



ORDER TO EAT TRACKER®

FEATURE STORY 8

Shake Shack on tapping AI and other tools to optimize the customer experience

NEWS & TRENDS 11

Digital predicted to represent 54 percent of QSR sales by 2025

DEEP DIVE..... 15

How restaurants' engagement and ordering offerings helped define the year's top performers

TABLE OF CONTENTS

WHAT'S INSIDE.....3

A look at how QSRs are working to upgrade their digital channels, even venturing into digital-only services, and how this shift is affecting their performance

FEATURE STORY8

An interview with Steph So, head of digital experience at New York-based burger chain Shake Shack, on how restaurants can turn to AI and other technologies to enhance their ordering and payment options and better engage customers

NEWS & TRENDS11

Recent order to eat headlines, including a look at KFC's next-gen restaurant concept and how renewed indoor dining restrictions are leading to restaurant technology investments

DEEP DIVE.....15

An in-depth examination of what features and tools help separate the most profitable QSRs from the pack

ABOUT17

Information on PYMNTS.com and Paytronix

Acknowledgment

The Order To Eat Tracker® is done in collaboration with Paytronix, and PYMNTS is grateful for the company's support and insight. PYMNTS.com retains full editorial control over the following findings, methodology and data analysis.

WHAT'S INSIDE



Chipotle Mexican Grill customers who were looking to dine in at its new restaurant in Highland Falls, New York, in November might have been surprised to find a whole new [layout](#). Tables and chairs were replaced by a counter where third-party delivery drivers and customers can grab orders that were placed via mobile app or through Chipotle's website. This location is the burrito chain's new digital-only restaurant, servicing only pickup and delivery orders – a first for the quick-service restaurant (QSR) that has more than 2,800 locations worldwide.

It is easy to see why Chipotle ventured into digital-only territory and why many other QSRs are following suit as more consumers flock to digital channels. The company [reported](#) that its digital sales grew by 203 percent in Q3 2020 compared to the same period last year, and digital revenues represented 49 percent of total sales for the same quarter. The QSR's chief technology officer, Curt Garner, said consumers are insisting on more digital access than ever before.

Trends such as these are reflected across the restaurant landscape. Most QSRs may not be racing to build digital-only establishments, but restaurants across country are experiencing massive upticks in online ordering, delivery and pickup, especially as many cities and states enforce harsher restrictions while COVID-19 cases continue to climb. PYMNTS research shows that 23 percent of restaurants are seeing less traffic to their dining rooms and more digital engagement than they did before the pandemic began. Meeting consumer demand by delivering on these digital conveniences will not only distinguish top-performing restaurants from bottom performers but will also become table stakes in what is sure to be a challenging year for the industry.

AROUND THE ORDER TO EAT WORLD

KFC is putting digital innovation on the front burner. The fried chicken chain saw an increase in drive-thru sales of 60 percent in Q3 2020 compared to Q3 2019, which led to the recent [unveiling](#) of its "Next Generation Prototype" concept store with a modernized design.

Features include a digital cubby system for safe order pickup by guests and delivery drivers, curbside delivery with dedicated parking spots, self-service kiosks available in-restaurant, a drive-thru lane specifically for mobile orders and a designated pickup entry for online orders.

Researchers say they **expect** consumers will return to indoor dining rooms in the post-pandemic era, but it is likely that digital ordering behaviors are here to stay – particularly drive-thru. A survey of restaurant franchisees showed that 38 percent added drive-thru capabilities to deal with the restrictions. The crisis has highlighted the need for restaurants to invest in artificial intelligence (AI), digital menu boards and drive-thru capabilities.

A recent survey **reported** that the new way of doing business is directed not just by lawmakers but also by customers demanding how they want to be served. The industry had already been moving in a convenient digital direction, but the pandemic and consumers' desires for safer measures have only accelerated this trend. Consumers have higher standards when it comes to strict cleanliness and distancing requirements, too, with 80 percent saying that awareness of a restaurant's enhanced safety measures would make them want to eat there more often.

For more on these stories and other headlines from the order to eat space, read the Tracker's News and Trends section (p. 11).



SHAKE SHACK ON TAKING A TECHNOLOGY-FOCUSED APPROACH TO IMPROVING CUSTOMER SERVICE

The global health crisis is affecting all aspects of the restaurant industry, prompting QSRs to roll out digital solutions and other services at lightning speed to keep customers engaged. Taking these pandemic-driven approaches to digital innovation into the future and capitalizing on the benefits they bring will require restaurants to listen to customers' feedback and examine how best to apply these tools. In this month's Feature Story (p. 8), Steph So, head of digital experience for [Shake Shack](#), discussed how leveraging a digital-first approach and examining promising new technologies such as AI can help QSRs compete now and after the pandemic ends.

