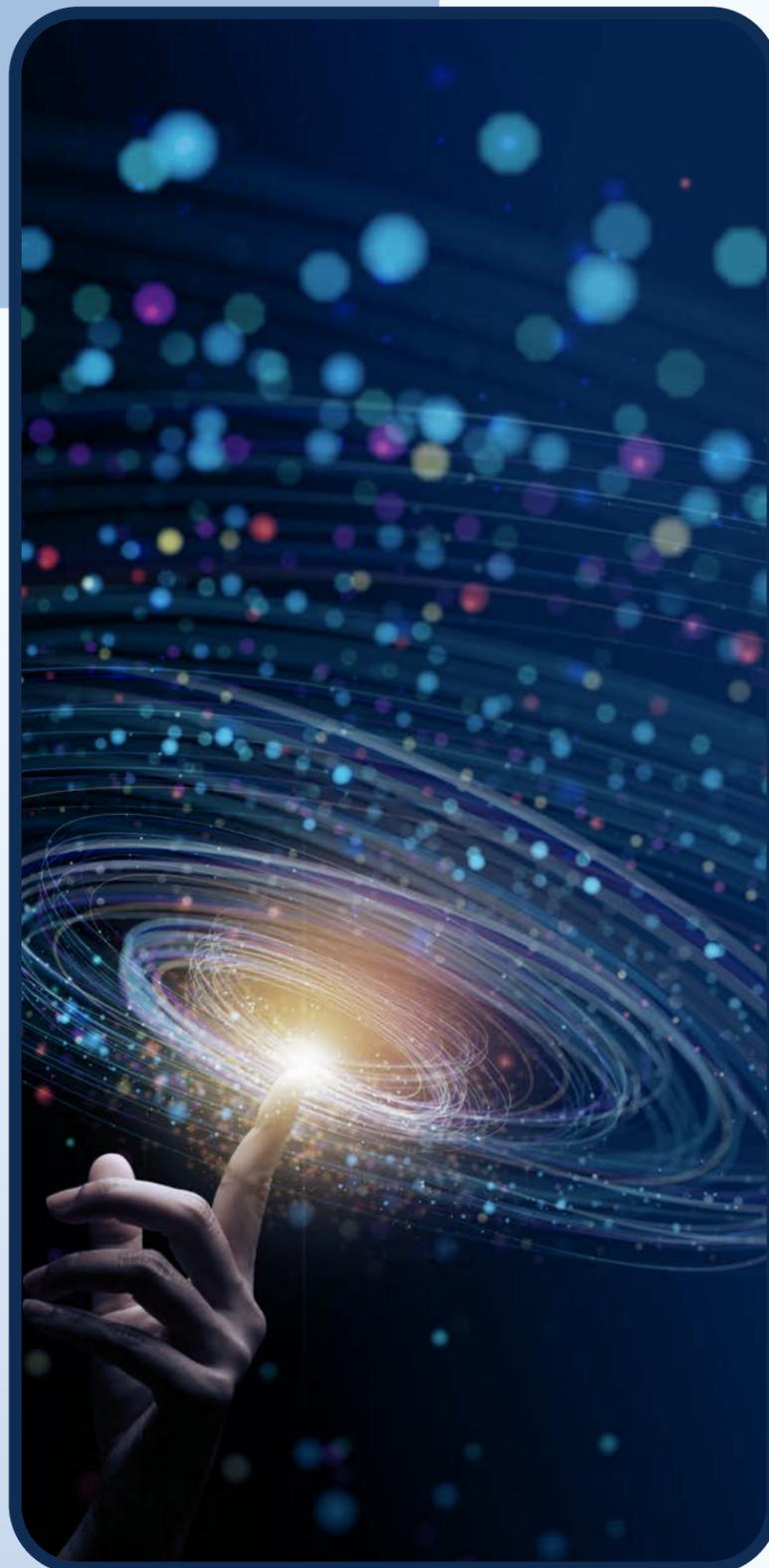


December 2022

Healthcare In The Digital Age: Consumers See Unified Platforms As Key To Better Health, a PYMNTS and Lynx collaboration, is based on a census-balanced survey of 2,515 U.S. consumers from Sept. 7 to Sept. 13 to learn about their interest in using digital platforms to manage their medical services and benefits. Consumers were asked about their understanding of their existing health insurance benefits and whether they believe a unified digital platform would help them improve not only their understanding and utilization of these benefits but also their overall ability to manage and afford their healthcare.



PYMNTS |  Lynx

Healthcare In The Digital Age:

CONSUMERS SEE UNIFIED PLATFORMS
AS KEY TO BETTER HEALTH

Healthcare In The Digital Age:

CONSUMERS SEE UNIFIED PLATFORMS AS KEY TO BETTER HEALTH

TABLE OF CONTENTS

- Introduction 2
- Key Insights 4
- The simplicity of all-in-one healthcare platforms 8
- Tapping technology for problem-solving 16
- Finding simpler billing and payment processes 22
- The key to better medical care: Better information that is easy to use 26
- Clearing up online confusion 32
- Conclusion 38
- Methodology. 39

ACKNOWLEDGMENT
Healthcare In The Digital Age: Consumers See Unified Platforms As Key To Better Health was produced in collaboration with Lynx, and PYMNTS is grateful for the company's support and insight. PYMNTS retains full editorial control over the following findings, methodology and data analysis.

December 2022

Introduction

The digital shift has touched every sector of the economy, including healthcare. Consumers have increasingly demanded efficient digital tools throughout all types of their daily activities, so it makes sense that these trends extend to matters of their well-being or that of family members. In particular, consumers are calling for unified digital platforms that can provide them with detailed information about their health insurance benefits, let them manage interactions with providers and health insurers, and offer better control of their healthcare financial accounts, among other functions, all in one digital location. Such platforms would supplant the current status quo, which forces patients to navigate a huge variety of portals, websites and paper forms. Because the user experience improvement would be immense, these platforms have the potential to usher in the next era of patient care.

The synergy of one unified platform is clear. Better access to information about insurance coverage, medical care and financial details — when combined with improved information about providers, prescription medications and pharmacy benefits as well as upgraded channels to share information with providers — can ultimately help consumers manage all tasks related to their care and well-being as well as facilitate coordination among insurers, financial services providers, care providers and pharmacies.

