

The PYMNTS Cross-Border Merchant Friction Index, in partnership with FastSpring, analyzes the key friction points experienced by consumers browsing, shopping and paying for purchases on international eCommerce sites. PYMNTS examined the checkout processes of 266 B2B and B2C eCommerce sites across 12 industries and operating from locations across Europe and the United States to provide a comprehensive overview of their checkout offerings.

# THE CROSS-BORDER Merchant Friction INDEX

JUNE 2020

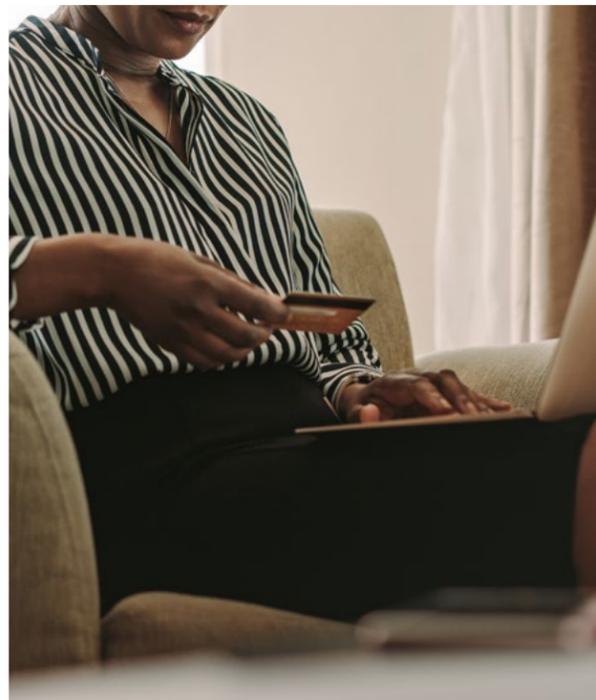
THE CROSS-BORDER  
**Merchant  
Friction** INDEX

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# Executive Summary



## THE GLOBAL ECONOMY IS MORE CONNECTED THAN EVER.

Consumers and business owners alike are using smartphones, laptops and other digital devices to browse and shop for everything from eBooks and virtual magazines to security suites, digital marketing tools, search engine optimization (SEO) solutions and more. These items can be purchased from merchants around the world, whenever and wherever consumers please.

Finding digital products and services may be easier than ever, but paying for them can be a friction-laden experience. Transacting with merchants abroad often requires a great deal of translation for both languages and currencies. It also requires that all payments comply with know your customer (KYC) and anti-money laundering (AML) requirements. So many payments frictions can make transactions slow and frustrating.

How can businesses mitigate these frictions and offer their customers the fastest and most seamless cross-border payment experiences? The Cross-Border Merchant Friction Index, a PYMNTS and FastSpring collaboration, analyzes the frictions consumers and businesses face when making international e-commerce purchases of digital products.

PYMNTS surveyed the checkout processes of 266 leading eCommerce sites across 31 countries and 12 segments, focusing on 41 key features that enhance consumers' online purchasing experiences. The Cross-Border Merchant Friction Index score measures how smooth or friction-filled these merchants' checkout processes are on a scale of 0 to 100. A score of 100 indicates a perfectly smooth checkout experience while a score of 0 indicates an experience so friction-filled that customers abandon their carts before completing checkout.

This is what we learned.



**Not only do top-performing sites have faster checkouts but they are also better at customizing their language and payment options to match users' preferences.**

Top-performing eCommerce merchants — those with the 20 highest Index scores — have checkout processes that take an average of just 98.6 seconds to complete. This is almost half the time it took to complete checkouts with bottom-performing merchants — those with the 20 lowest scores — which averaged 195.9 seconds.

Speedy checkout times tend to go hand in hand with merchants' ability to identify individual customers, with every top performer in our sample supporting some type of Internet Protocol (IP) address recognition. This compares to half of middle performers and only 5 percent of bottom performers that use IP recognition features to streamline their checkout processes.



**Top performers go out of their way to make themselves accessible to local markets.**

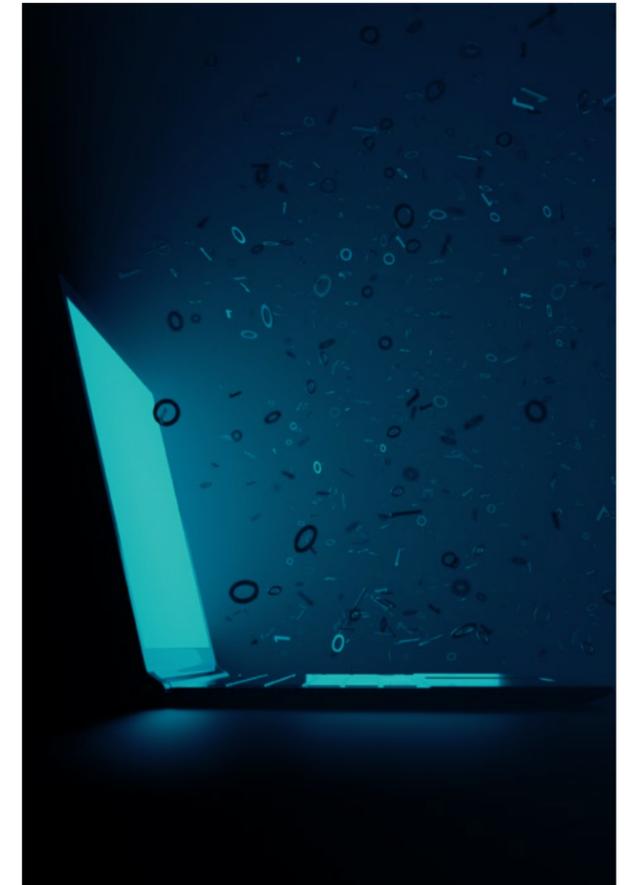
Top performers often provide numerous language options for customers, and they also tend to accept many currencies across a broad range of payment methods. These merchants support an average of 23 language options while middle performers offer seven and bottom merchants provide 1.1. The average top-performing merchant also accepts 8.8 payment methods in 54 currencies, which compares to an average of 5.9 payment methods in 15 currencies for middle performers. Bottom performers tend to have the most limited selections, accepting just 3.3 payment methods and 1.3 currencies on average.



**Security and utility sites provide the smoothest checkout experiences for cross-border shoppers.**

The average Index score for security and utility sites is 67.8, which indicates that they offer the smoothest overall checkout experiences of any sector. eBook merchants are on the other end of the spectrum, earning the lowest average Index score of 43.4.

Several features are key in enabling security and utility sites to provide the seamless checkout experiences other segments are often lacking, including tracking their customers' locations and offering localized experiences, allowing customers to provide feedback on their purchasing experiences and offering guarantee or refund policies. Our research shows that 78.9 percent of security and utility sites use IP recognition technology to streamline their



checkouts, for example, while only 23.9 percent of eBook sites do the same. We also found that 47.4 percent of security and utility sites allow customers to provide feedback on their shopping experiences and 63.2 percent provided guarantee or refund policies. These features were offered by just 17.4 percent and 21.7 percent of eBook sites, respectively.



**North American and European merchants offer smoother checkout experiences, but do so in different ways.**

The sites of merchants based in North America and Europe earn high marks in terms of their overall checkout experiences, with those in the former earning an average Index score of 50.8 and those in the latter earning an average score of 51.6. There are differences in how merchants from each region arrive at their scores, however. Consumers shopping on North American merchants' sites tend to rate them higher in terms of trust, while those shopping on European merchants' sites rate them higher for their superior user experiences.

North American merchants are more likely than their European counterparts to offer features that inspire customers' trust, such as providing guarantee

or refund policies and allowing shoppers to provide feedback. Our research shows that 38.2 percent of North American sites offer guarantee or refund policies, compared to 27.3 percent of European ones. We also find that 36.6 percent of North American sites allow their customers to provide feedback on their shopping experiences, while only 16.8 percent of European sites do the same.

European sites are much likelier to use IP recognition features to streamline their checkouts. Our survey shows that 62.2 percent of the European merchants in our sample track users' IP addresses, while only 33.3 percent of North American merchants' sites do the same.



**B2B and B2C sites offer similar checkout experiences, despite catering to customers in vastly different markets.**

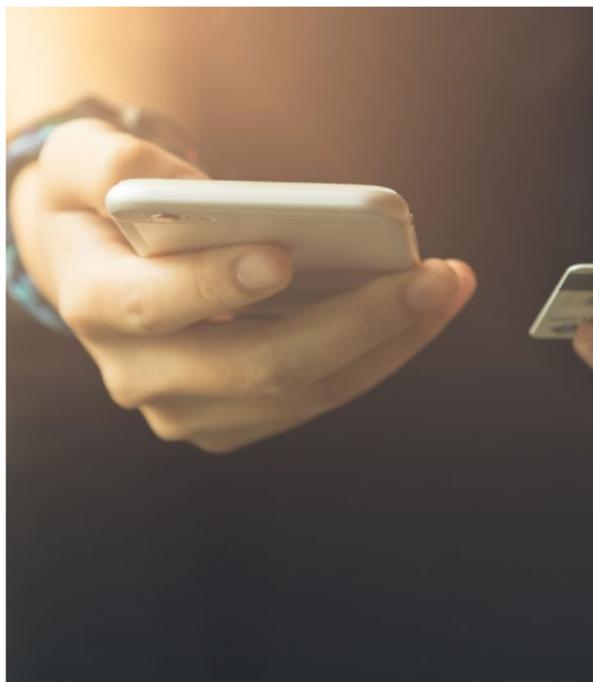
The business-to-business (B2B) and business-to-consumer (B2C) e-commerce markets are radically different in their sizes and dynamics, but their Index scores do not reflect this. Merchants from the latter category earn an average score of 51.4, while those from the former group earn an average of 50.9, illustrating that they offer many of the same features at the same rates. Our research shows that 49.4 percent of B2B sites and 48.6 percent of B2C ones use IP recognition technology to

streamline their checkout processes, for example. Both B2B and B2C merchants are also similarly likely to have mobile-optimized sites, at 95.1 percent and 88.6 percent, respectively.