DEEP DIVE: THE FEATURES THAT DISTINGUISH TOP-PERFORMING QSRs FROM THE REST

The restaurants that stood out from the crowd and saw revenues rise or stabilize in 2020 were those that offered mobile ordering and payment and had loyalty and rewards programs to incentivize customers. Nearly 92 percent of all top-performing restaurants offered mobile ordering and rewards programs, in fact, while curbside pickup and online ordering via website were also highly desired features.

This month's Deep Dive (p. 15) explores the impact of restaurants' digital engagement and ordering strategies on their performance since the beginning of the pandemic and how they can further meet consumers' needs in a changing digital-first economy.

EXECUTIVE INSIGHT

Recent research from the [PYMNTS Restaurant Readiness Index](#) reveals a disconnect between customers and restaurant managers when it comes to loyalty programs. Research says that 51 percent of customers want establishments to provide rewards programs, but less than one-third of restaurant managers agree. How important is it for QSRs to bridge this gap, and what are some of the key benefits of doing so?

"The gap is about the trade-offs between short-term versus long-term thinking and evaluating results through use of visual inspection versus data. Restaurant managers want to create a great guest experience, and they're making decisions that they believe will help them reach that goal. Installing something like a restaurant ordering kiosk or launching mobile ordering provides that instant visual feedback and immediate gratification. Loyalty programs typically have a greater impact on sales and come with the longer-term strategic benefit of owning your guests' information. The results are not as easy to watch visually and will take more time to become apparent in the financials, however.

We have data that shows how loyalty programs can return 10-times multiples on the initial investment, but to see that, you must have the right measurements in place. With credit card token data, we can compare the same consumers pre- and post-joining their loyalty programs, and every time, this analysis shows that we increase guest purchasing behavior by as much as 29 percent. Additionally, our customers measure their campaigns against a control group, enabling them to test their innovative ideas in a scientific fashion and find the ones that make them the most money. Using this type of scientific process can take extra work to accomplish and is a change in how they approach promotions. Also, often the true results are meaningful over months, thanks to a positive impact on incremental sales. That can add greatly to the top line when you look at quarterly growth, but if a manager is watching daily tickets, the results won't be as readily apparent."

ANDREW ROBBINS
CEO at [Paytronix](#)

39%

Share of consumers who would be more likely to spend if restaurants provided rewards programs

78M

Number of consumers who want access to rewards programs via mobile apps

77%

Portion of consumers who want to access loyalty and rewards programs via mobile apps

82%

Share of consumers who plan to keep newfound ordering habits once the pandemic subsides

35%


Segment of consumers who would be encouraged to spend more if restaurants offered drive-thru pickup

FIVE FAST FACTS

ECOSYSTEM



ACQUIRE CUSTOMERS



ORDER



EAT



WEB APP STORE

PAYMENT

REWARD

REDEEM

IN RESERVATION

OUT DELIVERY

BUILDING CUSTOMER PROFILE



IDENTIFY PREFERENCES



TARGET OFFERS



ANTICIPATE REORDER

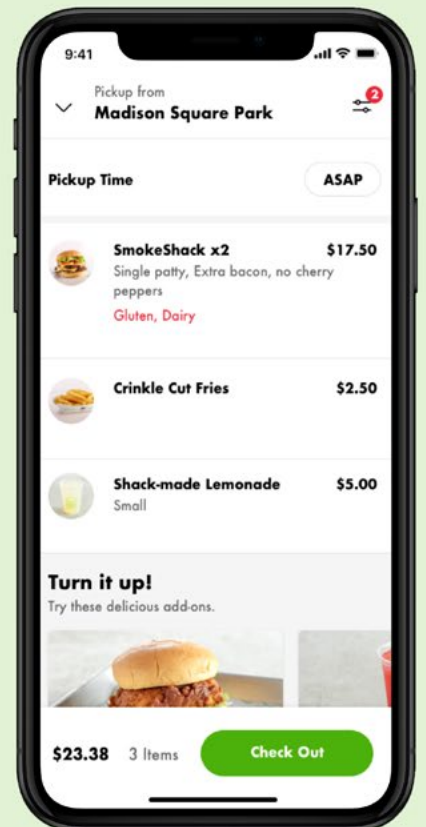
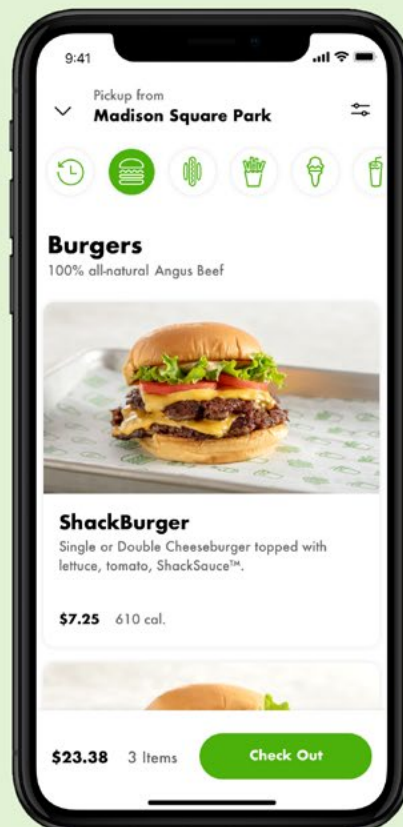