We found that consumers' interest in using a unified digital platform for managing healthcare information and medical insurance benefits is well established among all age groups. For example, approximately two-thirds of baby boomers and seniors express interest in unified healthcare platforms, with 24% very or extremely interested. Simplifying the process of accessing healthcare and maximizing their insurance benefits are key motivations to adopt such a platform. PYMNTS' data finds, for example, that consumers would be thrilled to never again be handed a stack of paper forms upon arrival at a doctor's office: 76% of respondents say automatically filled out doctors' forms would be a valuable feature of such platforms.

These are just a few of the key findings in Healthcare In The Digital Age: Consumers See Unified Platforms As Key To Better Health, a PYMNTS and Lynx collaboration. We conducted a census-balanced survey of 2,515 U.S. consumers from Sept. 7 to Sept. 13 to learn about their interest in using digital platforms to manage their medical treatment, benefits and healthcare finances. Consumers were asked about their understanding of their existing health insurance benefits and whether they believe a comprehensive digital platform would help them improve that understanding and utilization.

This is what we learned.

1

Approximately four in five consumers are interested in using a unified digital platform to manage information about their care and insurance benefits.

All age groups of consumers are interested in replacing today's patchwork of disparate services with a unified healthcare platform that allows them to contact their medical providers, order prescription medications and review their insurance coverage. Among baby boomers and seniors, 65% overall show interest, and 24% are very or extremely interested. Continuing this broad support, consumers from all geographic areas also tend to be interested: 50% of urban consumers are highly interested in using a unified healthcare platform, and though a smaller share of rural consumers share that strong interest (35%), another 42% of these consumers are interested to a lesser degree.

2

Half of consumers have experienced problems accessing health insurance or healthcare services.

Common challenges consumers encounter with medical care and insurance benefits include the difficulties of navigating multiple channels for each. Fourteen percent of consumers say web navigation problems when aiming to access their insurance benefits were the biggest problem they faced. Eighteen percent of consumers identify the issues they deal with using multiple digital platforms to access medical services as their biggest healthcare problem. The unified nature of a digital platform solution would thus directly address these problems.

3

Seventy-nine percent of consumers say they want to pay all their medical bills with a single digital platform.

Consumers show particular interest in using a unified digital platform to simplify billing and payment for healthcare expenses, and 79% of consumers want to pay all their medical bills with the same digital platform that they also use for other healthcare-related needs. Still, 14% of consumers say they do not want the ability to pay all their bills from one platform, and 6.4% have no preference.

4 Consumers want to use a digital healthcare platform to improve their knowledge and management of services and insurance.

Seventy-one percent of consumers say a single digital platform would improve some aspects of their healthcare knowledge and management, with 30% saying this is the most important reason for their interest in using a single digital platform. Satisfying this interest in a digital platform may help clear up some consumers' limited understanding of their medical options: Just 42% of consumers are very or extremely familiar with their health insurance benefits. Higher-income consumers have a slightly greater awareness of their medical insurance coverage than other consumers. Fifty-two percent of consumers with more than \$100,000 in income are very or extremely familiar with their insurance coverage, while just 34% of consumers earning less than \$50,000 can say the same.



5 Consumers who used online accounts for healthcare services report that they saved time and gained improved access to their care.

Online healthcare accounts make a meaningful impact: 82% of consumers who use them find that the accounts are convenient to use and save time, with 53% of consumers saying that these are the most important benefits they realized with their accounts from a health insurer, healthcare provider or a wellness or fitness app. Sixty-six percent of consumers say their online accounts provide improved access to healthcare, while 36% of consumers say the online accounts improve the security of their medical information.



The simplicity of all-in-one healthcare platforms

Consumers tend to see unified healthcare platforms as offering clear advantages over the tired and familiar practice of filling out one paper form after another. One advantage is shareability: One of the functions most consumers want to perform with a single digital healthcare platform is sharing medical records with providers. Another is efficiency, as 76% of consumers would like to use a platform to automatically fill out a digital form for medical treatment, and 84% would like to schedule appointments in this way. Moreover, nearly four-fifths of consumers say they want a unified digital platform that lets them pay their healthcare-related bills.

We also found that 85% would like to check in for upcoming appointments, and 85% would like to connect with their healthcare provider’s website or patient portal with a platform.