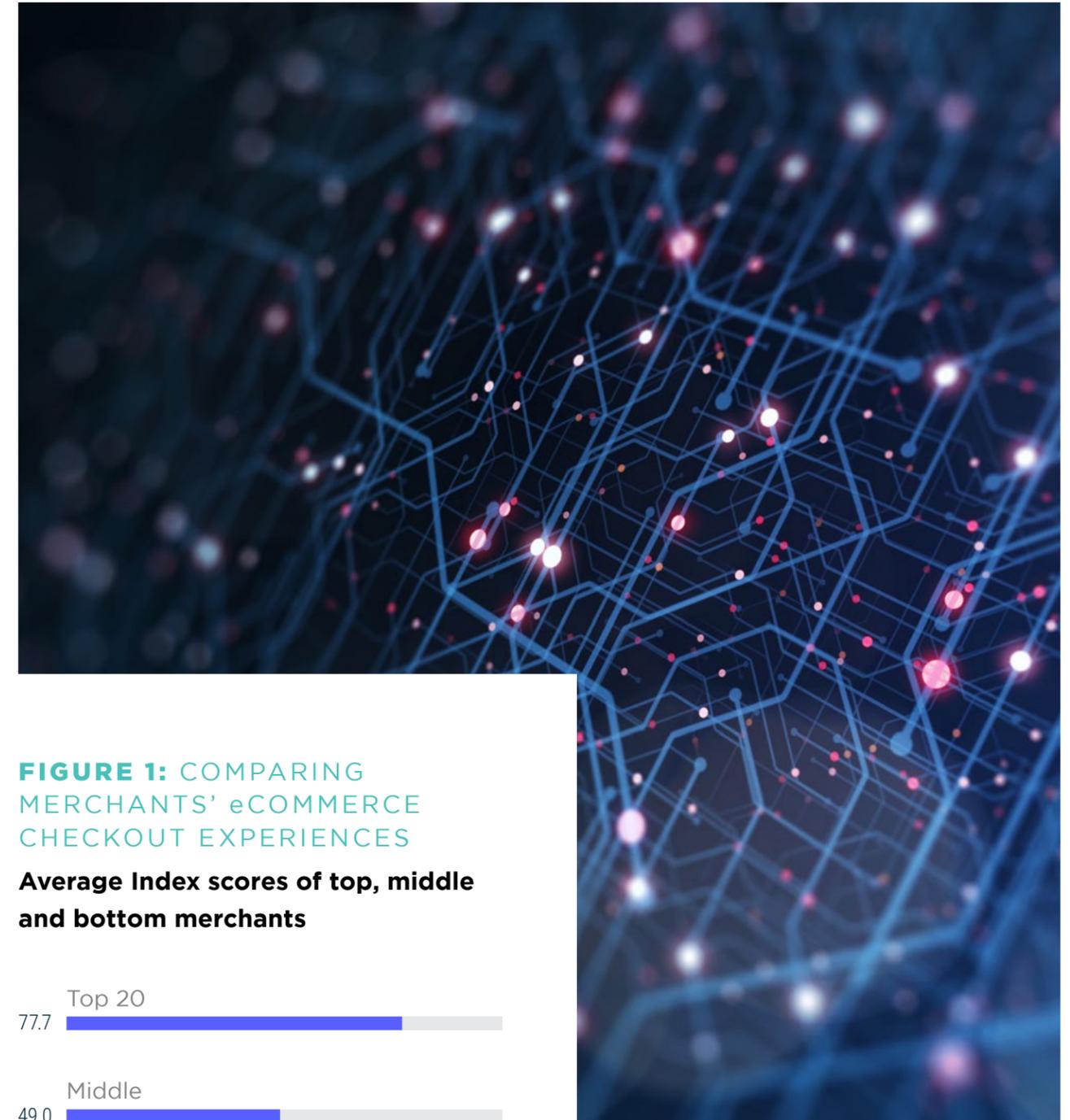
These two merchant types differ most in the number of currencies they support and whether they allow product recommendations. Our analysis shows that the average B2B merchant's site supports 22.1 currency options, compared to 15.1 for B2C sites. We also found that 33.3 percent of the B2B sites in our sample allow consumers to leave product recommendations, compared to 51.9 percent of B2C sites.

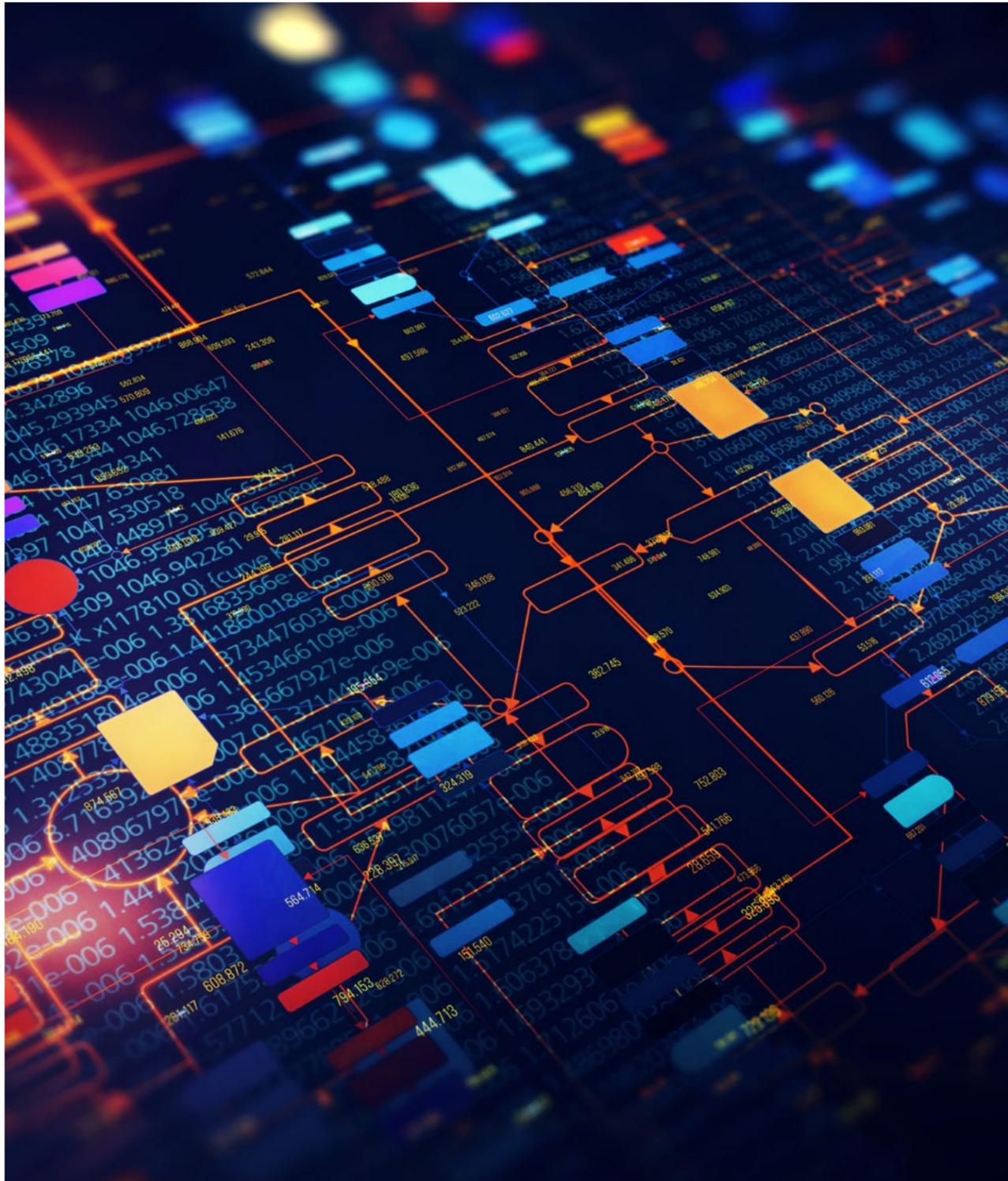
# The best and the rest:

## WHAT TOP 20 SITES DO BETTER



Our survey reveals a broad spectrum of checkout experiences, and this variety is reflected in merchants' overall Index scores. The 20 merchants with the smoothest checkout experiences earned an average Index score of 77.7, while middle- and bottom-performing merchants see average scores of 49 and 25.6, respectively.





