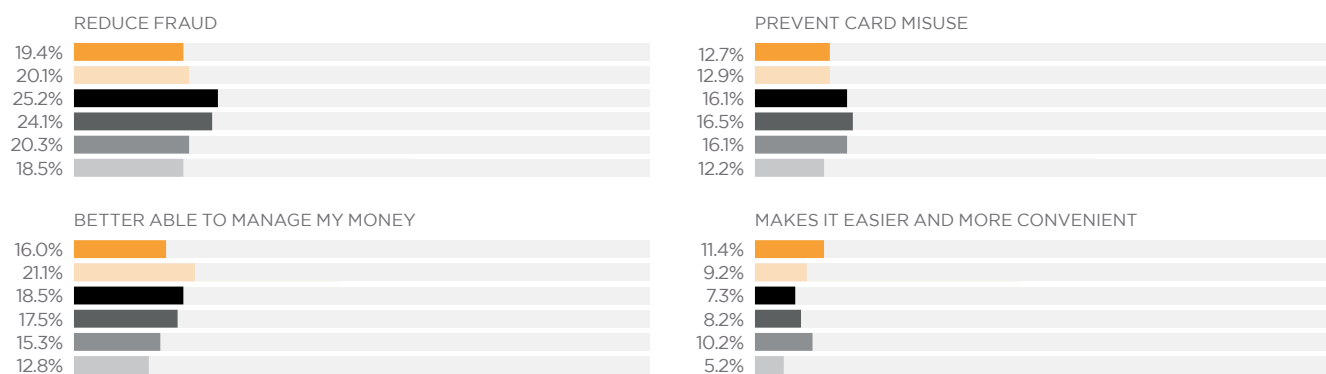


**Figure 6: Reasons to use MCS spending controls**  
A: Portion interested in setting spending limits based on sale time, by persona



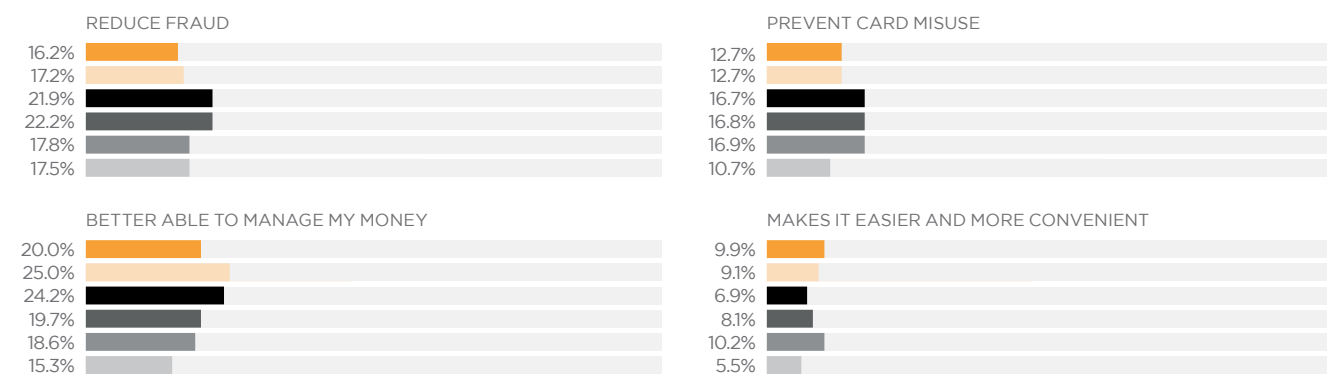
B: Share interested in setting limits based on transaction's proximity to mobile phone, by persona

- Under 35, providing financial support
- Under 35, not providing financial support
- 35-64, providing financial support
- 35-64, not providing financial support
- 65-plus, providing financial support
- 65-plus, not providing financial support



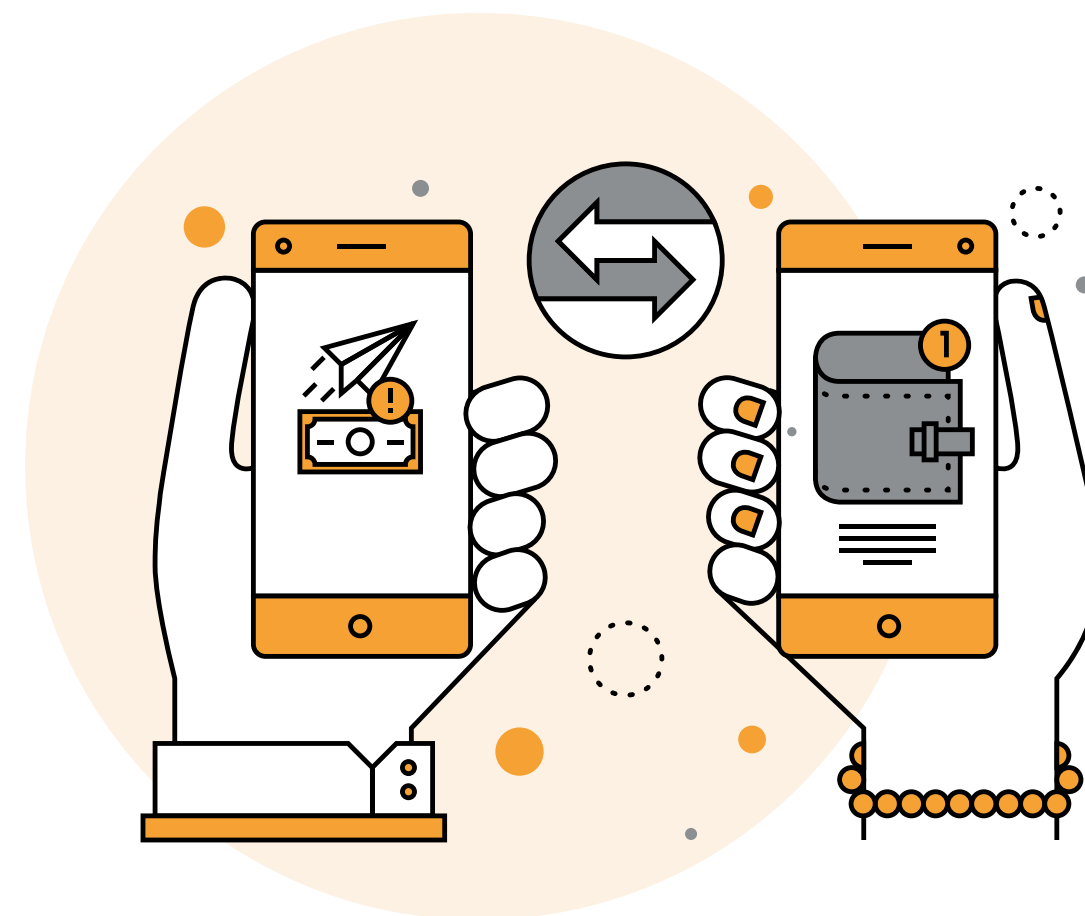
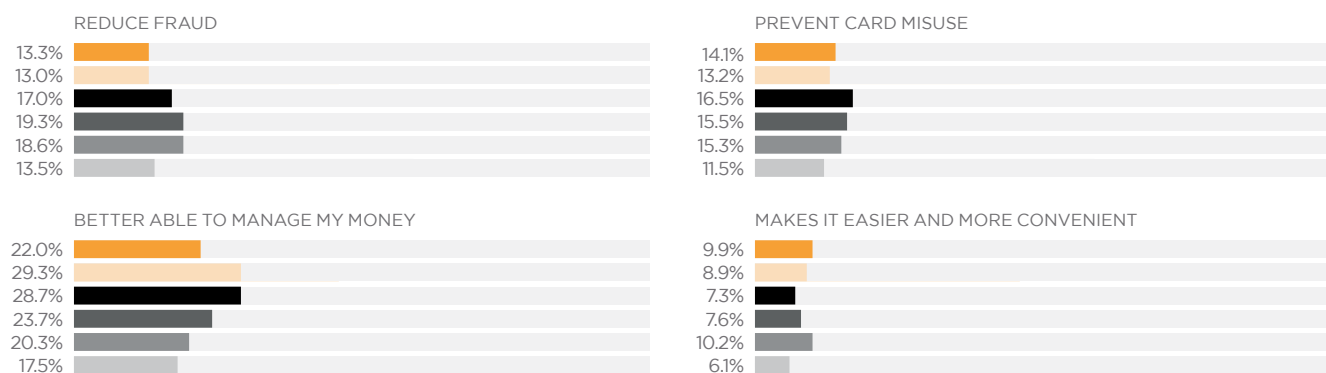
D: Share interested in setting spending limits based on transaction type, by persona