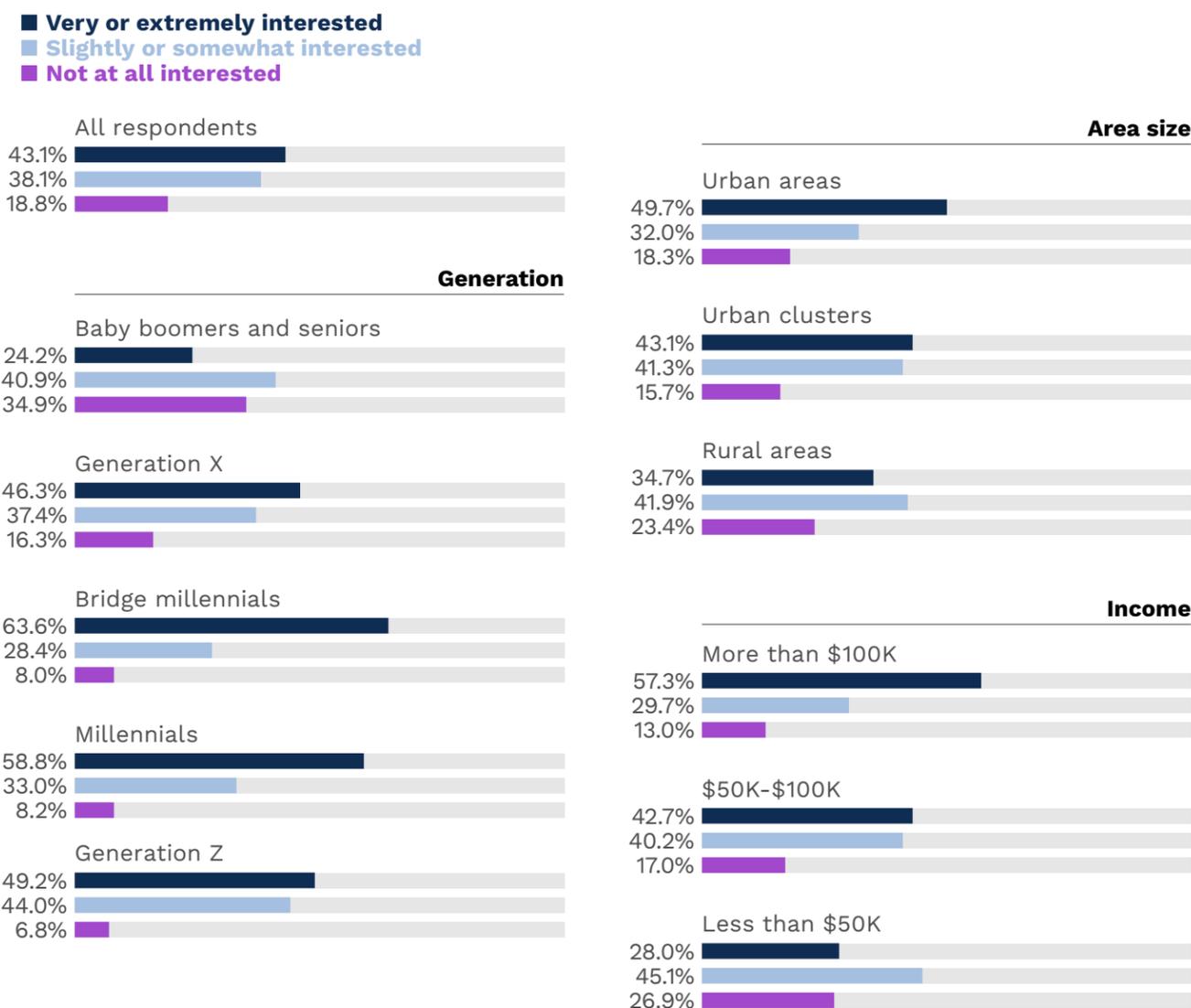
Consumer interest in unified digital healthcare platforms is strong across all the groups surveyed, with 81% of all consumers expressing some level of interest. The greatest interest is exhibited by consumers with higher incomes, younger age groups, including bridge millennials and Generation Z, and consumers living in urban areas. For each of these age groups, the overall interest exceeds 80%.

At the same time, some consumers are discouraged by the drawbacks of digital healthcare platforms, including what they perceive to be a decrease in security and a reduction in convenience. Forty-one percent of respondents who are not interested in a single digital platform say they are worried about the digital platforms’ security, and 28% say a digital platform would diminish their medical records’ security. Thirty-eight percent say they do not want all their personal data in one place.

Consumers who are interested in a unified digital platform are twice as likely to have online access to their health insurance benefits, healthcare services or wellness and fitness accounts as consumers who are not interested in using unified digital platforms. Consumers who are not interested in using a unified digital platform are less likely to hold online accounts for their medical benefits and health insurance and may be less aware of the benefits they have available.

FIGURE 1A:
Interest in digital healthcare platforms

Share of consumers citing select levels of interest in using a single digital platform to manage healthcare needs and activities, by demographic



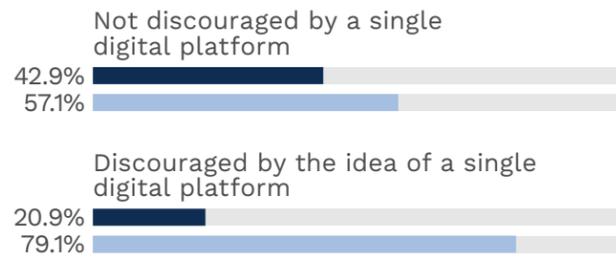
Source: PYMNTS
Healthcare In The Digital Age: Consumers See Unified Platforms As Key To Better Health, December 2022
N = 2,515: Complete responses, fielded Sept. 7, 2022 – Sept. 13, 2022

81%
of all consumers express some level of interest in a unified digital healthcare platform.

FIGURE 1B:
Interest in digital healthcare platforms

Share of consumers who have an online healthcare insurance, healthcare service, or wellness and fitness account by interest in a single digital platform

- Have an online healthcare insurance or service account
- Do not have an online healthcare insurance or service account

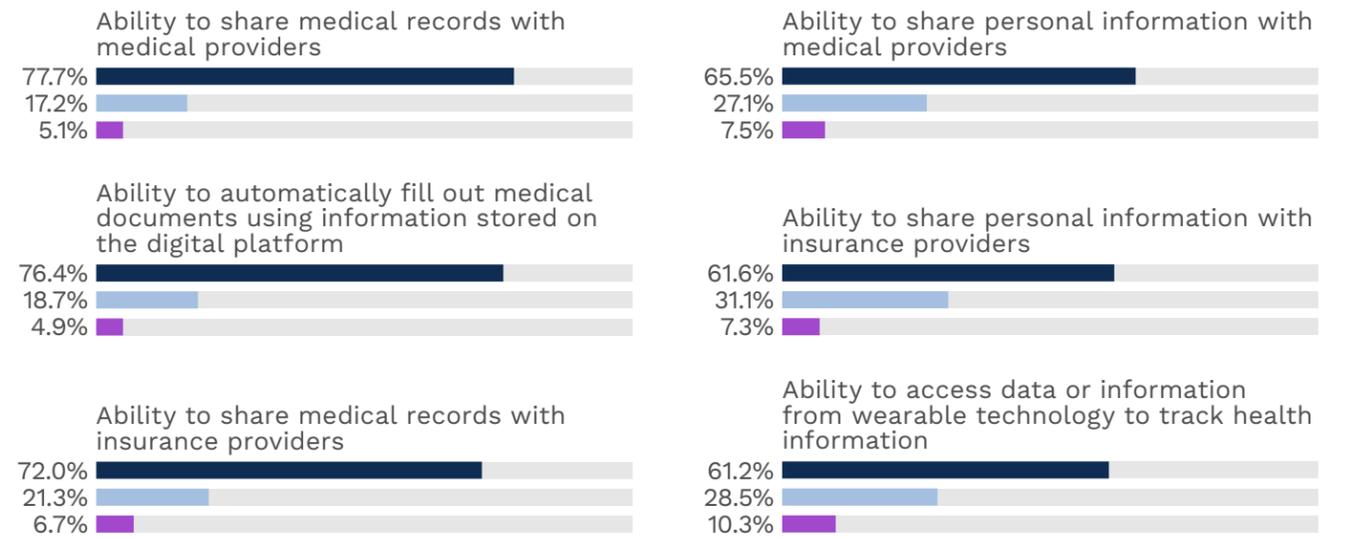


Source: PYMNTS
Healthcare In The Digital Age: Consumers See Unified Platforms As Key To Better Health, December 2022
N = 2,515: All respondents, fielded Sept. 7, 2022 – Sept. 13, 2022