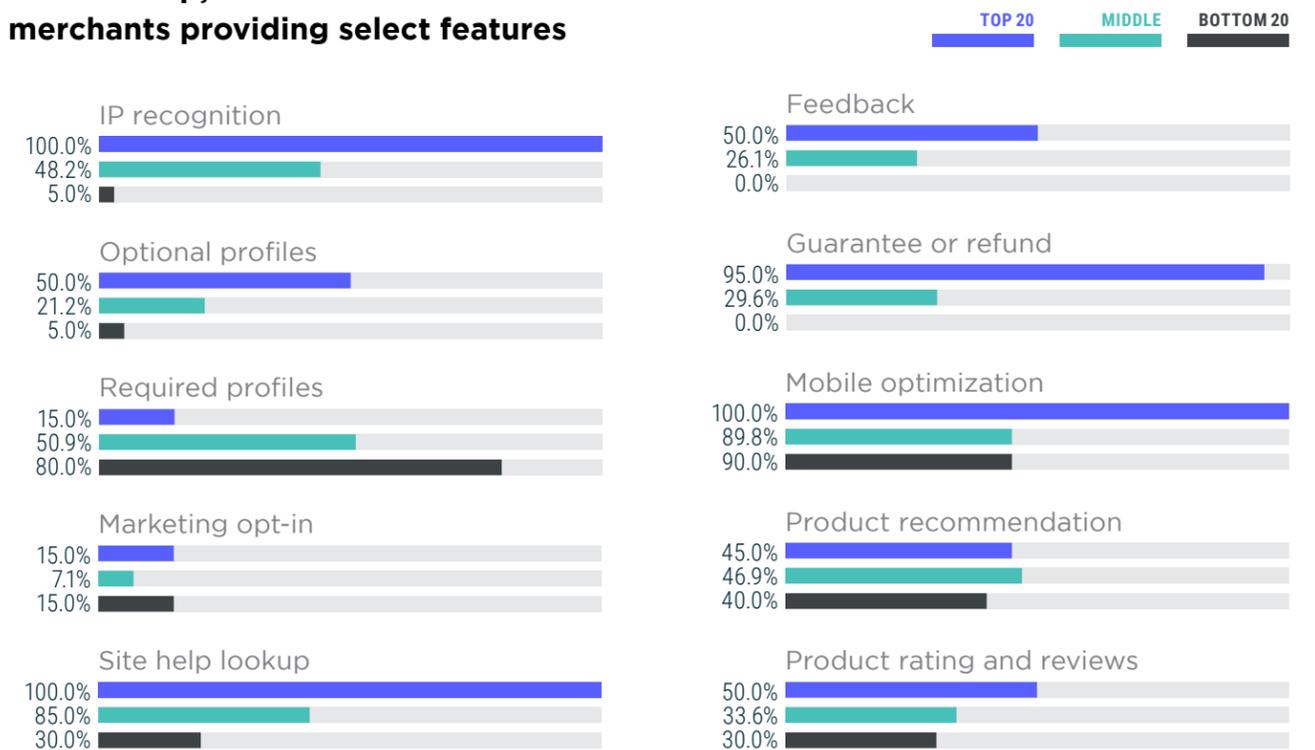
Our analysis reveals that the top 20 merchants are likelier than their middle- and bottom-performing counterparts to provide almost every feature that affects shoppers' overall checkout experiences. These include but are not limited to IP recognition technology, site help lookup options and guarantee or refund policies.

One of the notable exceptions to this rule concerns mandatory site profiles.

Requiring consumers to create site profiles to make purchases can prolong the checkout process and make it more difficult, which could explain why top performers would be less likely to use them. Fifteen percent of top-performing eCommerce merchants make shoppers create profiles to complete purchases, compared to 50.9 percent of middle performers and 80 percent of bottom performers.

**FIGURE 2:**  
FEATURES OFFERED BY MERCHANTS  
ACROSS ALL PERFORMANCE LEVELS

**Share of top, middle and bottom merchants providing select features**



Source: PYMNTS.com

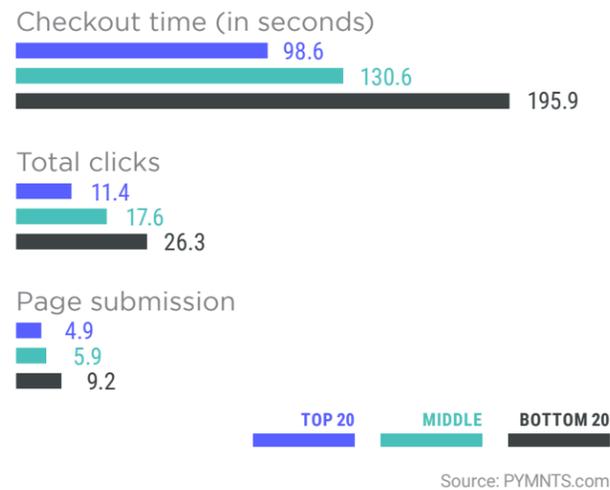
Two other checkout features stand out in that top 20 merchants are no more or less likely to offer them than are their middle- or bottom-performing counterparts: marketing opt-in offerings and product recommendation options. The former feature is employed by 15 percent of top merchants, 15 percent of bottom-performing merchants and 7.1 percent of middle performers. Top 20 merchants come in second behind middle performers when it comes to

providing product recommendations based on consumers' purchasing and search histories, with 45 percent of the former and 46.9 percent of the latter offering such options.

Consumers take far less time on average to complete their checkouts on top 20 merchants' sites than they do on those of middle- and bottom-performing merchants, thanks to the combination of features top performers offer. Our research shows that customers take 98.6 seconds and 11.4 clicks on average to complete purchases on top 20 merchants' sites. This compares to 130.1 seconds and 17.6 clicks to complete checkouts on middle performers' sites and 195.9 seconds and 26.3 clicks for bottom performers.

**FIGURE 3: LENGTH OF TIME AND NUMBER OF CLICKS REQUIRED TO CHECK OUT ON MERCHANTS' SITES**

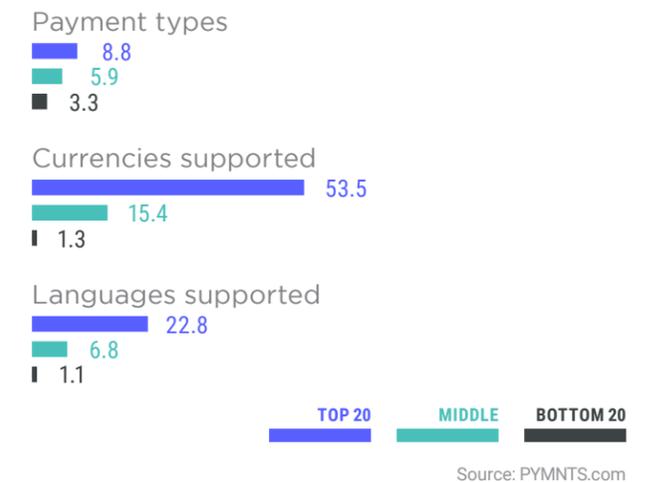
**Average time, page clicks and page submissions required to complete purchases on merchants' sites, by performance level**



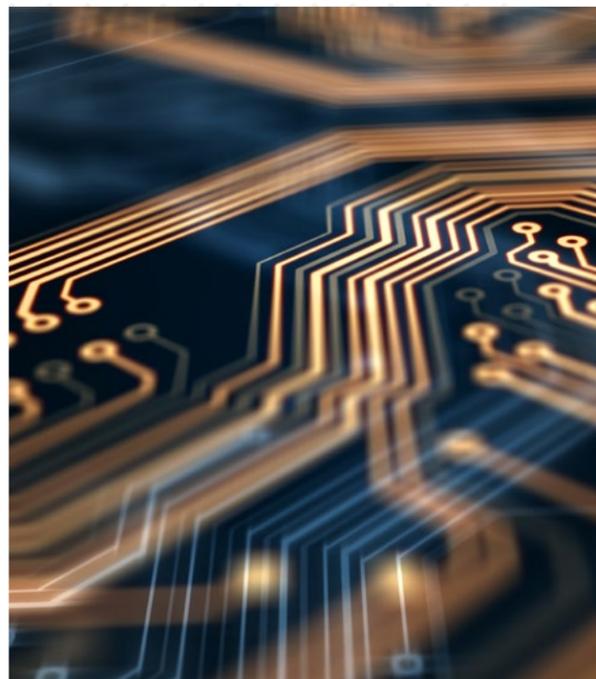
The final factor that separates the top 20 sites from the rest is the number of payment types, currencies and language options they tend to support as making more options available promotes better overall checkout experiences. High-scoring eCommerce merchants accept 8.8 payment options and 53.6 currencies on average, and they also offer an average of 22.8 languages. Middle merchants accept an average of 5.9 payment methods and 15.4 currencies while bottom performers support only 3.3 payment options and 1.3 currencies on average.