- Under 35, providing financial support
- Under 35, not providing financial support
- 35-64, providing financial support
- 35-64, not providing financial support
- 65-plus, providing financial support
- 65-plus, not providing financial support



C: Portion interested in setting limits based on merchant type, by persona

- Under 35, providing financial support
- Under 35, not providing financial support
- 35-64, providing financial support
- 35-64, not providing financial support
- 65-plus, providing financial support
- 65-plus, not providing financial support



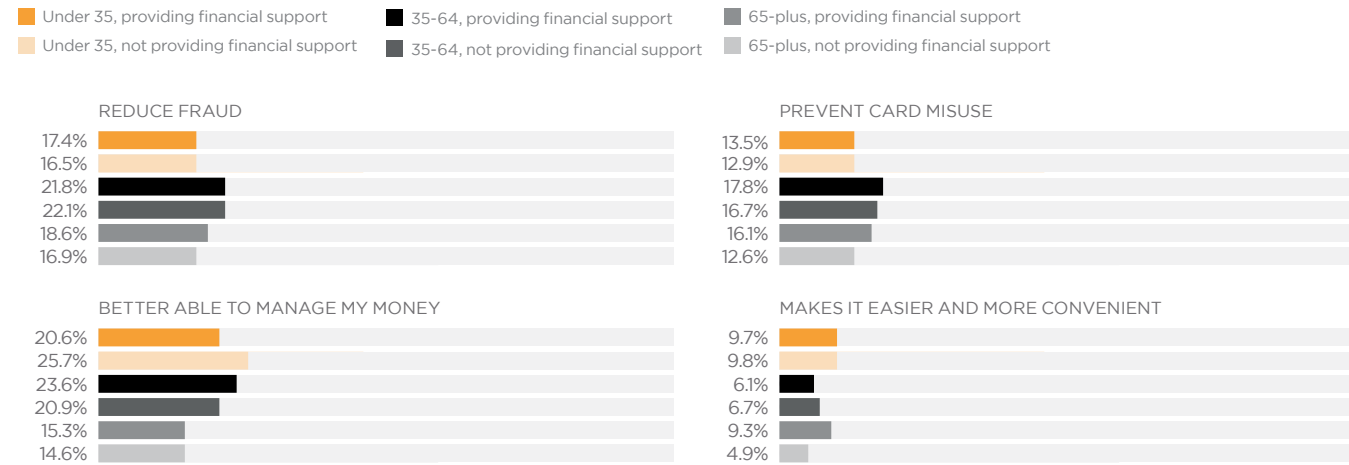
Consumers tend to be more motivated by desires to prevent card fraud and misuse when it comes to on/off functionality, location controls and transaction notifications. This is particularly prevalent among middle-aged respondents, and especially those with dependents.

Our research found 31.8 percent of those between 35 and 64 who provide financial support would use

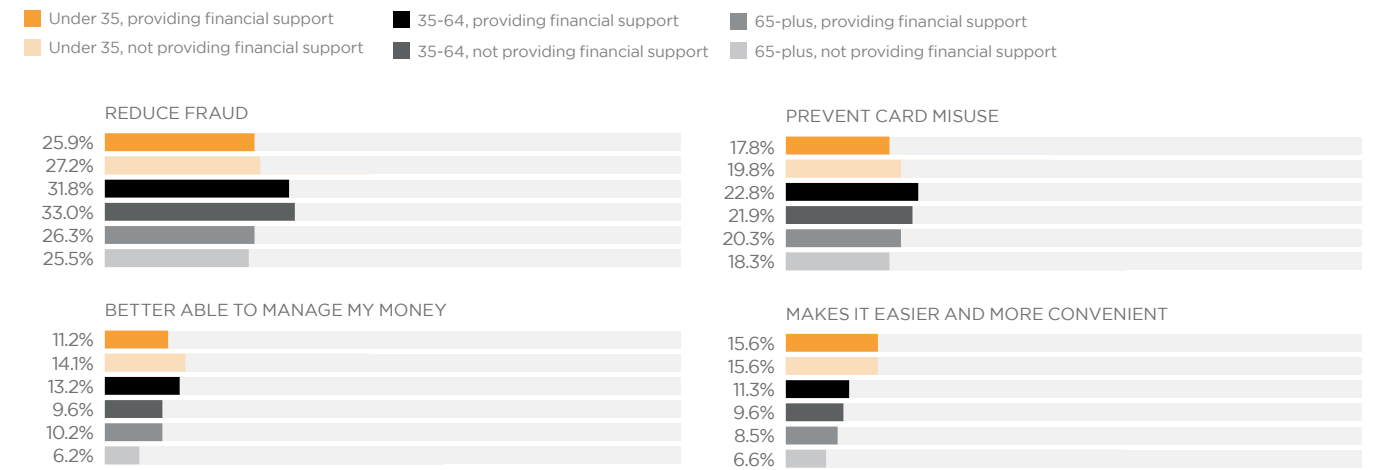
the on/off option because they believe it reduces fraud, and 22.8 percent in this group would use it to reduce risk of card misuse. One could imagine parents might want to use these types of controls, particularly those with older children who have been entrusted with their first linked credit cards. By comparison, just 17.8 percent of those under 35 with dependents and 18.3 percent of those over 65 cited reduced risk of card misuse.