FIGURE 2A:
Comparing digital healthcare platforms' pros and cons

Share of consumers citing their preferences about access to select features regarding their personal or medical information via a single digital healthcare platform

- Prefer to have this
- Prefer not to have this
- Not sure/Do not know



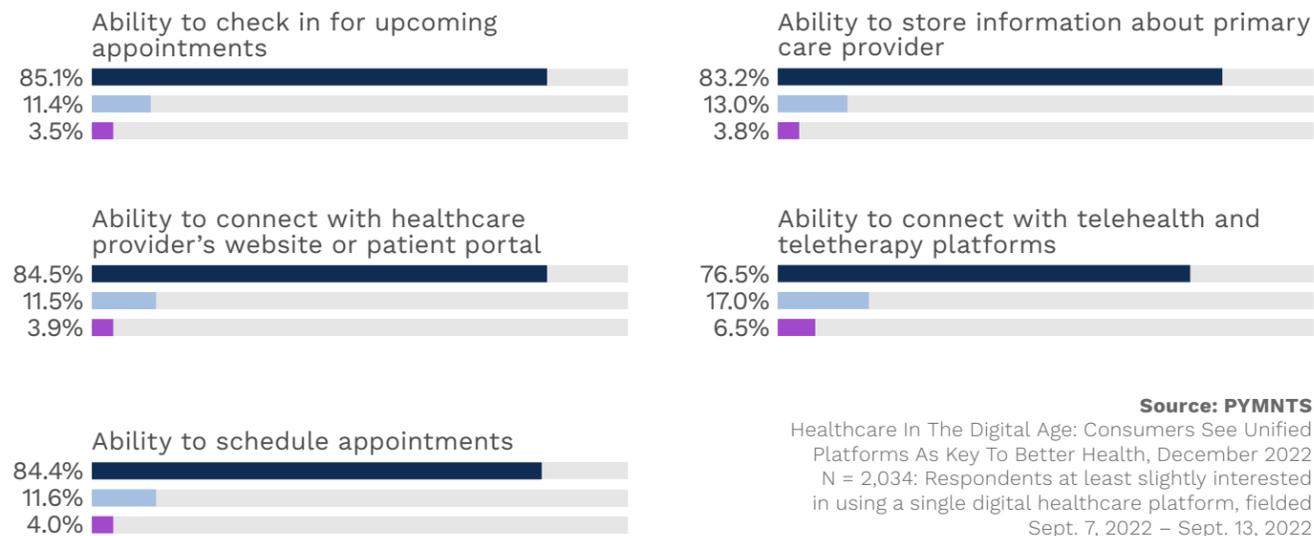
Source: PYMNTS
Healthcare In The Digital Age: Consumers See Unified Platforms As Key To Better Health, December 2022
N = 2,034: Respondents at least slightly interested in using a single digital healthcare platform, fielded Sept. 7, 2022 – Sept. 13, 2022

Consumers' income also seems to influence their interest in digital healthcare platforms. Fifty-seven percent of consumers earning more than \$100,000 a year are very or extremely interested in having access to a unified platform, while just 28% of consumers with yearly incomes of less than \$50,000 are very or extremely interested in using such a platform.

FIGURE 2B:
Comparing digital healthcare platforms' pros and cons

Share of consumers citing their preferences about access to select features regarding services or appointments via a single digital healthcare platform