**FIGURE 4: THE NUMBER OF PAYMENT TYPES, CURRENCIES AND LANGUAGES MERCHANTS SUPPORT**

**Number of payment types, currencies and languages supported at checkout, by performance level**



# Security and utility sites OFFER THE SMOOTHEST CHECKOUTS



Security and utility merchants have an average Index score of 67.8 and offer the smoothest overall checkout experiences of any segment, while the audiovisual and data management segments boast the second- and third-highest Index scores of 58.6 and 55.4, respectively. The eBooks merchants in our study rank the lowest in terms overall checkout experience, earning an average Index score of just 43.4.

**FIGURE 5: CHECKOUT FEATURES PROVIDED BY MERCHANTS ACROSS SEGMENTS**

Share of sites that provide select checkout features, by segment

Q2 2020	Average	Security or utility	Audiovisual	Data management	SEO or website services	Developers tools	Productivity	Gaming	Reports	Business	Marketing	Graphics or photography	eBooks
Index score	<b>51.2</b>	67.8	58.6	55.4	53.8	54.1	53.2	50.9	49.4	47.3	46.2	44.0	43.4
Product rating and review	<b>34.6%</b>	42.1%	35.3%	25.0%	42.1%	44.4%	13.6%	53.7%	7.1%	18.8%	37.5%	11.1%	43.5%
Product recommendations	<b>46.2%</b>	36.8%	17.6%	30.0%	26.3%	50.0%	31.8%	80.5%	57.1%	31.3%	12.5%	27.8%	71.7%
Optimization	<b>90.6%</b>	89.5%	88.2%	80.0%	89.5%	94.4%	86.4%	92.7%	92.9%	100.0%	100.0%	77.8%	93.5%
Guarantee or refund	<b>32.3%</b>	63.2%	35.3%	35.0%	47.4%	50.0%	31.8%	31.7%	0.0%	25.0%	31.3%	22.2%	21.7%
Feedback	<b>25.9%</b>	47.4%	41.2%	15.0%	26.3%	22.2%	13.6%	29.3%	28.6%	37.5%	37.5%	11.1%	17.4%
Site help lookup	<b>82.0%</b>	89.5%	88.2%	95.0%	84.2%	77.8%	81.8%	78.0%	85.7%	75.0%	93.8%	66.7%	78.3%
Marketing opt-in	<b>8.3%</b>	21.1%	5.9%	0.0%	0.0%	16.7%	0.0%	19.5%	0.0%	6.3%	0.0%	11.1%	6.5%
Required profiles	<b>50.4%</b>	15.8%	52.9%	30.0%	42.1%	44.4%	36.4%	68.3%	50.0%	62.5%	93.8%	61.1%	45.7%
Optional profiles	<b>22.2%</b>	42.1%	23.5%	30.0%	10.5%	27.8%	18.2%	22.0%	21.4%	6.3%	0.0%	22.2%	28.3%
IP recognition	<b>48.9%</b>	78.9%	76.5%	50.0%	36.8%	55.6%	68.2%	46.3%	57.1%	37.5%	43.8%	50.0%	23.9%
Payment types	<b>5.9</b>	5.8	6.8	6.2	6.2	6.4	5.5	7.9	4.7	5.3	4.2	4.9	5.2
Languages supported	<b>7.6</b>	18.5	8.2	8.2	7.7	7.7	9.4	11.0	3.0	3.6	5.4	1.6	4.3
Currencies supported	<b>17.2</b>	20.3	22.1	46.8	32.4	9.3	24.8	21.6	6.1	22.5	9.3	1.4	1.1
Countries supported	<b>172.4</b>	131.5	189.5	188.2	173.4	162.7	191.1	169.5	181.1	182.9	171.9	186.1	161.7
Page submissions	<b>6.1</b>	3.5	5.3	5.2	4.8	5.0	6.3	8.5	5.1	5.7	6.5	6.1	6.8
Total clicks	<b>17.8</b>	10.6	15.0	20.7	17.1	14.8	18.7	19.2	18.1	16.1	20.5	16.1	20.7
Checkout time (in seconds)	<b>132.7</b>	74.4	114.6	110.1	121.1	123.8	121.2	172.8	123.4	127.0	145.1	129.7	152.8

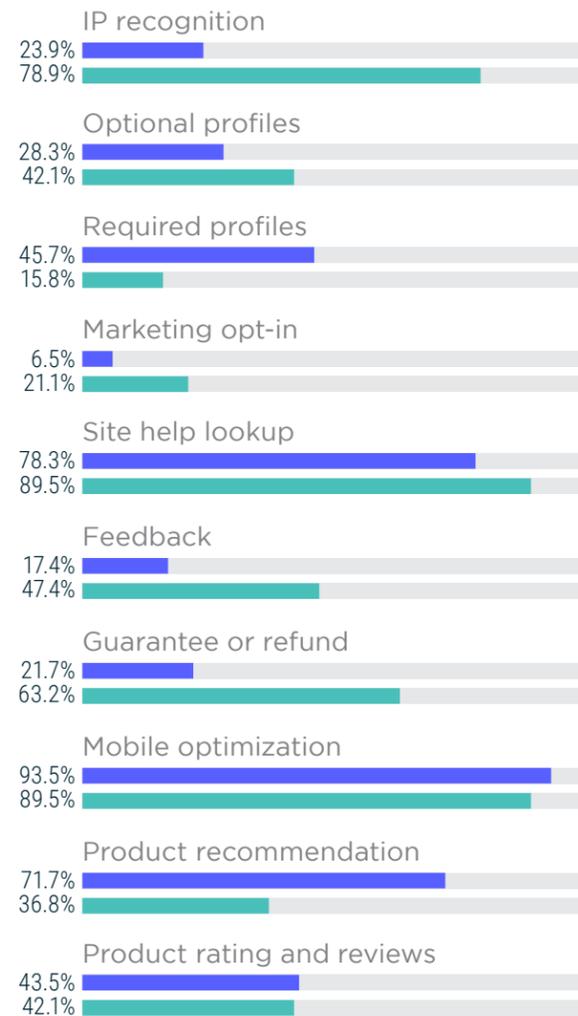
Source: PYMNTS.com

A closer look at the features offered by sites in the best- and worst-performing segments reveals a great deal about their checkout experiences. Security and utility merchants earn a high average Index score primarily because they provide a wide variety of options that can improve their users' experiences, such as enabling customers to create optional profiles that save their payment information and allowing them to provide feedback. These features are offered by 42.1 percent and 47.4 percent of security and utility sites, respectively.



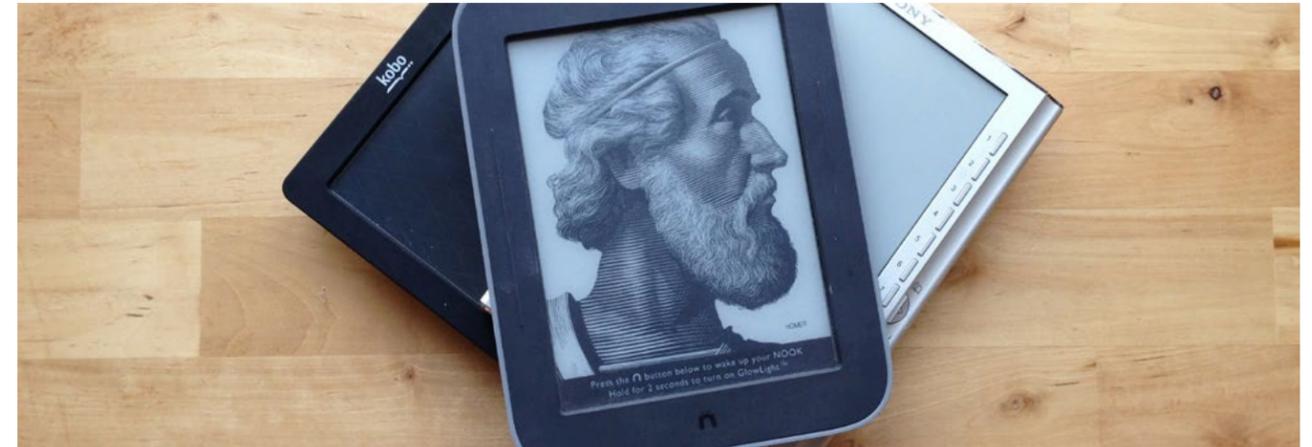
**FIGURE 6: FEATURES OFFERED BY SECURITY AND UTILITY MERCHANTS AND eBook MERCHANTS**

**Share of merchants in each segment that provide select checkout features**



eBOOKS SECURITY AND UTILITY

Source: PYMNTS.com



This contrasts sharply with the experiences supported by eBook merchants, which are far less likely to support many of the features that tend to make checkouts smoother and more enjoyable. Only 17.4 percent of eBook merchants allow customers to provide feedback, for example, and these sites are also far more likely to require first-time shoppers to create profiles to check out than they are to offer optional profiles that can speed up repeat purchases. Our research shows that 45.7 percent of eBook sites require shoppers to make profiles before they can make purchases, compared to 28.3 percent that make profiles optional. Such characteristics contribute to slower, more friction-laden checkout experiences that tend to drive consumers away.