PROMPT

One-to-one offers via email • SMS • In-app messages • Push notifications • Geofencing

FEATURE STORY

Shake Shack On Tapping AI And Other Tools To Optimize The Customer Experience



It is no secret that restaurants have been hurting since the pandemic caused a seismic, almost-overnight shift in their customer engagement strategies. The health crisis has forced the sector to hasten its use of technology to improve customers' experiences at the drive-thru, to streamline curbside pickup orders and to cater to a limited number of dine-in patrons.

This pressure to innovate is affecting QSRs of all sizes, from independent eateries serving loyal local followings to national or even international behemoths reaching millions of customers each year. New York-based burger chain **Shake Shack** is no exception. The QSR began as a hot dog stand in New York City's Madison Square Park in 2001 and has since grown to become a global brand, with more than 250 locations around the world.

Steph So, who joined the company as head of digital experience just three months before the pandemic began, said Shake Shack, like most QSRs, has been fast-tracking technology this year to respond swiftly to customers' new needs. She explained in an interview with PYMNTS that while digital improvements have always been a priority, they have become a necessity during the past eight months.

"Since the pandemic began, we have accelerated our digital investment," she said. "I don't see that slowing down."

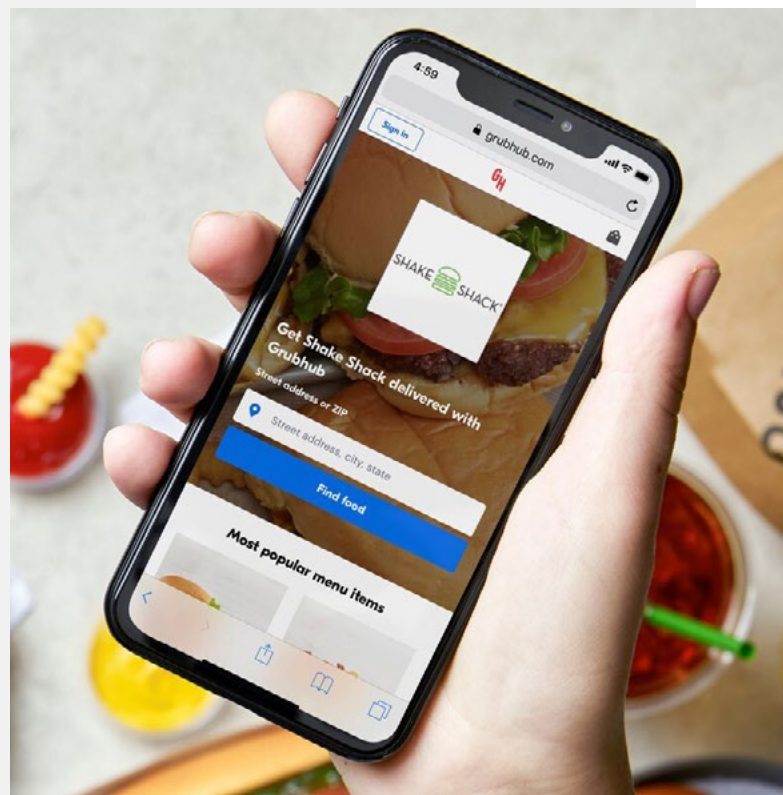
Ordering innovations have been especially useful as more consumers tap digital and mobile channels to select and purchase their desired menu items, So said. Shake Shack, for example, has relied on its Shack Track digital preordering and fulfillment platform, which allows customers to preorder online or via the chain's Shack App and to pick up their food at walk-up or drive-up windows, curbside or in stores. She said that the QSR also debuted a pilot program in

December that allowed mobile app users to have their food delivered via Uber Eats. The restaurant now plans to expand this delivery option nationwide in 2021.