- Prefer to have this
- Prefer not to have this
- Not sure/Do not know

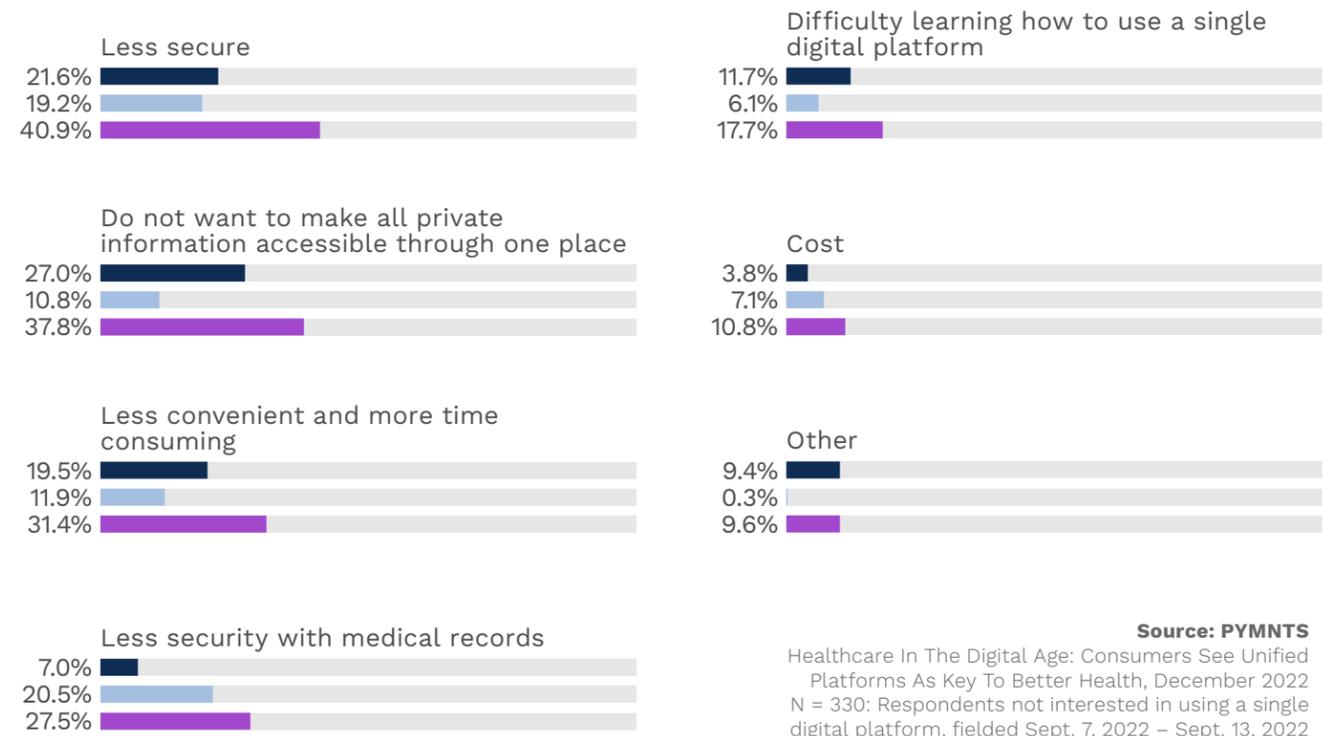


Source: PYMNTS
 Healthcare In The Digital Age: Consumers See Unified Platforms As Key To Better Health, December 2022
 N = 2,034: Respondents at least slightly interested in using a single digital healthcare platform, fielded Sept. 7, 2022 – Sept. 13, 2022

FIGURE 2C:
Comparing digital healthcare platforms' pros and cons

Share of consumers citing select reasons why they are not interested in using a single digital platform to manage healthcare needs and activities

- Most important reason
- A reason, but not the most important reason
- Total



Source: PYMNTS
 Healthcare In The Digital Age: Consumers See Unified Platforms As Key To Better Health, December 2022
 N = 330: Respondents not interested in using a single digital platform, fielded Sept. 7, 2022 – Sept. 13, 2022



Tapping technology for problem-solving

Unfortunately, getting medical treatment or accessing health insurance benefits can be challenging for some consumers. Those who have encountered problems tend to see a unified digital healthcare platform as a way to resolve these issues.

PYMNTS' data finds that 92% of the consumers who faced problems during the payment process are at least somewhat likely to be interested in using a unified digital platform to manage their healthcare needs, and 91% who encountered problems using their healthcare services or insurance benefits share that level of interest.

Consumers who are more familiar with their healthcare benefits are also more likely to be interested in managing their care and insurance benefits with a unified platform. Eighty-five percent of consumers who are highly familiar with their insurance coverage are at least somewhat interested in a unified digital platform, and 83% of the consumers who are somewhat familiar with their coverage are also at least somewhat interested in a unified platform. By comparison, 76% of the consumers who are not at all or just slightly familiar with their coverage are interested in a platform solution for managing their medical treatment and insurance coverage — a sizable share, to be sure, but smaller.

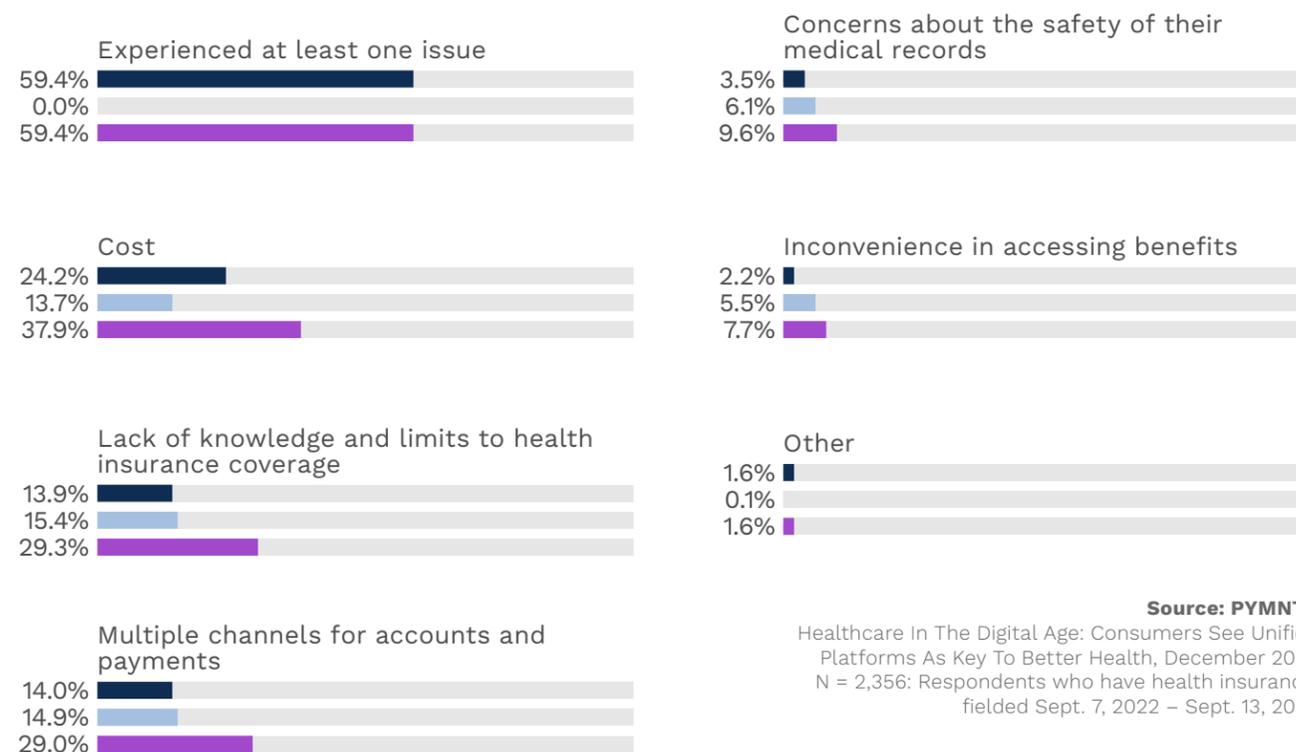
We also found that 55% of consumers who experience issues using healthcare services or benefits are very or extremely interested in a unified digital healthcare platform, suggesting that most consumers may believe that a consolidated platform could eliminate some barriers to accessing health insurance and healthcare services.