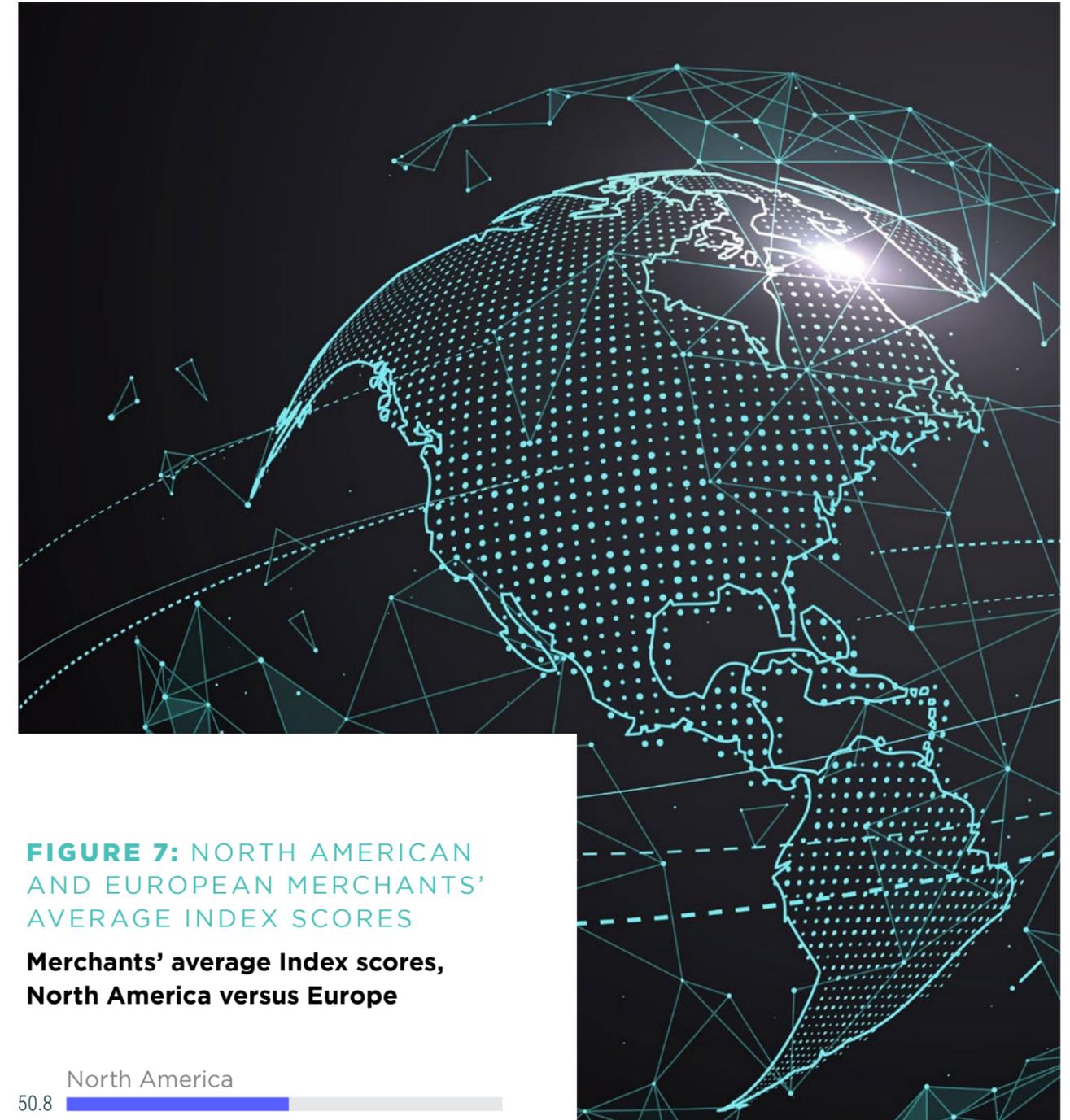
The biggest differences between security and utility merchants and their eBook counterparts can be seen in their abilities to track customers' IP addresses to offer localized services and whether they offer guarantee or refund policies. Our research reveals that 78.9 percent of security and utility sites use IP recognition technology to ease checkouts, while only 23.9 percent of eBook merchants do the same. We also note that 63.2 percent of the former offer guarantee or refund policies — a number that is only 21.7 percent for the latter.

# North America versus Europe:



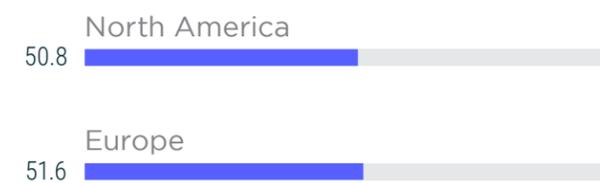
## HOW TOP-PERFORMING MERCHANTS STREAMLINE CHECKOUT EXPERIENCES

Merchants based in North America and Europe offer customers similar levels of seamlessness when it comes to checkout experiences. This is reflected in their average Index scores, with the former earning a score of 50.8 and the latter earning 51.6.



**FIGURE 7:** NORTH AMERICAN AND EUROPEAN MERCHANTS' AVERAGE INDEX SCORES

**Merchants' average Index scores, North America versus Europe**

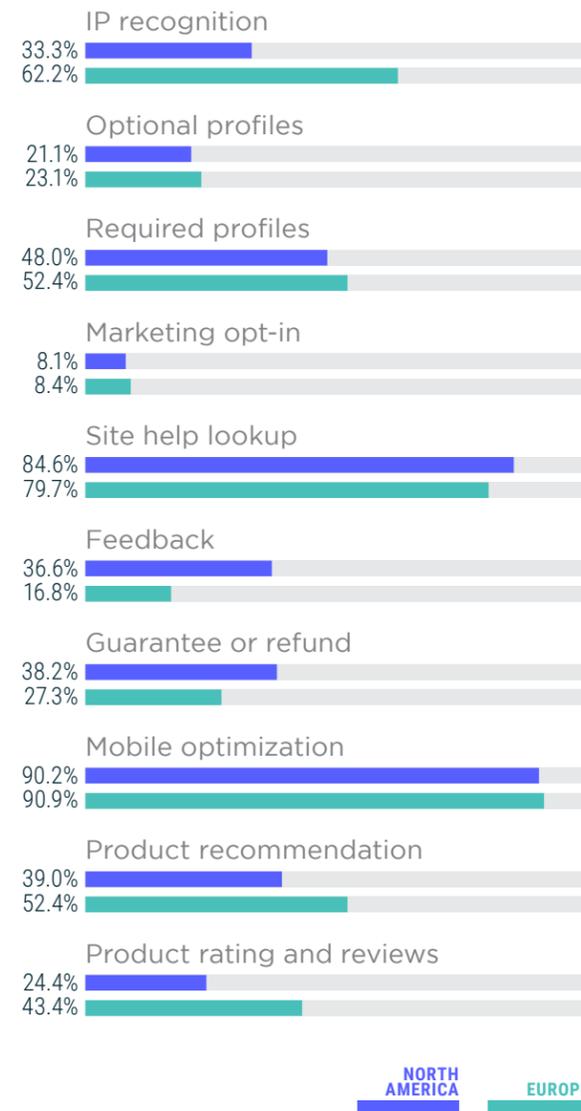


Source: PYMNTS.com

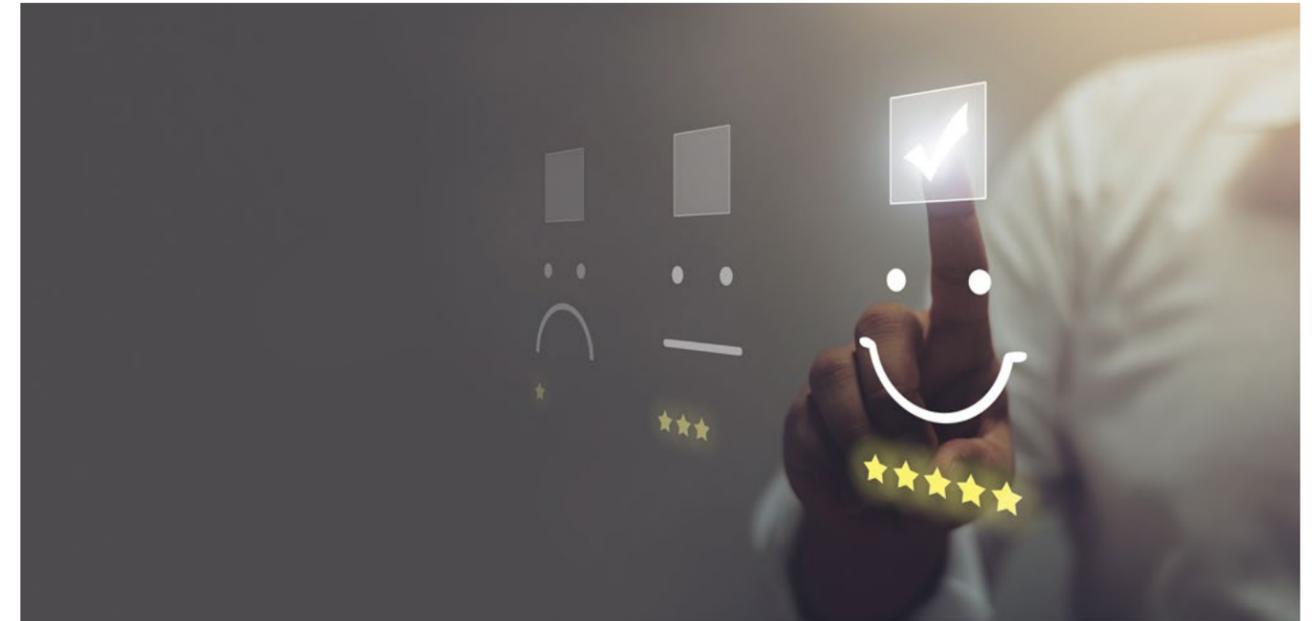
North American and European merchants' sites often provide very different experiences, however. The former are likelier to offer checkout features that inspire trust. Our survey reveals that 38.2 percent of North American sites offer guarantee or refund policies, while only 27.3 percent of European sites do the same. We also found that 36.6 percent of North American merchants' sites allow consumers to provide feedback on purchases, compared to 16.8 percent of their European counterparts. Such features may not make checkouts faster or easier, but they do tend to make consumers more comfortable by allowing them to return purchases or review other shoppers' product assessments.