"This is the first time we have offered delivery directly through the Shack App, so we're really looking forward to seeing how this feature takes off," she said.

Following customers' lead on rolling out innovative ordering options and services has also been critical to keeping them engaged, So explained. Shake Shack has explored various order fulfillment options to get guests the food they crave using their preferred methods, she said, and listening to their requests and feedback will remain a part of its strategy for years to come.

"We listened to our guests and witnessed the experiences they were having, and we worked flexibly and quickly to provide them with an array of options that gave them the accessibility and comfort they desired," she said.



POST-PANDEMIC MOVES

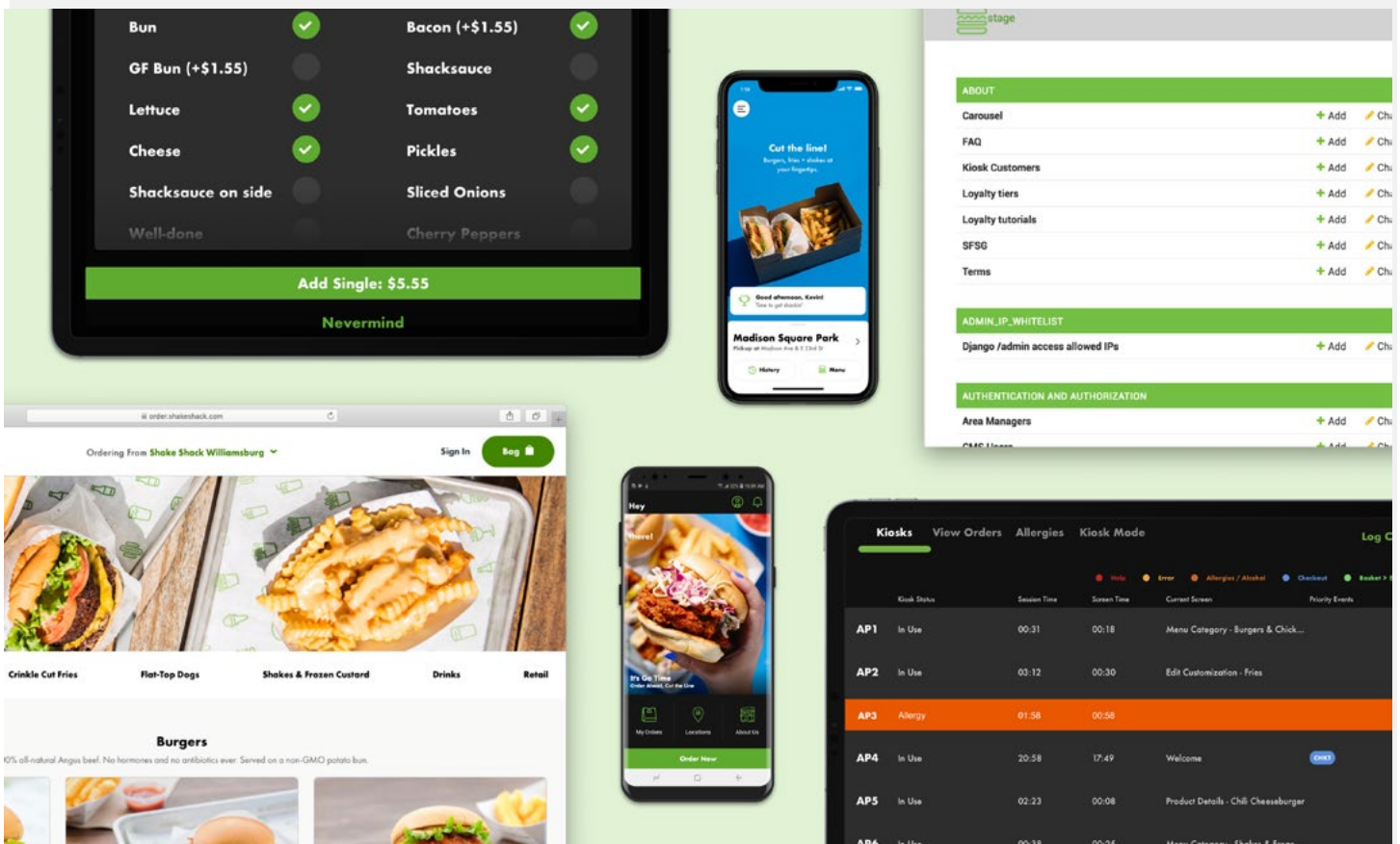
Restaurants around the nation are still working to shake off the pandemic’s effects even as they invest in digital solutions to meet customers’ new habits. Shake Shack reported that its Q3 sales were down 18 percent compared to the same period last year. These results still marked an improvement compared to Q2, when sales were down 45 percent year over year, and So noted that digital comprised 60 percent of total Shack sales in Q3. QSRs are also facing lingering challenges that began before the pandemic, with one survey noting that the 2008 recession took a toll on the space and prompted a period of less robust growth.