FIGURE 3A:
Using technology to help solve healthcare problems

Share of consumers who experienced select issues when using health insurance benefits in the last 12 months

■ **Biggest issue experienced**
■ **Experienced, but not worst**
■ **Total**

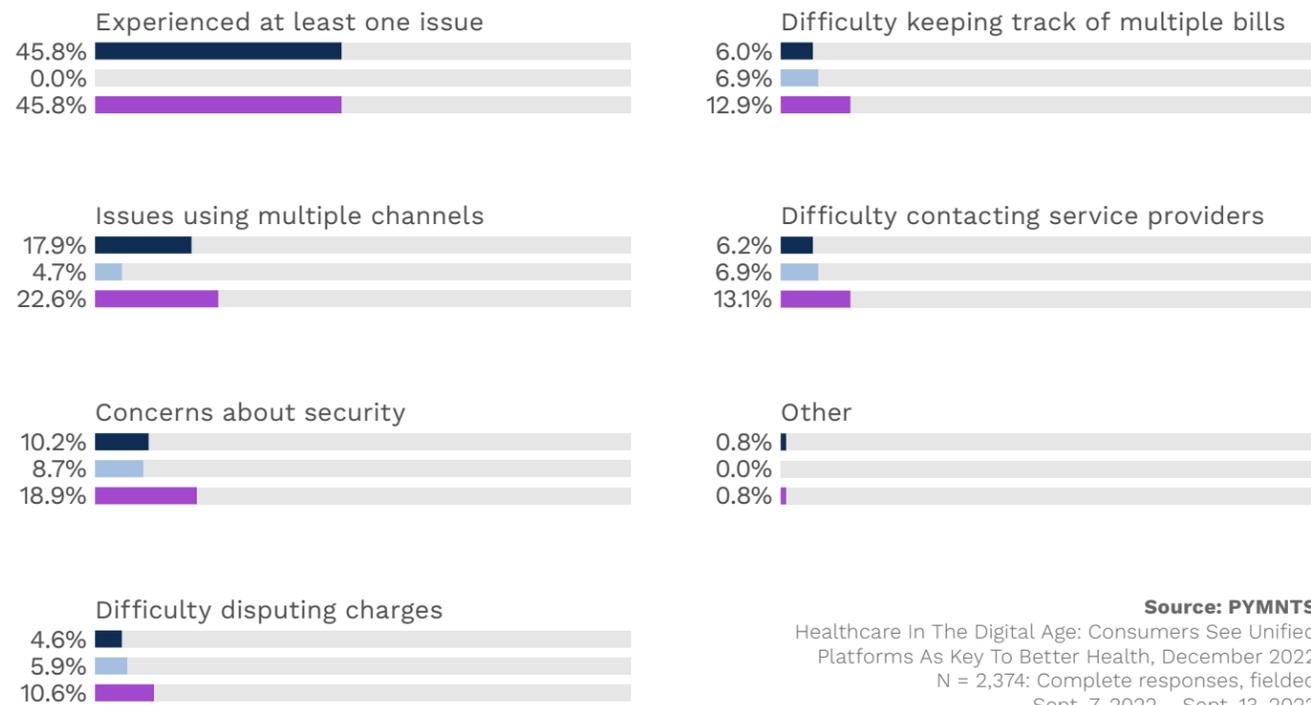


Source: PYMNTS
Healthcare In The Digital Age: Consumers See Unified Platforms As Key To Better Health, December 2022
N = 2,356: Respondents who have health insurance, fielded Sept. 7, 2022 – Sept. 13, 2022

FIGURE 3B:
Using technology to help solve healthcare problems

Share of consumers who experienced select issues when accessing healthcare in the last 12 months