**FIGURE 8: CHECKOUT FEATURES OFFERED BY NORTH AMERICAN AND EUROPEAN MERCHANTS**

**Share of merchant sites that provide select checkout features, North America versus Europe**



Source: PYMNTS.com



European merchants' sites are more likely to provide features that facilitate quicker checkout experiences. These merchants are twice as likely as their North American counterparts to use IP recognition to customize checkout experiences, for example, with 62.2 percent and 33.3 percent doing so, respectively. European sites also more commonly provide site help features than those based in North America.



# Where B2B differs FROM B2C

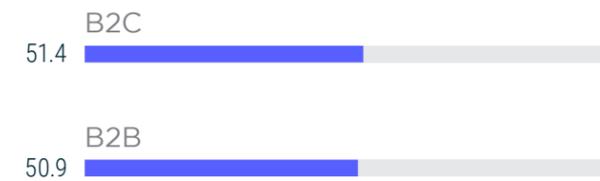


The B2B and B2C segments are remarkably different, but eCommerce merchants in both spaces provide remarkably similar checkout experiences. Their overall Index scores are nearly identical, for example, with B2C merchants earning an average score of 51.4 compared to 50.9 for their B2B counterparts.



**FIGURE 9: OVERALL ONLINE CHECKOUT EXPERIENCES FOR B2C AND B2B MERCHANTS**

**Average Index scores of merchants in the B2C and B2B segments**

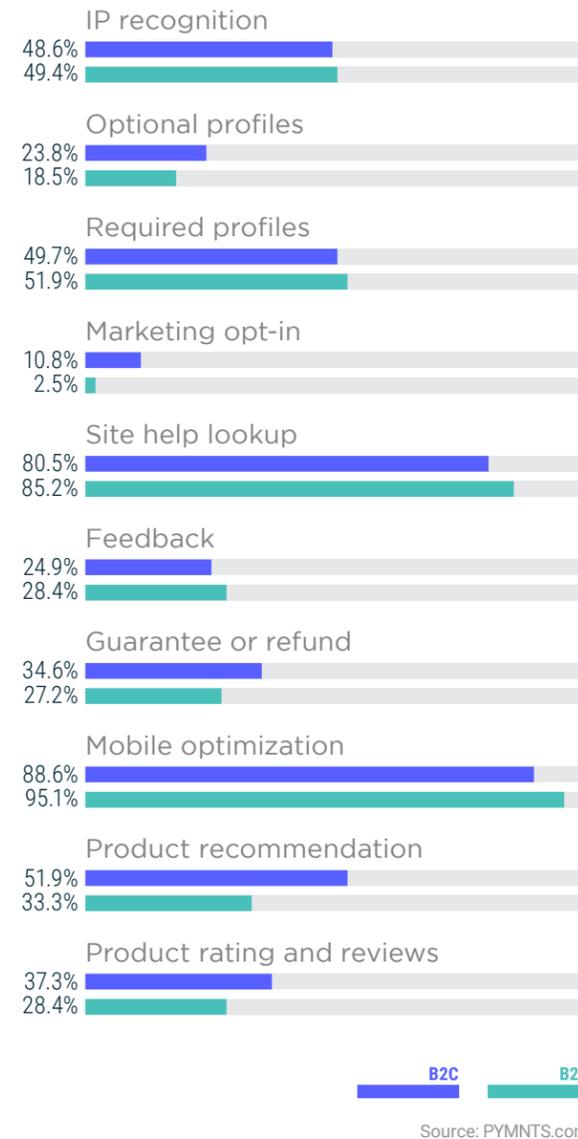


Source: PYMNTS.com

The biggest differences between the sectors is whether they offer product recommendation, product ratings and reviews and guarantee or refund policy features. B2C merchants are considerably more likely than their B2B counterparts to allow shoppers to leave product ratings and reviews, with 51.9 percent allowing recommendations and 37.3 percent offering product ratings and reviews. This is compared to 33.3 percent and 28.4 percent of B2B sites that provide these features, respectively.

**FIGURE 10: CHECKOUT FEATURE OFFERINGS AMONG B2B AND B2C MERCHANTS**

**Share of B2B and B2C sites providing select checkout features**

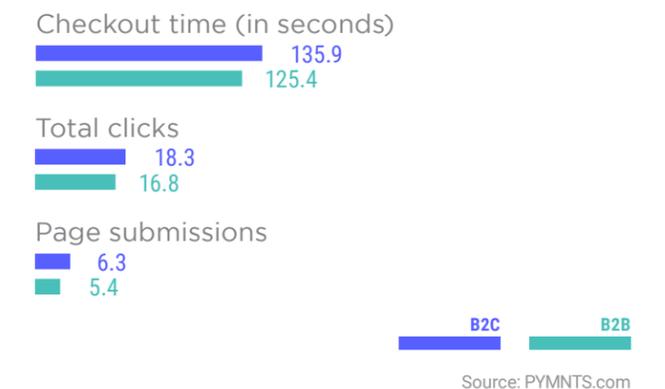


B2B and B2C merchants also differ sharply regarding their use of marketing opt-in features, which automatically add customers to merchants' email listings. These features are more common among B2C sites, though they are still relatively uncommon. Our research shows that 10.8 percent of B2C sites automatically add customers to their email lists while only 2.5 percent of B2B merchants do the same.

Our analysis also finds that it takes slightly longer to complete transactions on B2C sites than on B2B ones. Consumers take an average of 135.9 seconds and 18.3 clicks to make purchases from B2C merchants, compared to 125.4 seconds and 16.8 clicks for B2B merchants.

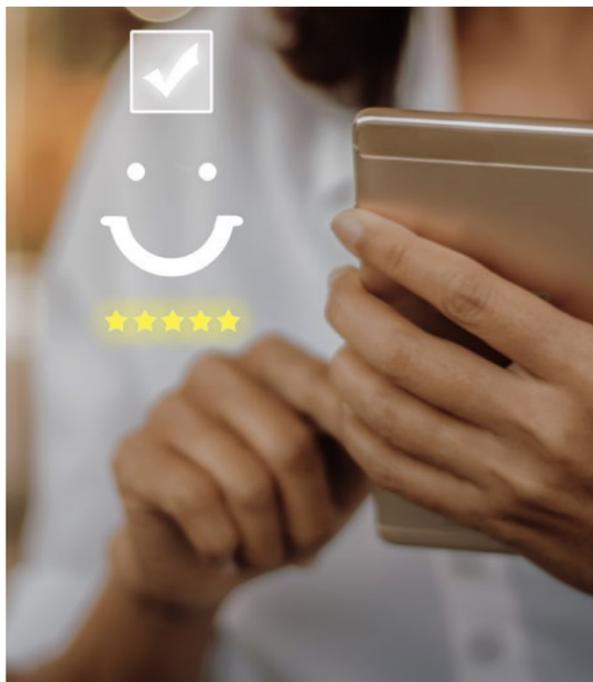
**FIGURE 11: LENGTH OF TIME AND NUMBER OF CLICKS REQUIRED TO COMPLETE PURCHASES**

**Average time, number of clicks and page submissions required for customers to complete purchases with B2C versus B2B merchants**