**Figure 7: Reasons to use other MCS controls**

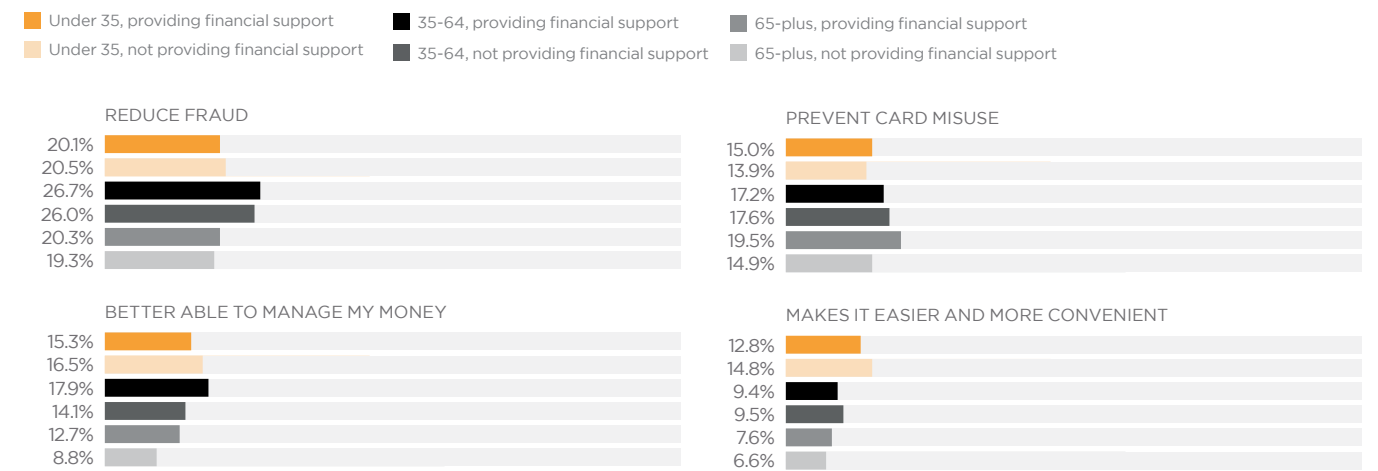
**A: Portion interested in setting limits based on transaction location, by persona**



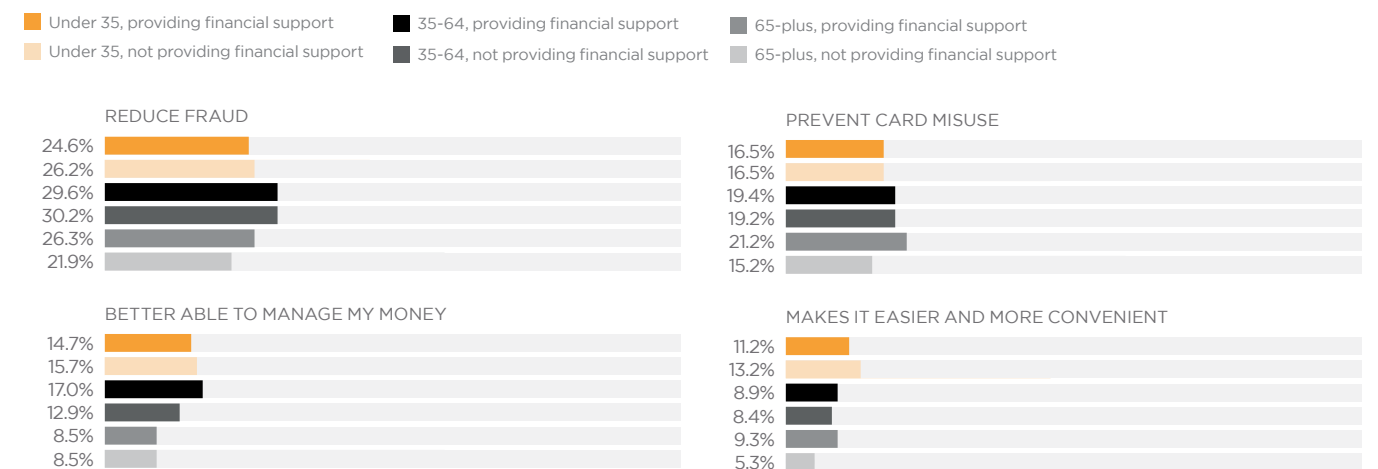
**B: Share interested in turning card on and off, by persona**



**C: Portion interested in receiving text alerts when transaction is declined, by persona**



**D: Share interested in receiving text alerts when card is used, by persona**



FINDING THE RIGHT TOOLS **IN THE MCS**

**TOOL**

**BOX**



## As certain tools are

right for certain jobs, so, too, are card management tools' fit dependent on consumers' life circumstances and financial responsibilities. MCS include alerts when cards are used, an on/off switch to block purchasing at certain times and places, the ability to set spending limits at designated merchants and a control that prevents merchants from charging accounts unless holders' smartphones are nearby.

Text alerts when cards are used or declined stand out. According to our research, at least 67.8 percent of respondents who are interested in MCS would like to receive text alerts when their cards are used. This makes sense, as consumers have grown accustomed to receiving notifications for matters arguably more trivial than major credit card transactions. Most would like to know quickly if unexpected charges occur on their cards, too, rather than finding out days or weeks later.