Many QSRs are up to the test, however, and are looking to digital tools to help them on the road to recovery. So said Shake Shack is examining the use of artificial

intelligence and machine learning to boost its ordering, payment and pickup capabilities and help it grow its customer base.

“Our digital strategy is all about bringing enlightened hospitality to a digital scale and providing a personal, not just personalized, experience for each of our guests,” she said. “While we don’t have any plans to share just yet, we are looking at components such as AI to build into our toolkit.”

The past year has proved challenging and at times perilous for QSRs as they work to take all facets of their operations digital. Paying attention to new technologies such as AI and examining which ordering channels and payment methods most appeal to customers can give QSRs a leg up on competitors as they craft business strategies for the future.



NEWS & TRENDS



Digital developments

DIGITAL PREDICTED TO MAKE UP 54 PERCENT OF QSR SALES BY 2025

QSRs' digital sales are positioned to make up 54 percent of their revenues over the next five years as consumers spend more time at home and lean more heavily on delivery and takeout, according to a recent [report](#). This would mark a 70 percent increase over the estimates reported prior to the pandemic. Delivery sales are expected to rise to 23 percent during the same time period, up from their pre-pandemic estimate of 15 percent.

The report also examined which QSRs had strong showings with their digital channels and found that McDonald's, Panera and Starbucks had minimal declines in revenues since the pandemic began. Starbucks' sales dropped by 40 percent in Q3, but they were down only 9 percent by Q4. Panera was well-prepared for the pandemic's pressures, as it has had a strong digital infrastructure in place since 2014 and was able to start offering curbside pickup in just

one week. McDonald's also benefited from its massive drive-thru network, with the major fast food chain receiving more than 90 percent of its sales through that channel during the second quarter, the report said. The chain has also reduced drive-thru times by nearly 30 seconds and streamlined ordering with the help of AI.

CONSUMERS PLACE HIGH VALUE ON SAFETY MEASURES, DIGITAL CONVENIENCES FROM RESTAURANTS

A visit to a restaurant looks a lot different than it did a year ago. Indoor dining is now likely to have stricter capacity limits, fewer tables, digital menus and contactless payments. A recent [study](#) reported that the new way of doing business is directed not just by lawmakers but also by customers who are telling restaurants how they want to be served. The sector had already been moving in this direction as consumers demanded convenience and frictionless digital engagement, but the pandemic accelerated this trend. Access to drive-thru, takeout and delivery are now becoming table stakes as customers value heightened safety measures, with 71 percent of consumers requesting contactless delivery, for example.

Restaurants that communicate the measures they are taking to ensure customer safety will also reap benefits. Eighty percent of consumers said that learning of a restaurant's improved cleanliness and safety measures would make them want to eat out more, while 92 percent of those who are eating out less cite health concerns as what holds them back.

RESTAURANT AND QSR TRANSACTION DECLINES HAVE STABILIZED, STUDY FINDS

QSRs and restaurants have stabilized somewhat since taking an initial dive at the pandemic's beginning. A new [survey](#) found the decline in sales at the country's biggest QSR chains remained at 9 percent in October compared to the same month in 2019. Off-premises sales, of course, have sustained QSRs during the pandemic, thanks to digital ordering, takeout and delivery

offerings. Full-service restaurants were a bit worse off than QSRs, however, with year-over-year transactions dipping by 16 percent in the first week of October and 14 percent in the last week of the month. Off-premises digital orders also stabilized these transactions.

Off-premises orders swelled by 22 percent and digital orders from mobile apps and the web grew by 138 percent year over year in Q3, while dine-in slipped by an unsurprising 62 percent. Thus some of the early transaction declines due to closures and restrictions have been recovered, but there is still plenty of uncertainty on how the industry will fare over the course of the winter and into 2021.