# Deep Dive:

## CHECKOUT FEATURES THAT DRIVE CONVERSION



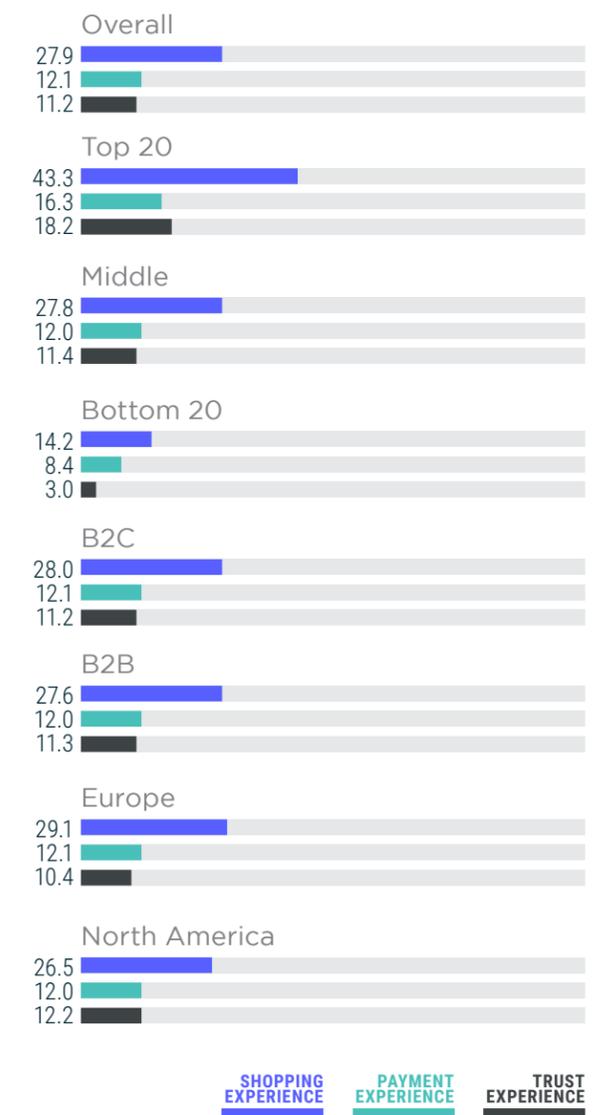
Several checkout features can help merchants deliver smoother, more enjoyable eCommerce shopping experiences, but not all are created equal. Different features affect customers' checkouts to varying degrees — and some can make their overall experiences worse. Understanding which features have the greatest impacts on checkouts' overall quality and smoothness is crucial for merchants looking to enhance their digital presences and maximize online sales.

Checkout features can be broken down into three categories: those that affect customers' shopping experiences (shopping features), payments experiences (payment features) and overall levels of trust in merchants' sites (trust features).

Our research shows that shopping features have the greatest overall impact on eCommerce checkout experiences while trust features have the least. We also found that shopping features are key to the top 20 merchants' success, with the implementation of these features accounting for an average of 43.3 points of these merchants' 77.7 overall Index points. This compares to an average of 27.9 points for our total sample, meaning the top 20 merchants score 55.2 percent better than the average merchant in offering shopping features.

**FIGURE 12: UNDERSTANDING DRIVERS BEHIND MERCHANTS' DIFFERENT INDEX SCORES**

**Breakdowns of different merchant groups' Index scores, by feature category**



Source: PYMNTS.com

The bottom 20 merchants perform poorly across all feature types, but their scores are particularly low when it comes to the implementation of trust features. Bottom performers' trust features earned them just 3 Index points on average, meaning consumers have only 26.8 percent as much trust in these merchants as they do in the average eCommerce site.

The quality of consumers' shopping and payments experiences and their overall trust in different eCommerce sites also varies considerably among segments.

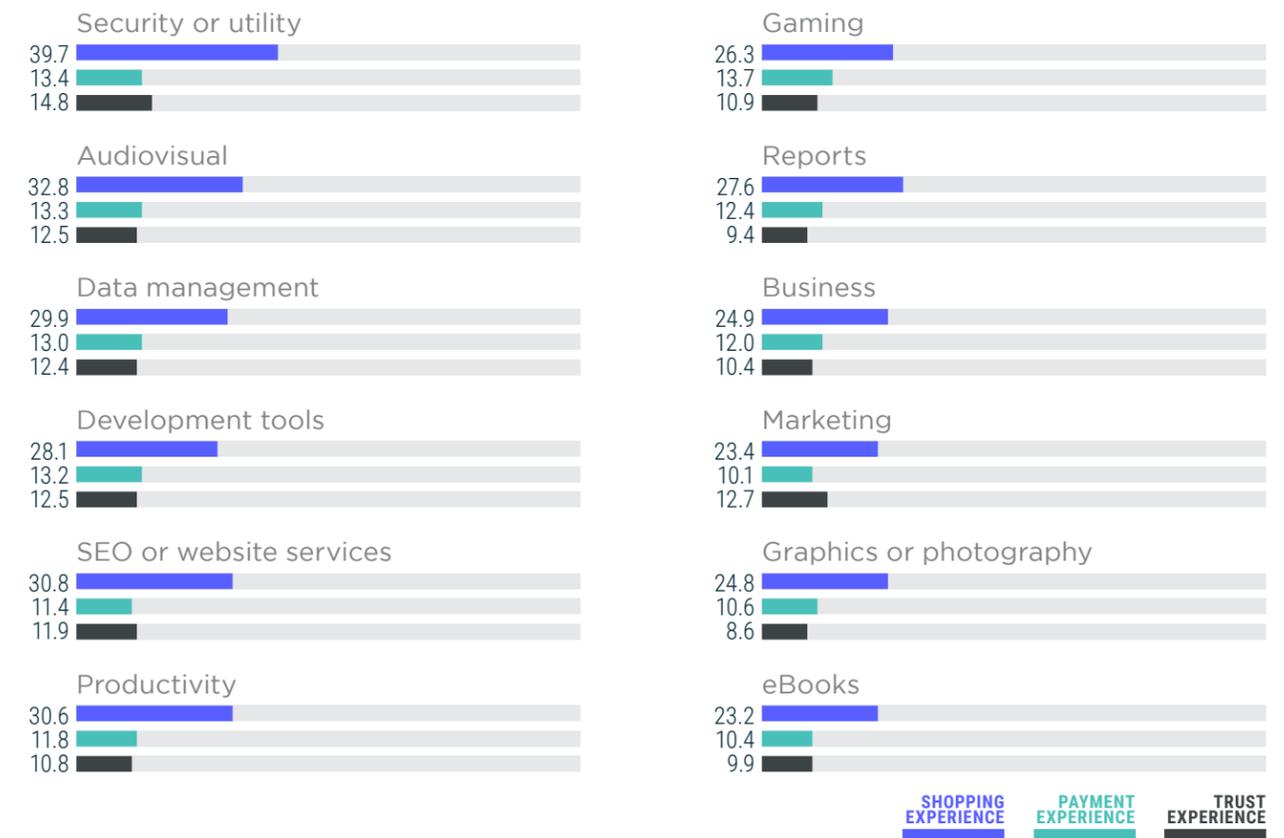
Security and utility merchants offer the best overall checkout experiences of any segment as well as the best experiences related to shopping and trust features. Our study reveals that these merchants score 39.7 points on average for their shopping experiences and 14.8 points for consumer trust experiences, compared to sample averages of 27.9 points and 11.2 points, respectively. They also have an average payment experience score of 13.4 points, the second-highest behind gaming sites, which score 13.7 points in this category.

Marketing services merchants do not provide smooth online checkout experiences, however. These merchants score well in terms of consumer trust, but they perform poorly when it comes to offering desirable shopping and payment features, which have greater impacts on

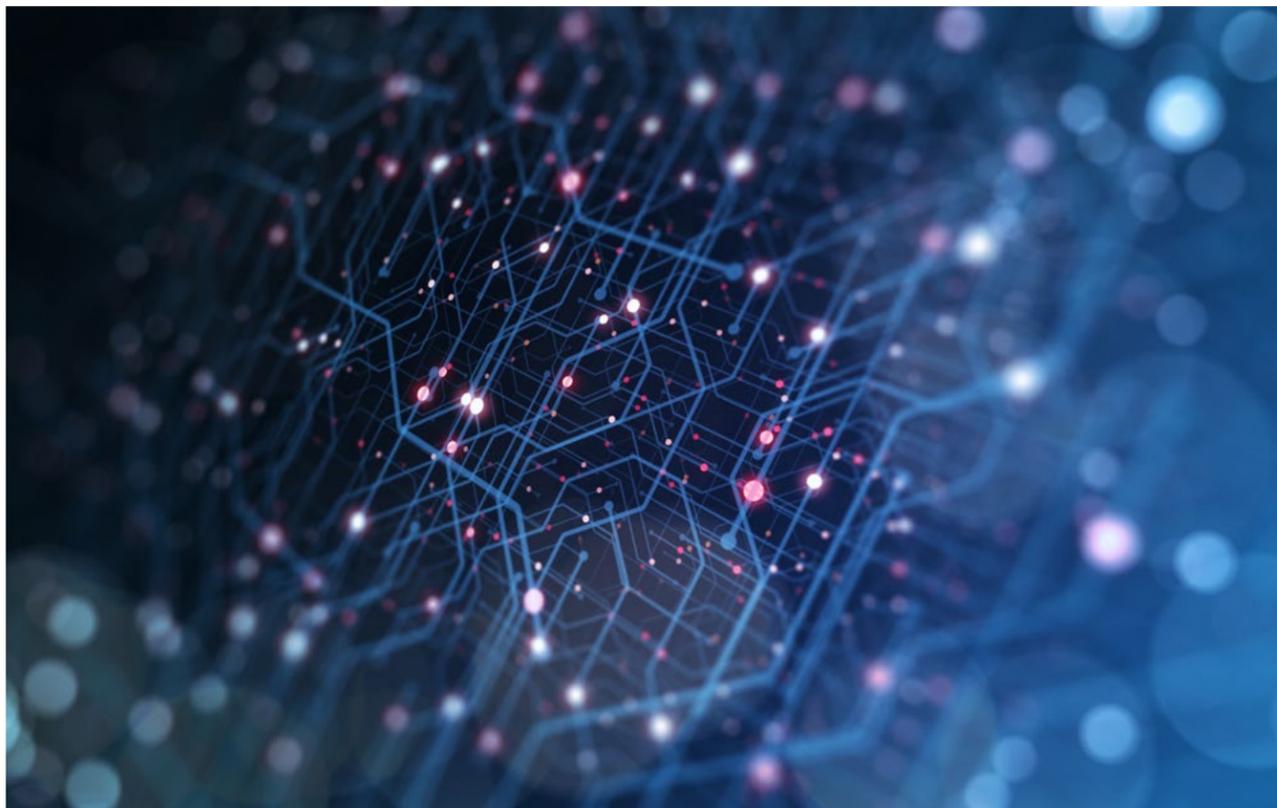
overall checkout experiences. The typical marketing site earns 12.7 points for consumer trust, compared to 11.2 points for the sample average. It scores only 23.4 points and 10.1 points for shopping and payment features, respectively, while the same sample averages measure 27.9 and 12.1 points, respectively. This illustrates the importance of providing smooth, cohesive checkout experiences that shoppers will enjoy, rather than focusing on just one factor.