- Most significant issue
- An issue, but not the most significant
- Total

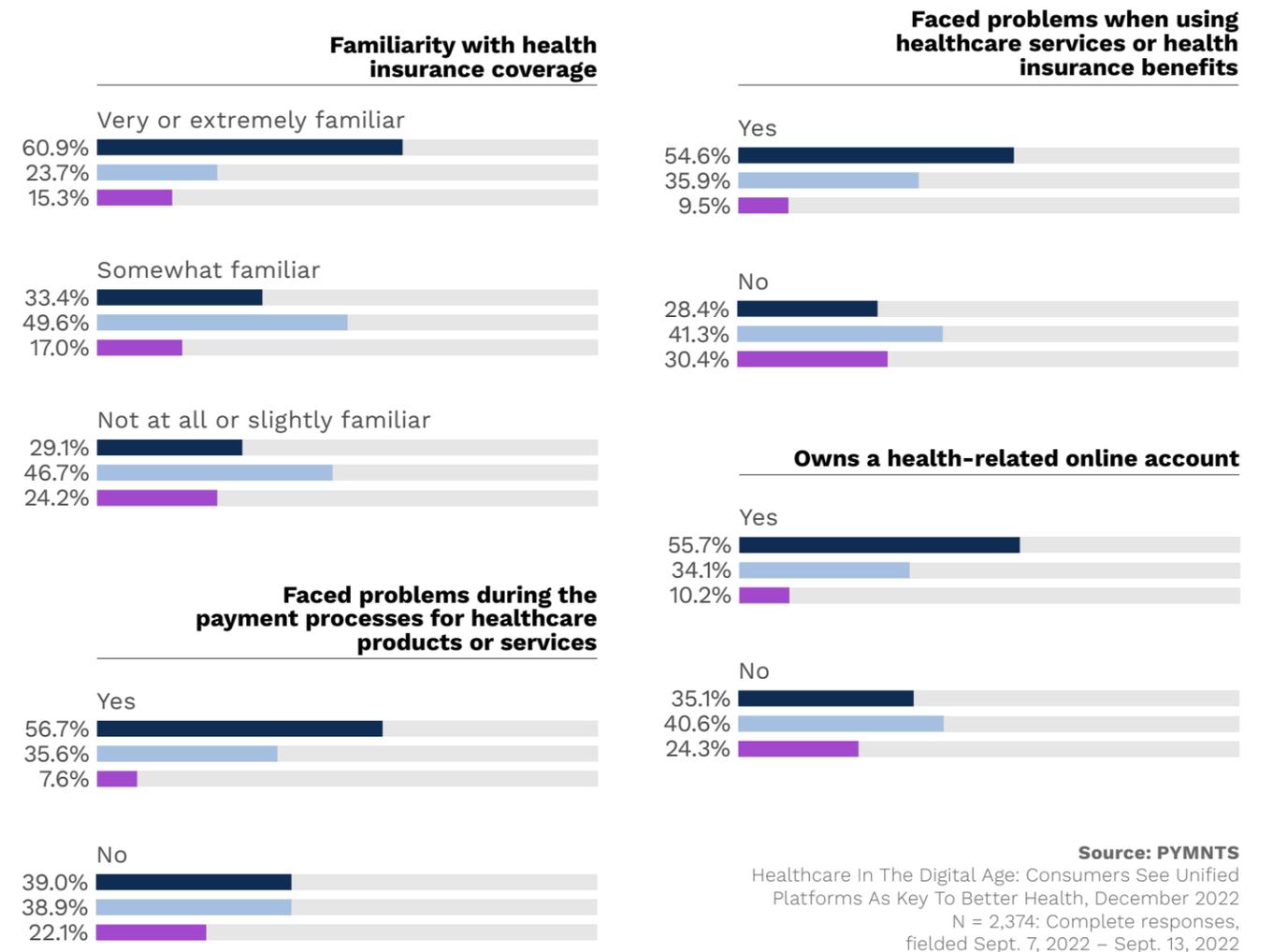


Source: PYMNTS
Healthcare In The Digital Age: Consumers See Unified Platforms As Key To Better Health, December 2022
N = 2,374: Complete responses, fielded Sept. 7, 2022 – Sept. 13, 2022

FIGURE 3C:
Using technology to help solve healthcare problems

Share of consumers citing their level of interest in using a single digital platform to manage their healthcare, by select characteristics

- Very or extremely interested
- Slightly to somewhat interested
- Not at all interested



Source: PYMNTS
Healthcare In The Digital Age: Consumers See Unified Platforms As Key To Better Health, December 2022
N = 2,374: Complete responses, fielded Sept. 7, 2022 – Sept. 13, 2022



Finding simpler billing and payment processes

Data shows that consumers want digital healthcare platforms to provide several functions relating to medical benefits and payments, many of them around financing and investment. Seventy-two percent of consumers say they want a platform that helps them arrange financing options for their medical bills, and 71% want assistance with finding financial services providers to arrange that financing.

Sixty-three percent of consumers want a platform with the ability to store information about health savings accounts (HSAs), flexible spending accounts (FSAs) and health reimbursement arrangements (HRAs), and 60% want platforms that help them with investment options for their HSA balances. Sixty-one percent want the platforms to store their credit card information, and 57% want to store their bank account details on the platforms.

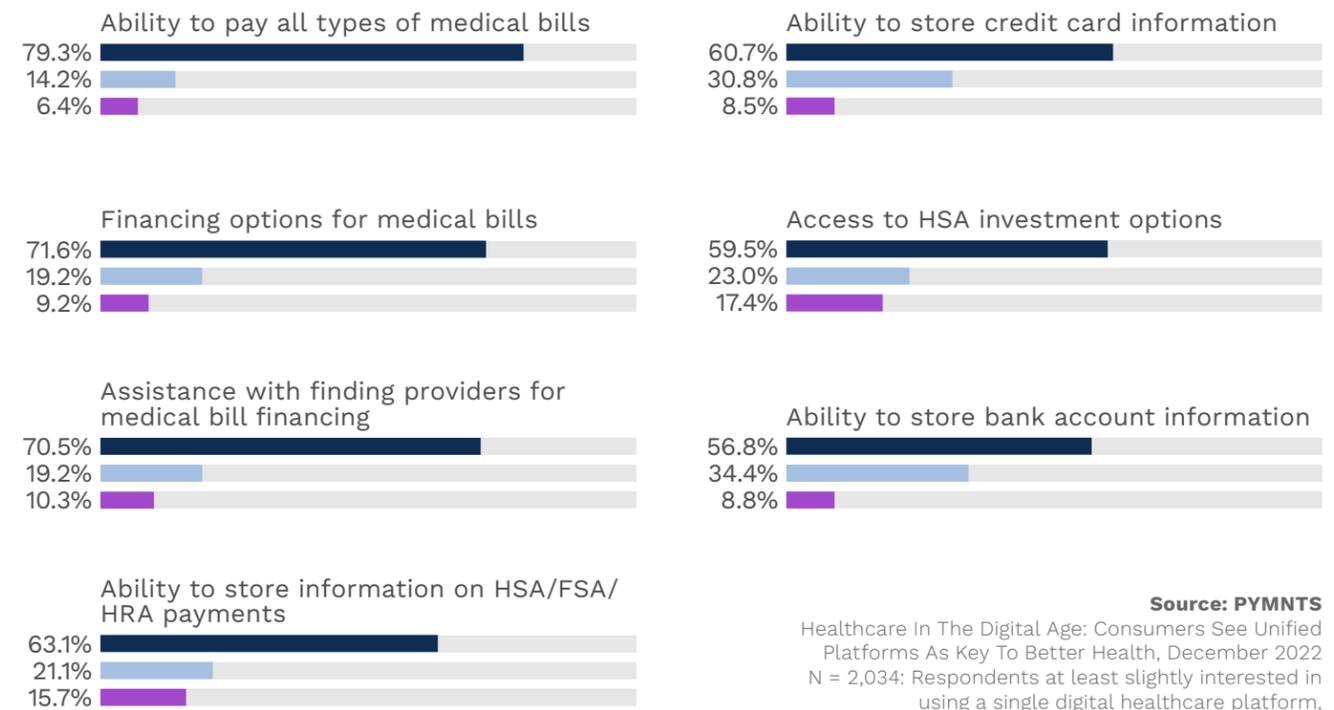
Still, some consumers are hesitant about latching on to these features. For example, 19% of consumers do not want access to financing options for their medical bills, and 19% do not want assistance with finding financial providers who can arrange the financing.