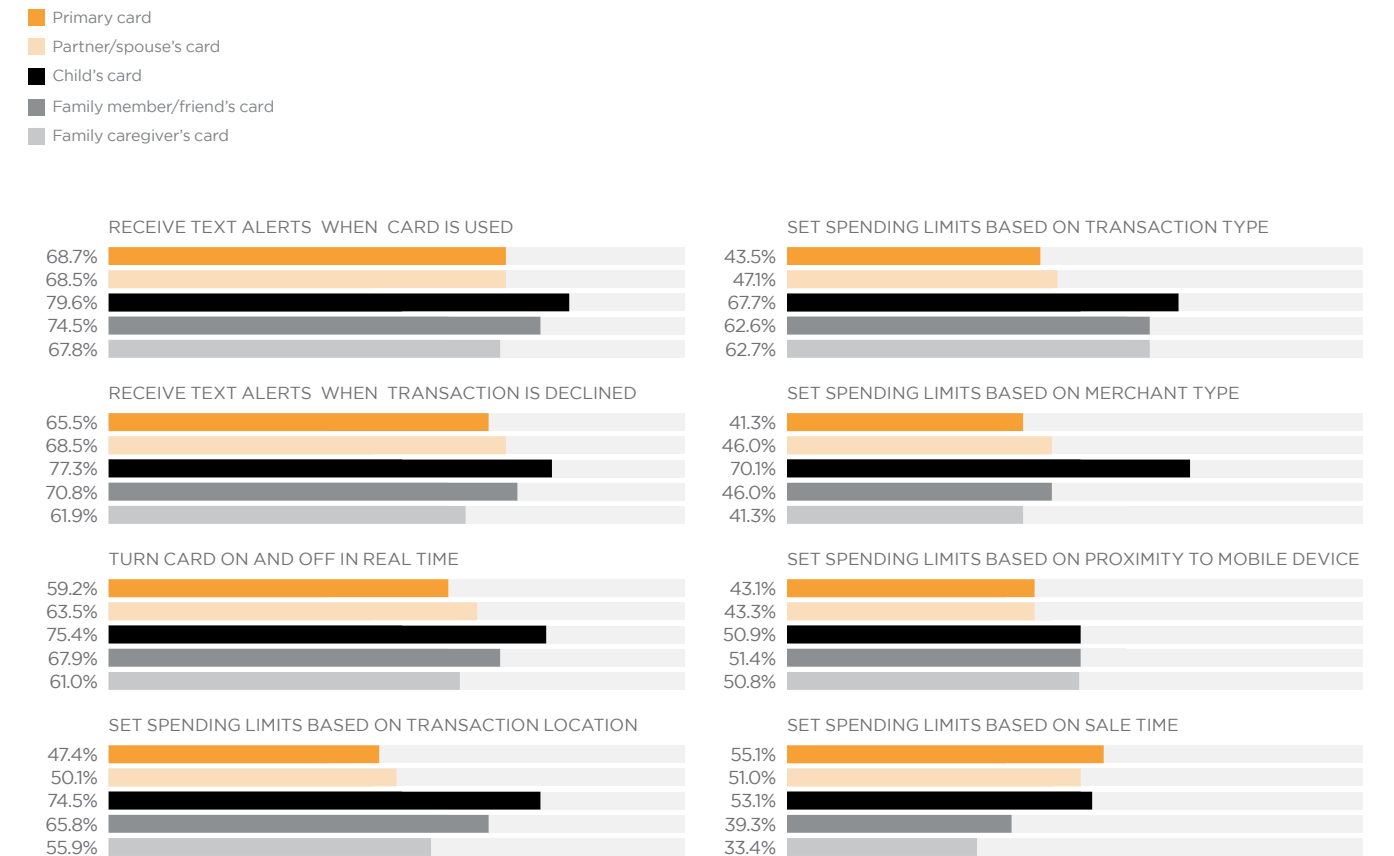
Purchase alert benefits go both ways, helping banks and card issuers avoid fraud and offering vital analytics that can boost bank fraud detection systems' accuracy. They are particularly appealing to consumers who would use MCS with children's accounts, with 79.6 percent of these respondents "very" or "extremely" interested in receiving text alerts when shared cards are used and 77.3 percent interested when transactions are declined.

Respondents in this category are also considerably more likely to be "very" interested in turning cards on and off in real time: 75.4 percent were enthusiastic about this function, compared to 59.2 percent of those interested in using MCS only for their primary accounts.



**Figure 8: Different MCS controls' appeal based on type of linked account**

Portion "very" or "extremely" interested in select controls, by relationship to linked account holder



Those who anticipate using MCS with shared accounts are also more likely to have strong interest in spending controls. Indeed, it appears the further one goes from close familial relationships, the greater the interest in these types of controls. We found that 55.1 percent of respondents who would be interested in using MCS with caregivers' cards and 39.3 percent for a partner's account were "very" or "extremely" interested in setting spending limits based on time of sale.

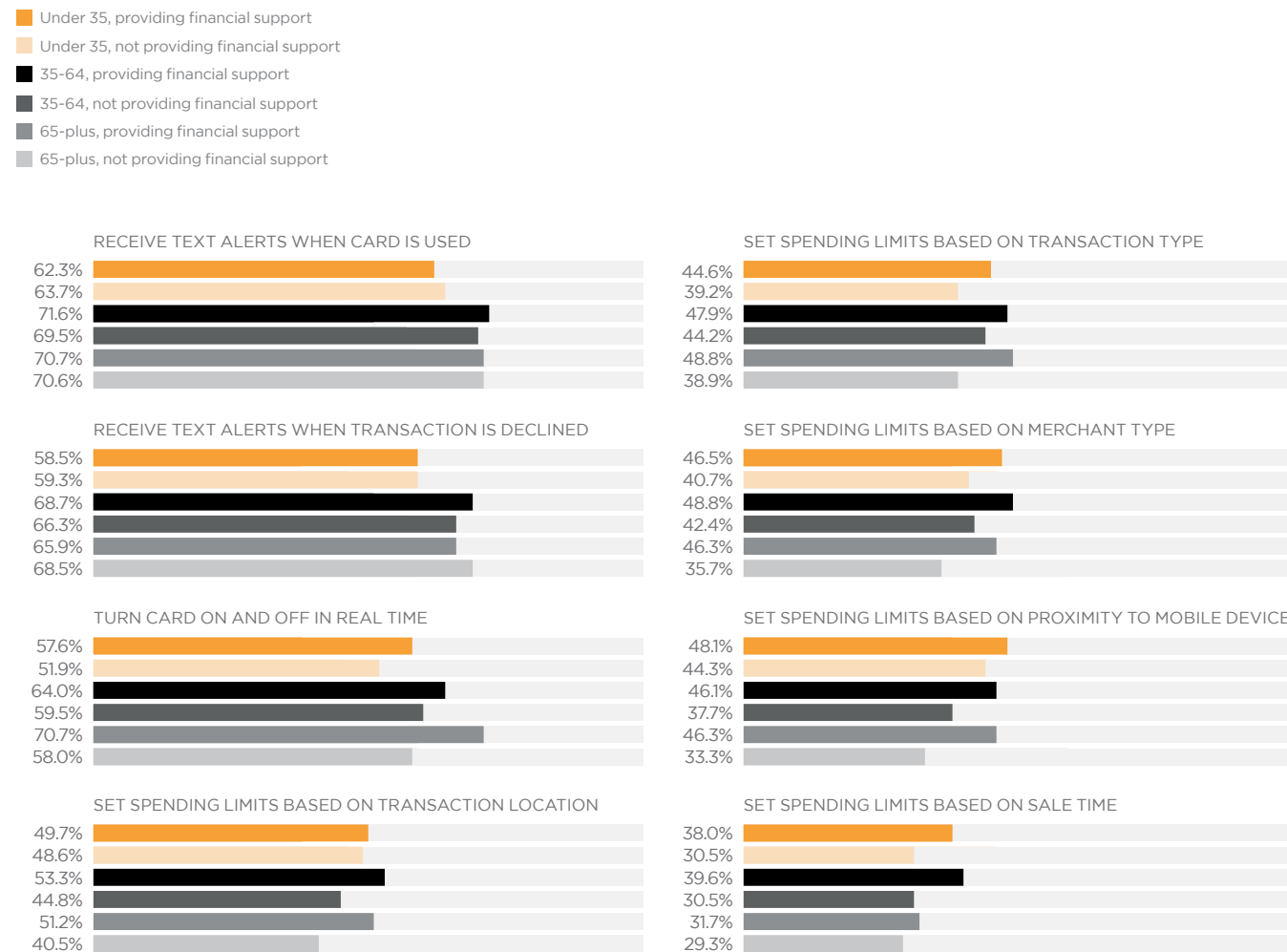
We took a closer look at how MCS features appeal to those who would use them only on their primary accounts, the most common circumstance. Text alerts hold the greatest appeal for this group, but respondents over 35 years of age are considerably more likely to be "very" interested in this control type. For example, 70.6 percent of those 65 or older without dependents are interested in card usage text alerts, compared to 63.7 of those under 35 and without dependents.