**FIGURE 13: UNDERSTANDING DRIVERS BEHIND DIFFERENT INDEX SCORES**

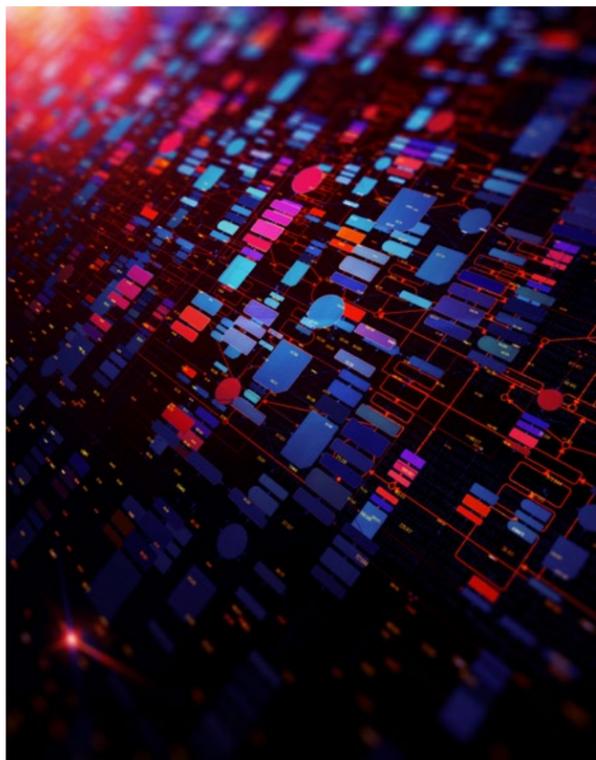
**Breakdowns of merchants' Index scores among segments, by category**



Source: PYMNTS.com



# Conclusion



Cultivating a competitive digital presence requires a holistic approach to building sites and digital checkout processes. Simply adding new payment options or supporting a few new languages will not go far in enhancing online checkouts, and merchants must ensure that the features in which they invest support smooth overall experiences. This can be accomplished by providing features that personalize customers' experiences with familiar payment methods and languages as well as offering those that inspire trust — such as guarantee or refund policies — and allow for expedient, frictionless transactions.

## KEY TAKEAWAYS

### 1.

The most competitive cross-border checkout processes are those that take holistic approaches to enhancing their sites' user experiences and fostering consumer trust.

### 2.

Accepting a wide variety of payment methods — especially those popular in localized markets — can help merchants provide customized payment experiences for consumers in different countries.

### 3.

Using IP recognition technology to identify customers' locations is an effective way to determine their language and payment preferences.

### 4.

Optional site profiles that save consumers' payment and delivery information for future purchases have positive impacts on their overall user experiences, but required profiles add checkout friction that could drive away first-time shoppers.

### 5.

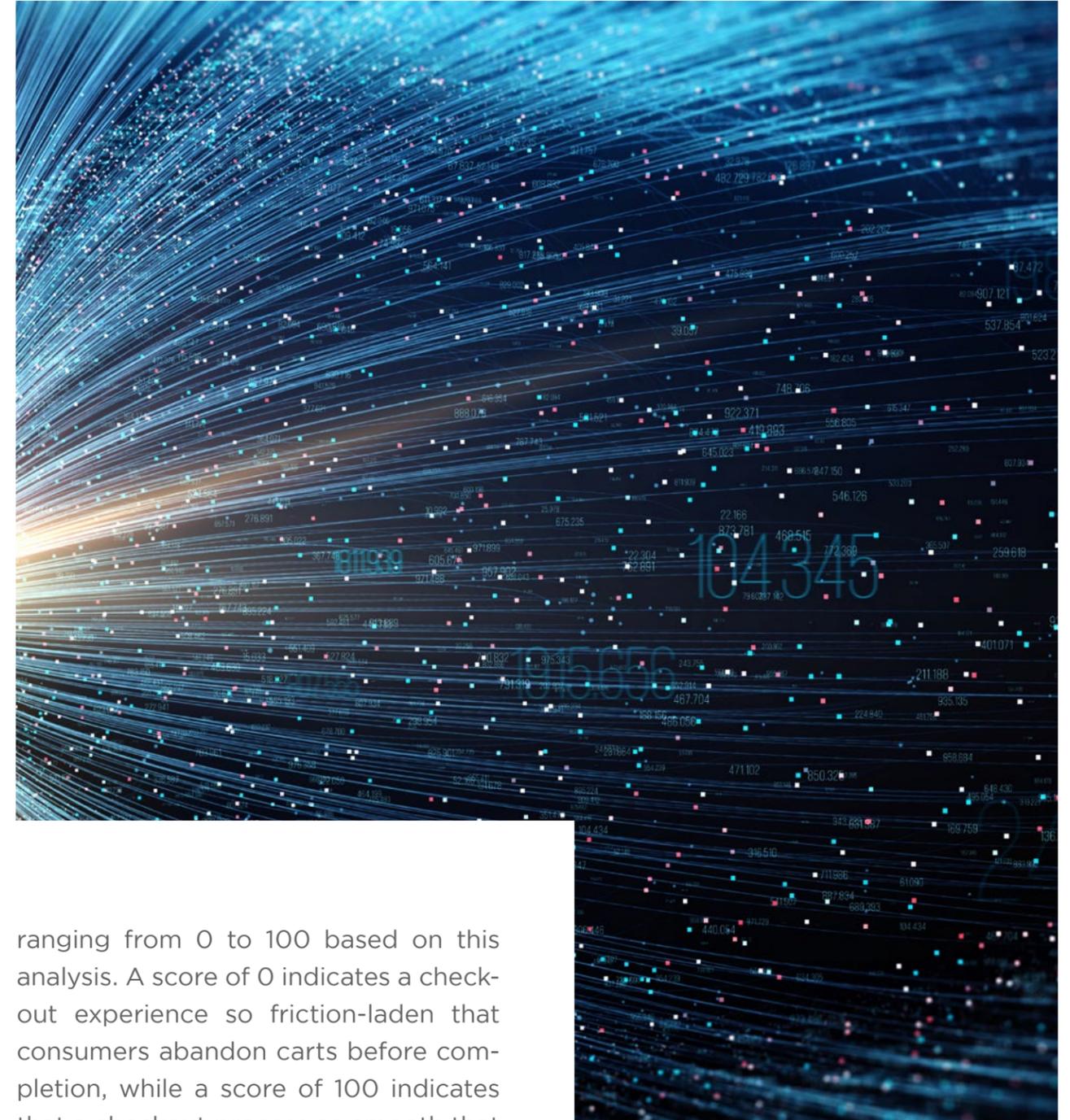
Offering guarantees or refund policies can provide quality assurance and enhance consumers' trust in their merchants.

# Methodology



The Cross-Border Merchant Friction Index analyzes the key friction points experienced by consumers browsing, shopping and paying for purchases on international eCommerce sites. PYMNTS examined the checkout processes of 266 B2B and B2C eCommerce sites operating from locations across Europe and the United States to provide a comprehensive overview of their checkout offerings.

We examined the checkout features provided across 12 segments to determine which had the greatest impacts on the smoothness of their checkout experiences and generated Index scores



ranging from 0 to 100 based on this analysis. A score of 0 indicates a checkout experience so friction-laden that consumers abandon carts before completion, while a score of 100 indicates that a checkout process so smooth that there is little to no chance of cart abandonment.



# About

## PYMNTS.com

[PYMNTS.com](https://www.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.

## FastSpring

FastSpring is the trusted ecommerce partner for companies that sell software around the world. Companies using FastSpring’s full-service ecommerce solution sell more, stay lean, and compete big. Founded in 2005, FastSpring is a privately-owned company headquartered in Santa Barbara with an office in Amsterdam. For more information, please visit <https://www.fastspring.com>

# THE CROSS-BORDER Merchant Friction INDEX

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