Innovation and investments

STUDY INDICATES MASSIVE MARKET POTENTIAL FOR REWARDS PROGRAMS

Nearly 32 million U.S. consumers – about 16 percent of the population – are dining in restaurants less and ordering food online more often now than they did before the pandemic. Eighty-two percent of these consumers plan to keep at least some of their new ordering habits even after the pandemic has receded, too. These are some of the findings from [Delivering On Restaurant Rewards](#), a November 2020 PYMNTS and Paytronix study examining the trends around digital dining and loyalty.

The survey of 2,089 consumers revealed the digital trends that permanently altered consumers' dining experiences and how they pay for them. The study found that 44 million U.S. consumers do not use rewards programs only because the restaurants from which they order do not provide them, indicating a huge market potential for loyalty. It is thus critical for restaurants to offer rewards programs that capture sales in as many ways as possible, including via mobile app, phone number or registered credit and debit cards.

QSRs EMBRACE PANDEMIC-DRIVEN DRIVE-THRU, MOBILE INNOVATIONS

The pandemic has forced mobile ordering adoption upon consumers – and many have grown attached, some argue. Analysts [expect](#) consumers to return to dining rooms in the post-pandemic era, but off-premises, mobile-heavy food ordering behaviors are likely to stick long-term. QSRs are quickly innovating to meet this demand, too, with Taco Bell

announcing plans to open its first mobile-only “Go Mobile” location during Q1 2021. The restaurant will feature in-store shelves and a drive-thru lane for mobile order pickup as well as designated parking spots for curbside pickup.

The pandemic has also placed greater importance on investing in AI, digital menu boards and adding more drive-thru lanes. Thirty-eight percent of respondents in a recent survey of restaurant franchisees added drive-thru capabilities to deal with pandemic-induced restrictions, 72 percent upgraded digital ordering and delivery and 38 percent created more-limited menus to speed ordering.

Forward-thinking strategies

KFC COOKS UP SMALLER FOOTPRINT, OFF-PREMISES FEATURES IN NEXT-GEN RESTAURANT CONCEPT

Fried chicken chain KFC recently [announced](#) its “Next Generation Prototype” concept store, aimed at facilitating more off-premises orders, to debut next year. The initiative includes a digital cubby system for safe order handoffs between kitchen staff and customers or delivery drivers, curbside delivery at dedicated parking spots, self-service kiosks available in-restaurant, more drive-thru lanes designed for mobile orders, outdoor seating, smaller indoor dining spaces and a designated entrance for customers picking up online orders.

The concept was developed to create safer measures for social distancing and to help support digital experiences. Delivery is now offered at more than 35,000 of KFC's global restaurant locations – 11 percent more locations than last year. Q3 2020 saw the company's

U.S. same-store sales rise 9 percent, though its global locations slipped 4 percent.

McDONALD'S RELEASES NEW GROWTH, OMNICHANNEL STRATEGY FOR THE NEXT TWO YEARS

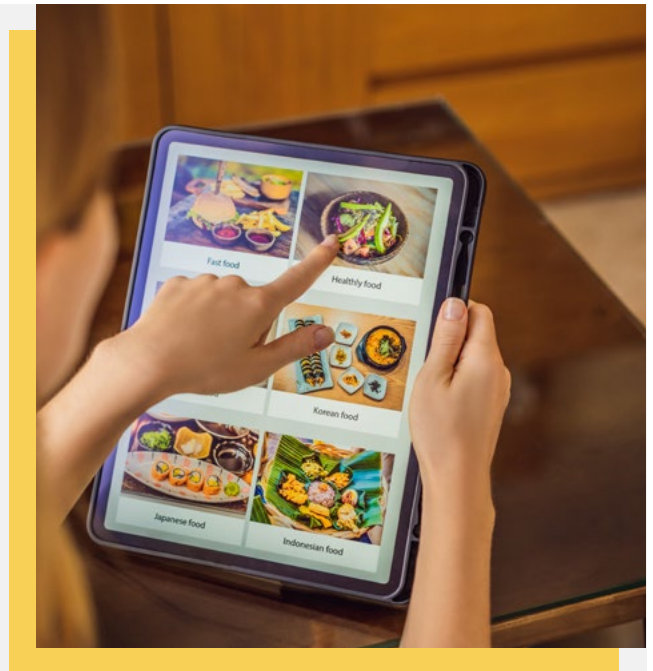
Major fast food chain McDonald's has **unveiled** its new "Accelerating the Arches" growth strategy, which provides a roadmap into the post-pandemic era with an emphasis on improving omnichannel approaches. The company maintains a strong financial outlook for 2021 and 2022, with systemwide sales growth expected.