We also found a greater interest in security-based controls like text alerts as opposed to spending limits when turning our attention to those interested in using MCS for accounts shared with a partner. The interest appears to be based more on a mutual desire to be aware of account risks than on overseeing each other's financial decisions.

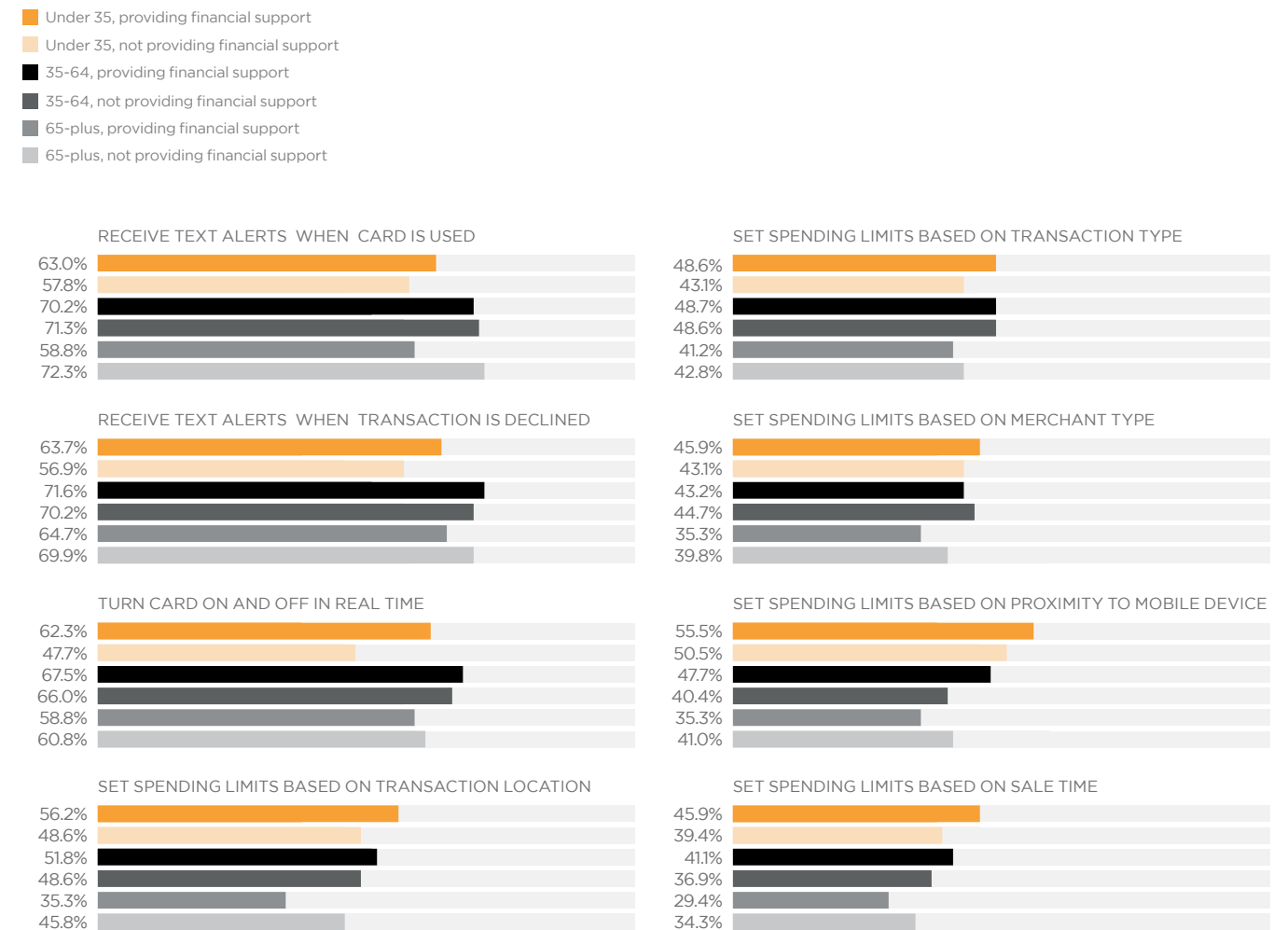
Text alerts are particularly appealing for those aged 35 to 64 and interested in MCS controls on a partner's account, as balancing family and career obligations may make managing finances complicated and challenging during this life period. At least 70.2 percent in this group would be "very" or "extremely" interested in text alerts when cards are used, compared to 57.8 percent of those under 35 without dependents. These alerts are also of particular interest to those over 65.

Text alerts are particularly appealing for those aged 35 to 64 and interested in MCS controls on a partner's

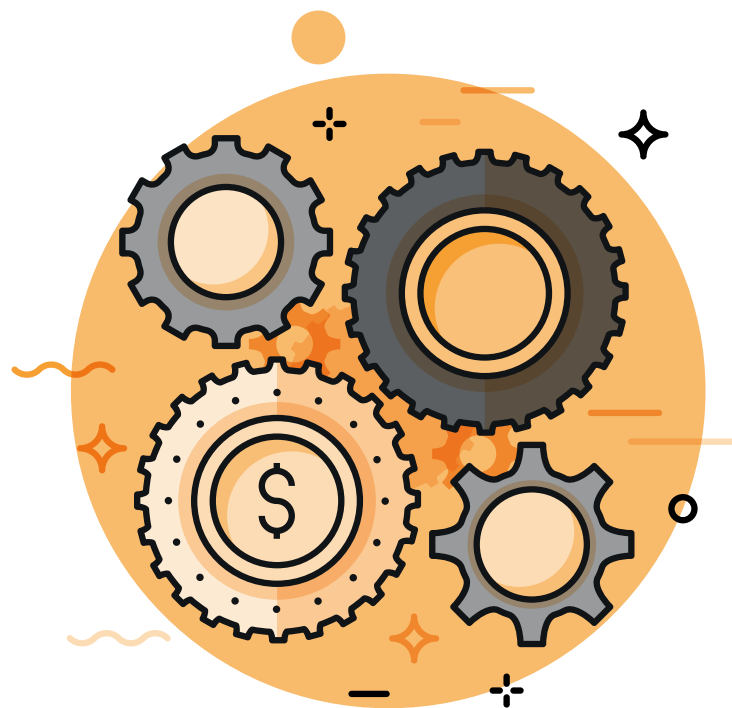
**Figure 9: Different MCS controls' appeal when used with own accounts**  
Share who are "very" or "extremely" interested in using select controls, by persona



**Figure 10: Different MCS controls' appeal when used with a partner's account**  
Portion "very" or "extremely" interested in select controls with a partner's account, by persona

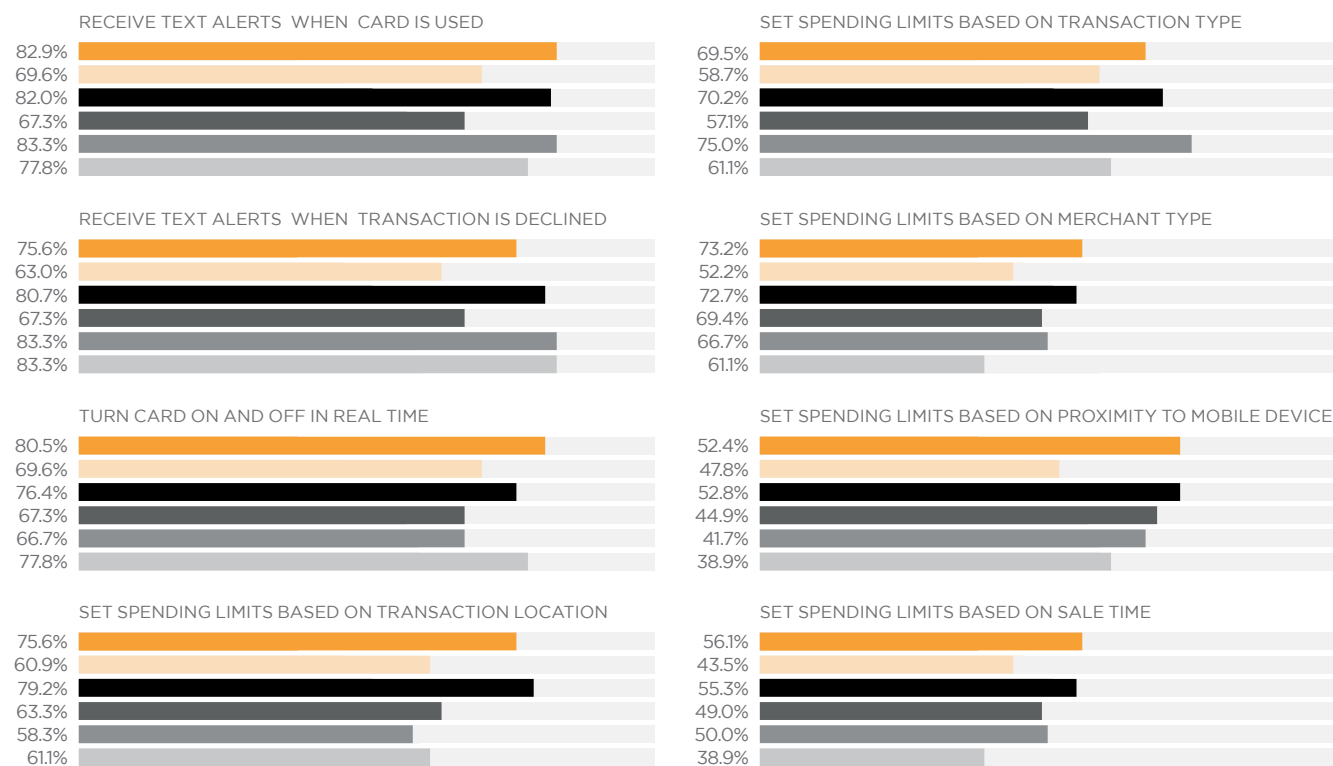


Respondents interested in using MCS controls on linked children's accounts are considerably more interested in spending limit-based offerings than those using them for their own or those of partners. For example, 72.7 percent of those aged 35 to 64 and looking to use MCS for the former would be interested in setting spending limits based on merchant type. One could imagine parents who might want to keep college-aged children from using linked credit cards at establishments like bars or casinos.



**Figure 11: Different MCS controls' appeal when used with a child's account**  
Share "very" or "extremely" interested in select controls with a child's linked account, by persona

- Under 35, providing financial support
- Under 35, not providing financial support
- 35-64, providing financial support
- 35-64, not providing financial support
- 65-plus, providing financial support
- 65-plus, not providing financial support





MOVING MCS TO THE TOP OF THE

**WALL**

TOP OF THE

**LET**



# Not only do

MCS offer multiple tools to control and secure cards, but they can also be used with multiple types of accounts, including debit, credit and prepaid. Not surprisingly, the most common account types consumers would be interested in linking to MCS are those most likely to be found in their wallets: debit and credit cards. However, interest in using different types of cards varies in interesting ways depending on whom is using the account and the relationships between linked cardholders.

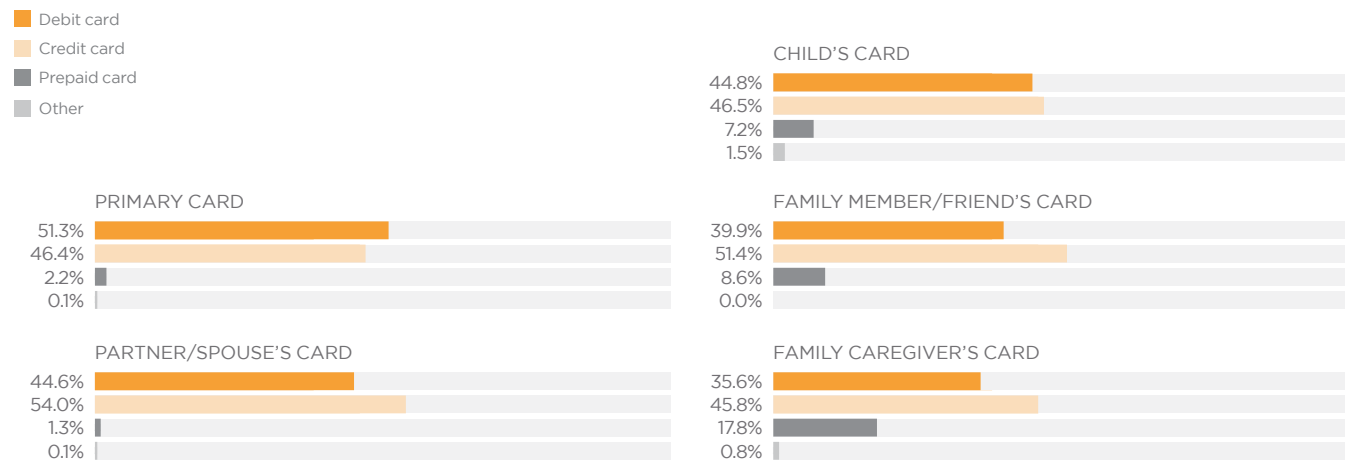
Primary account holders are more likely to use MCS in conjunction with debit cards over other types of accounts, for example, which is to be expected