The strategy features not just a recommitment to the burger chain's core menu items but also a directive

to "Double Down on the 3 D's" of digital, delivery and drive-thru. The company will accelerate digital innovations, such as with the launch of MyMcDonald's – a "digital experience growth engine" that includes a new loyalty program. It will also enhance its delivery options, currently available at 28,000 locations, and test new concepts such as a drive-thru express pickup lane for customers with digital orders. The company plans to cement its strategy by committing to continued affordability as well as sustainability, the latter by introducing new, modern packaging from renewable and recycled sources.



DEEP DIVE



What Separated The Top Restaurants From The Rest In 2020

The pandemic's onset in March gave sudden urgency to the importance of having digital sales channels, and restaurants that could not quickly pivot to provide these capabilities missed out on crucial sales opportunities. Mobile ordering and payment in particular, as well as the surprise sales boost of loyalty rewards programs, appeared to make all the difference between top-performing and struggling restaurants in 2020.

That is the takeaway from [The Restaurant Readiness Index](#), a PYMNTS and Paytronix collaboration based on a census-balanced panel of 2,123 U.S. consumers and 490 restaurant operators. The study was designed to identify the major digital innovations that could help restaurants deliver improved customer service and increase their average unit volumes (AUVs).

The following Deep Dive offers study insights into how restaurants' engagement and ordering strategies have affected their performance since the pandemic began.

It also suggests how these strategies can be tailored to better serve consumers in a digital-first economy that prizes speed and convenience.

THE WINNING COMBO FOR RESTAURANTS

The restaurant industry has been one of those hardest-hit by the pandemic, with capacity restrictions and widespread closures initially bringing business to a halt for many that depended on brick-and-mortar sales. An estimated four in 10 restaurants have experienced declining revenues since the start of the crisis, and the figure is even higher for those generating lower AUVs: PYMNTS research showed that 60 percent of restaurants with AUVs of less than \$250,000 have seen a drop in sales since then, while those with AUVs of more than \$1 million have managed to fare better, with 32 percent seeing their revenues dip during this time frame.

Many restaurants that have survived – or even thrived – during the crisis did so by adapting to offer their

customers digital ordering and purchasing options. Our survey revealed that 23 percent of all restaurants have found their customers engaging more with their online and digital channels now than they did before the pandemic.

Some restaurants have clearly succeeded better than others in making the shift to eCommerce, however. The study showed that 56 percent of restaurants whose customers used mobile ordering features, in particular, actually experienced increased revenues since the pandemic began, and only 13 percent of these restaurants saw revenues decline. Mobile order-ahead and loyalty rewards programs, in fact, were the two most common features that set top-performing restaurants apart from their competitors, with nearly 92 percent of all top performers offering some blending of the two. Only 31 percent and 21 percent of bottom performers, in stark contrast, offered mobile and rewards, respectively.

Nearly all top performers offered other significant features as well, including online ordering via website, as opposed to mobile, and curbside pickup – highly desirable options for consumers wishing to keep their distance from staff members. The two standout features of mobile and loyalty rewards, however, appear to be a winning combination for restaurants seeking to maximize their engagement strategies.

CLOSING THE LOYALTY PROGRAM DISCONNECT

Loyalty and rewards programs turn out to be the most important ordering feature for encouraging customers to increase their spending. Survey findings indicated that 39 percent of all restaurant customers would be enticed to spend more on their food purchases if their restaurants offered loyalty and rewards programs.

Nearly 40 percent of all restaurants do not offer these features, however, and such perks are even scarcer among restaurants that generate less than \$1 million in AUV – those that stand to benefit most amid the economic downturn.

One of the reasons more restaurants do not offer loyalty and rewards programs appears to be a lack of recognition that customers want them. Our findings show that 51 percent of customers think these programs would improve restaurants' offerings, but fewer than one-third of restaurant managers agree.

That is not the only issue dividing customers and managers, either: Just 19 percent of consumers believe self-service kiosks will be key for restaurants going forward, while 37 percent of restaurant managers are convinced they are the way to go. These results indicate a critical disconnect between managers' priorities and what consumers truly want from their ordering experiences.