given that debit typically draws on personal bank accounts. According to our research, 51.3 percent of those who would use MCS as primary account holders would link debit cards, while 46.4 percent would use them with credit.

The degree to which a would-be MCS user might want to exercise oversight generally corresponds to greater credit and prepaid card linkage. In the case of using MCS with a caregiver's account, 17.8 percent of respondents would use prepaid cards. This underscores MCS' value, as they allow users to control card use settings in one place for multiple users and situations.

**Figure 12: Interest in using MCS with different card types**

Portion of respondents interested in using select cards, by linked account type



Interest in MCS varies by family circumstances and other demographic factors, as previously noted. Purchase type is another differentiating element. Decisions around the items consumers make or allow with MCS-linked accounts are very much influenced by whether the linked card belongs to a dependent, for example, as younger consumers tend to spend their own money differently than they would their parents' or guardians' funds.

The shopping patterns of those interested in using MCS with their primary accounts tend to follow

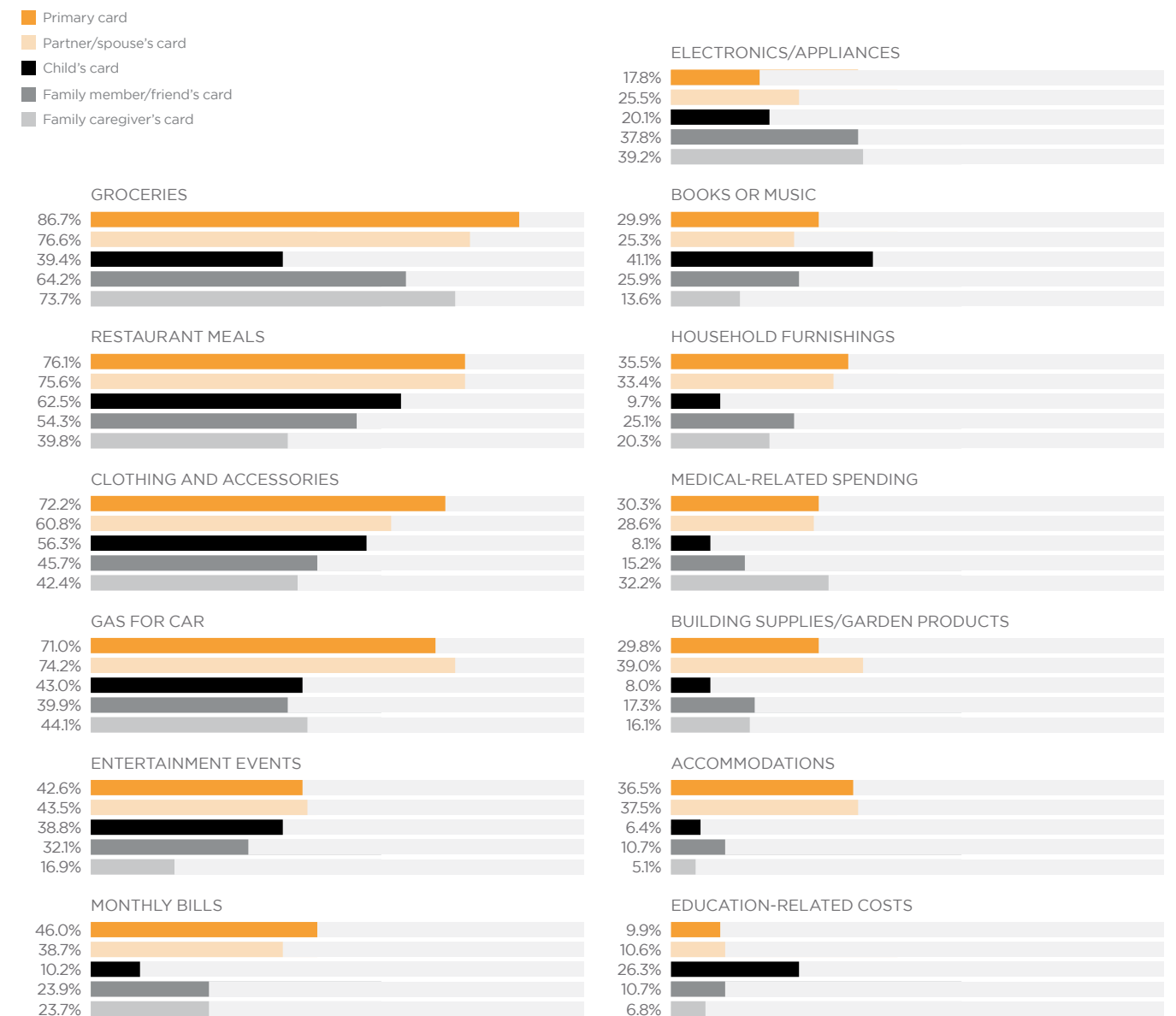
those of typical consumers, with groceries, restaurant meals, clothing and gas as the leading purchase types. Those made with partner-linked MCS accounts tend to follow a similar pattern, and include a mix of discretionary and necessary items.

Less would be spent on necessities like monthly bills and groceries in the case of those who would use MCS with their children's cards, however. This is presumably because dependents often have these items provided by their parents, while a greater share of their spending would go toward books, music and

education-related costs. For example, 41.1 percent of parents interested in using MCS with such accounts would allow for books and music purchases, making dependents the most likely group to buy goods in this category. This may reflect the guiding hand of a parent or guardian nudging children's spending in a responsible direction.

As might be expected, we found the greatest limits placed on discretionary spending in the case of MCS accounts used with caregivers. Our research shows that 73.7 percent of those who would use them with linked caregiver cards would permit spending on groceries, while only 39.8 percent would do so for restaurant meals — an otherwise popular card purchase category.

**Figure 13: Goods and services to be purchased with MCS-linked cards**  
Share who would purchase select categories of goods, by linked account type



Given MCS' wide and varied appeal, what's holding consumers back from using the services? The leading reason, by far, is that they prefer to maintain their current way of doing things. According to our research, 70.2 percent of those who are not interested in using MCS say they like how they manage their cards today.