Mandated closures and capacity limits have permanently altered the restaurant industry landscape, but they are not projected to cause the sector's death. Many businesses stepped up – some seemingly overnight – to make digital upgrades and improve pickup and delivery options at a time when indoor dining was not possible. The pressure is on now for QSRs to adopt or expand mobile channels and to pay close attention to what customers want. Eateries that fail to offer rewards programs and seamless mobile ordering will have a more difficult time not only being successful but also remaining open.

ABOUT

PYMNTS.com

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 companies in payments share relevant information about the initiatives that make news and shape the future of this dynamic sector. Our data and analytics team includes economists, data scientists and industry analysts who work with companies to measure and quantify the innovations at the cutting edge of this new world.

PAYTRONIX

Paytronix provides software-as-a-service (SaaS) customer experience management (CXM) services for restaurants. Its portfolio includes loyalty, gift and email solutions for fast-casual, fast food and quick service restaurants. Once implemented, these can be used to help establishments elevate their brand profiles. Its offerings can also be used to generate data insights to help restaurants pinpoint opportunities to improve their operations and customer engagements. The company’s platform can integrate with many widely used restaurant POS systems. For more information, visit <https://www.paytronix.com>.

We are interested in your feedback on this report. If you have questions, comments or would like to subscribe to this report, please email us at OrderToEatTracker@pymnts.com.

A background image of a dining table with wine, bread, and appetizers. The table is set with several glasses of red wine, a loaf of bread, and a plate of appetizers. The scene is captured from a high angle, showing the hands of diners and the details of the food and drink.

DISCLAIMER

The Order To Eat Tracker® may be updated periodically. While reasonable efforts are made to keep the content accurate and up-to-date, PYMNTS.COM: MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, REGARDING THE CORRECTNESS, ACCURACY, COMPLETENESS, ADEQUACY, OR RELIABILITY OF OR THE USE OF OR RESULTS THAT MAY BE GENERATED FROM THE USE OF THE INFORMATION OR THAT THE CONTENT WILL SATISFY YOUR REQUIREMENTS OR EXPECTATIONS. THE CONTENT IS PROVIDED "AS IS" AND ON AN "AS AVAILABLE" BASIS. YOU EXPRESSLY AGREE THAT YOUR USE OF THE CONTENT IS AT YOUR SOLE RISK. PYMNTS.COM SHALL HAVE NO LIABILITY FOR ANY INTERRUPTIONS IN THE CONTENT THAT IS PROVIDED AND DISCLAIMS ALL WARRANTIES WITH REGARD TO THE CONTENT, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT AND TITLE. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES, AND, IN SUCH CASES, THE STATED EXCLUSIONS DO NOT APPLY. PYMNTS.COM RESERVES THE RIGHT AND SHOULD NOT BE LIABLE SHOULD IT EXERCISE ITS RIGHT TO MODIFY, INTERRUPT, OR DISCONTINUE THE AVAILABILITY OF THE CONTENT OR ANY COMPONENT OF IT WITH OR WITHOUT NOTICE.

PYMNTS.COM SHALL NOT BE LIABLE FOR ANY DAMAGES WHATSOEVER, AND, IN PARTICULAR, SHALL NOT BE LIABLE FOR ANY SPECIAL, INDIRECT, CONSEQUENTIAL, OR INCIDENTAL DAMAGES, OR DAMAGES FOR LOST PROFITS, LOSS OF REVENUE, OR LOSS OF USE, ARISING OUT OF OR RELATED TO THE CONTENT, WHETHER SUCH DAMAGES ARISE IN CONTRACT, NEGLIGENCE, TORT, UNDER STATUTE, IN EQUITY, AT LAW, OR OTHERWISE, EVEN IF PYMNTS.COM HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

SOME JURISDICTIONS DO NOT ALLOW FOR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, AND IN SUCH CASES SOME OF THE ABOVE LIMITATIONS DO NOT APPLY. THE ABOVE DISCLAIMERS AND LIMITATION'S ARE PROVIDED BY PYMNTS.COM AND ITS PARENTS, AFFILIATED AND RELATED COMPANIES, CONTRACTORS, AND SPONSORS, AND EACH OF ITS RESPECTIVE DIRECTORS, OFFICERS, MEMBERS, EMPLOYEES, AGENTS, CONTENT COMPONENT PROVIDERS, LICENSORS, AND ADVISERS.

Components of the content original to and the compilation produced by PYMNTS.COM is the property of PYMNTS.COM and cannot be reproduced without its prior written permission. Disbursements Tracker® is a registered trademark of What's Next Media & Analytics, LLC ("PYMNTS.com").

Order To Eat Tracker® is a registered trademark of What's Next Media & Analytics, LLC ("PYMNTS.com").