Consumers' attachment to their current card management practices — or lack thereof — far outweighs other potential deterrents, such as doubts that the

technology can deliver on its promise, which is cited by 28.8 percent, and fears around data security, cited by 26.4 percent. These latter concerns often surface with new digital payment technologies, particularly in this modern era of semi-regular cybercrime and hacking reports.

The main element standing in the way of wider MCS adoption is a lack of awareness regarding the tools' many benefits. As PYMNTS' research demonstrates, these are in abundant supply.



**Figure 14: Reasons for not using MCS**  
Share of respondents citing select reasons for not using MCS



A silhouette of a person in a suit standing next to a suitcase, holding a phone to their ear. The background is a warm sunset over water, with the sun low on the horizon and its reflection visible. The scene is framed by a black crosshair.

**CONCL**

A white smartphone frame with a white screen. The phone is oriented horizontally.

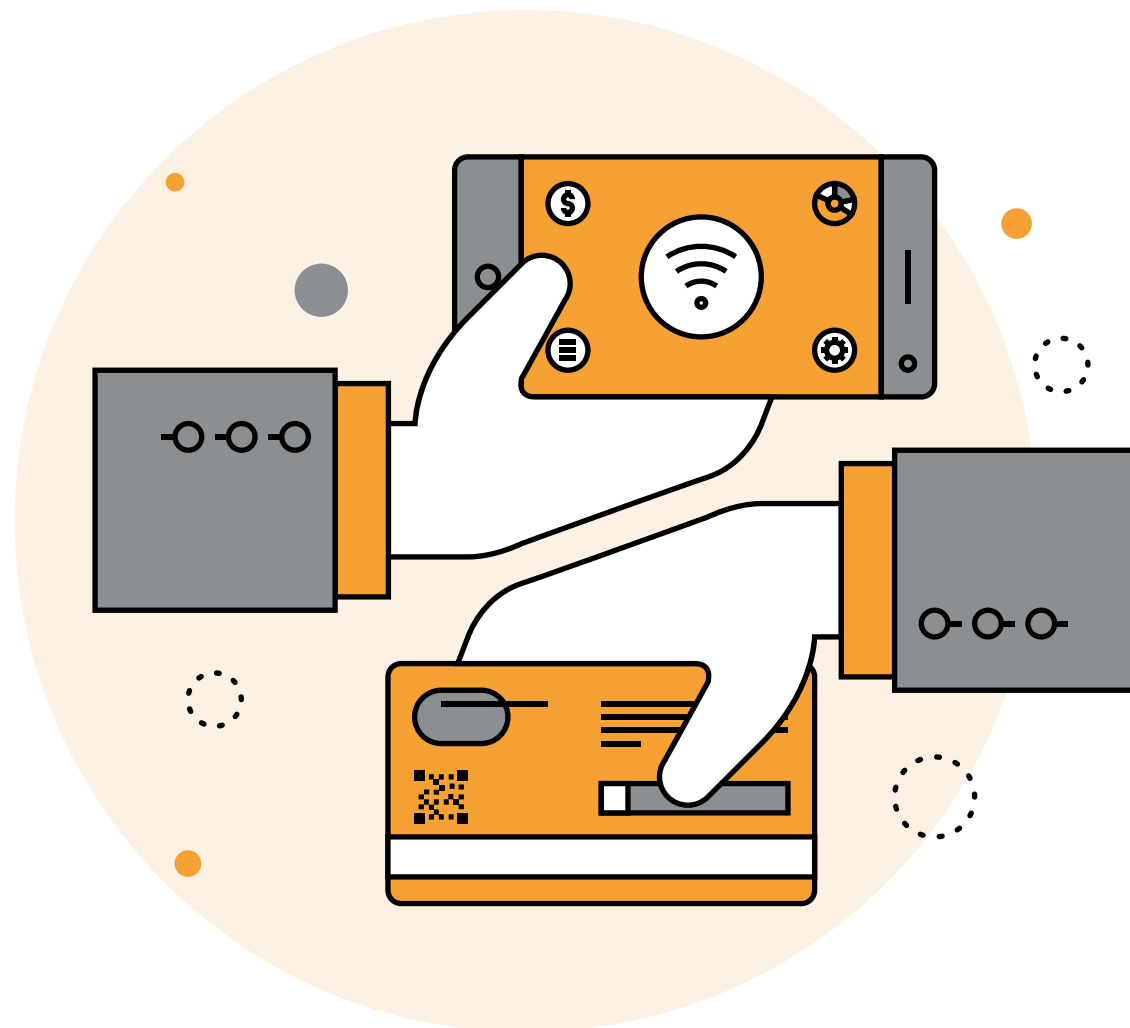
**USION**

## MCS have yet to gain widespread

adoption among American consumers. The key to driving greater usage and engagement lies in recognizing how key features appeal to user groups' demographic backgrounds and, in particular, whether or how they support dependents.

More than one-quarter of consumers find MCS to be uniquely compelling in managing family members' and financial dependents' accounts. Average consumers inclined to use them with children's accounts are "very" interested in more than five types of MCS controls, for example — considerably more than those interested in using them only on their primary accounts.

Our research also shows that one-third of respondents already use MCS on a regular basis, and that the greatest uptake barrier is non-users' comfort with maintaining the status quo rather than specific related concerns. This points to a wide-open opportunity: Consumers are very interested in the value MCS can bring to their lives through improved spending management and reduced credit card fraud and abuse risks. The task for financial institutions, issuers and their partners, then, is to make the case for MCS abundantly clear.



## Methodology

The Mobile Card Services (MCS) Playbook series examines U.S. consumers' attitudes toward a range of payment card-related features — such as purchase alerts, spending limits and location-based transaction rules — that could help them gain greater control over their credit and debit card payments. The tools can be applied to cards they use themselves, as well as those given to partners or financial dependents.

We collected 13,945 responses in our census-balanced survey, 9,513 of which were complete from consumers with both mobile devices and credit and/or debit cards. We disqualified 413 respondents for not having cards, 832 for not having devices and 182 for having neither. Another 3,005 responses were only partially completed or dropouts. Within the sample, 51.6 percent of respondents were female and 32.9 percent had college degrees.



# ABOUT

PYMNTS.com

[PYMNTS.com](https://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.



Ondot Systems is the creator of Mobile Card Services, a white-label solution that gives consumers control over payment cards. Headquartered in Silicon Valley, Ondot brings together an experienced management team from the mobile, security and payment card industries that shares a vision of transforming how consumers interact with their financial institutions.

We are interested in your feedback on this report. If you have questions or comments, or if you would like to subscribe to this report, please email us at [MCS@pymnts.com](mailto:MCS@pymnts.com).

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