63%
of consumers want a platform with the ability to store information about HSAs, FSAs and HRAs.

FIGURE 4:
Consumers' feelings about digital healthcare platform features

Share of consumers citing their preferences about access to select features regarding the management of financial information or benefits via a single digital healthcare platform

- Prefer to have this
- Prefer not to have this
- Not sure/Do not know



Source: PYMNTS
Healthcare In The Digital Age: Consumers See Unified Platforms As Key To Better Health, December 2022
N = 2,034: Respondents at least slightly interested in using a single digital healthcare platform, fielded Sept. 7, 2022 – Sept. 13, 2022



THE KEY TO BETTER MEDICAL CARE:
**Better information
that is easy to use**

Consumers' interest in unified digital healthcare platforms tends to be driven by the belief that the unified platforms will improve their access to medical treatment and insurance, in large part by helping them become better informed. The issues that appeal to the greatest number of consumers all involve information about medical treatment and health insurance coverage. This access to better information will likely improve consumers' ability to utilize the resources and benefits available to them.

A close look at consumers' motivations for their interest in unified digital platforms reveals a shared desire to reduce or remove barriers to care. For example, 58% of consumers say a unified digital platform will increase their convenience when managing their treatment and benefits, and 22% say this is the most important reason for their interest in using a unified digital platform. Also, 52% say a unified platform will improve their access to treatment, with 15% citing this as the attribute that is most important to them. Centralized information is also appealing, as 41% of consumers say they are interested in having all their healthcare information in one place, with 25% of consumers saying this is the feature that has the most appeal for them.

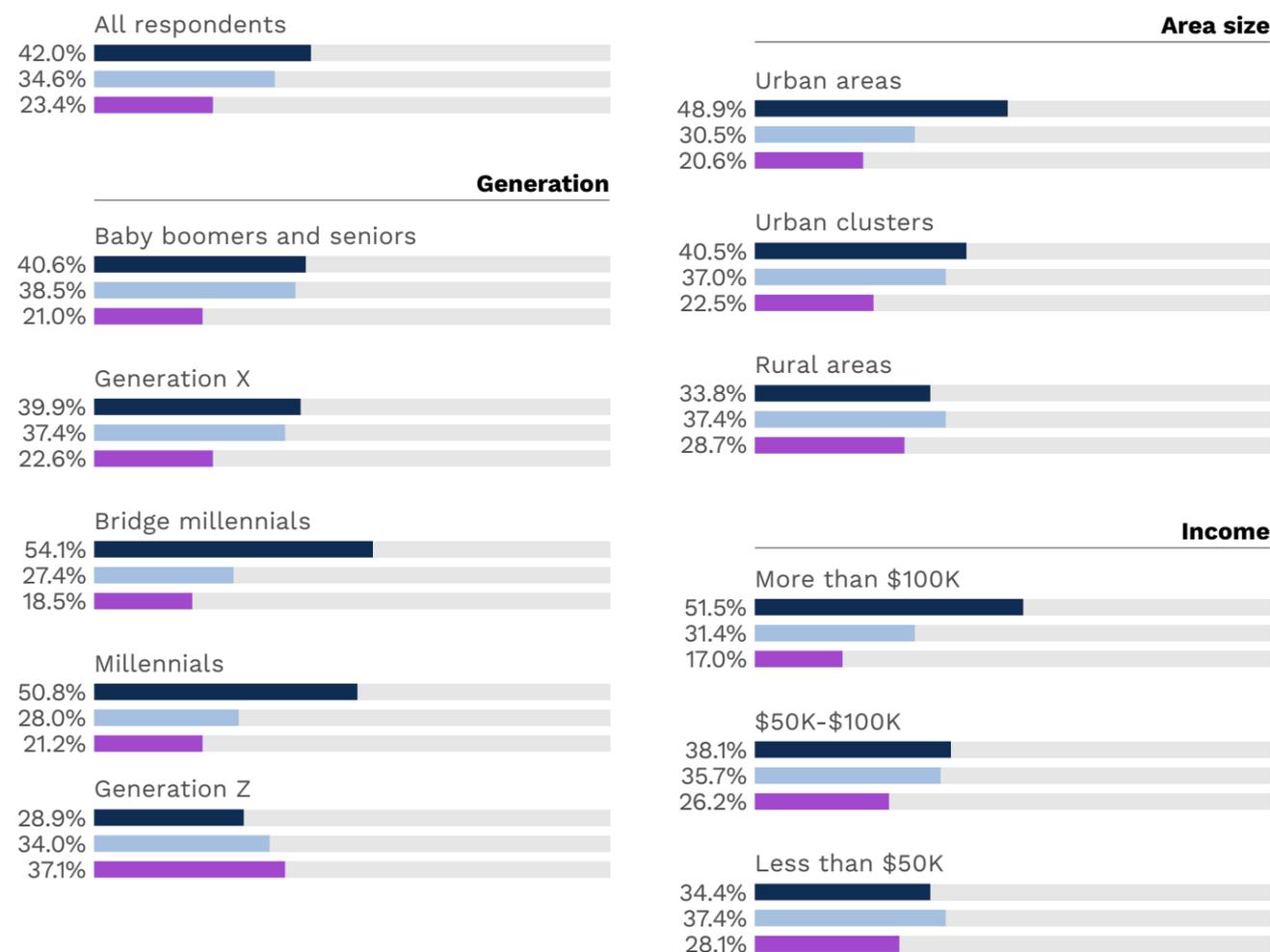
Eighty-two percent of consumers want to use a healthcare platform to get better information about their access to medical, dental and vision benefits, and 82% of consumers want a platform that gives them information about their pharmacy benefits, including pharmacy discount cards. It is not difficult to imagine that this would lead directly to better use of these benefits for these more informed consumers. Similarly high shares want access to a list of the in-network practitioners near where they live or work or would like an automated service that tells them about the insurance services available to them which they are not using, with 81% of respondents expressing interest in each of these features.

41%
of consumers are interested in using a digital platform that provides all their healthcare needs.

FIGURE 5A:
The knowledge factor

Share of consumers citing their level of familiarity with the healthcare products and services their health insurance covers, by demographic

- Very or extremely familiar
- Somewhat familiar
- Not at all or slightly familiar

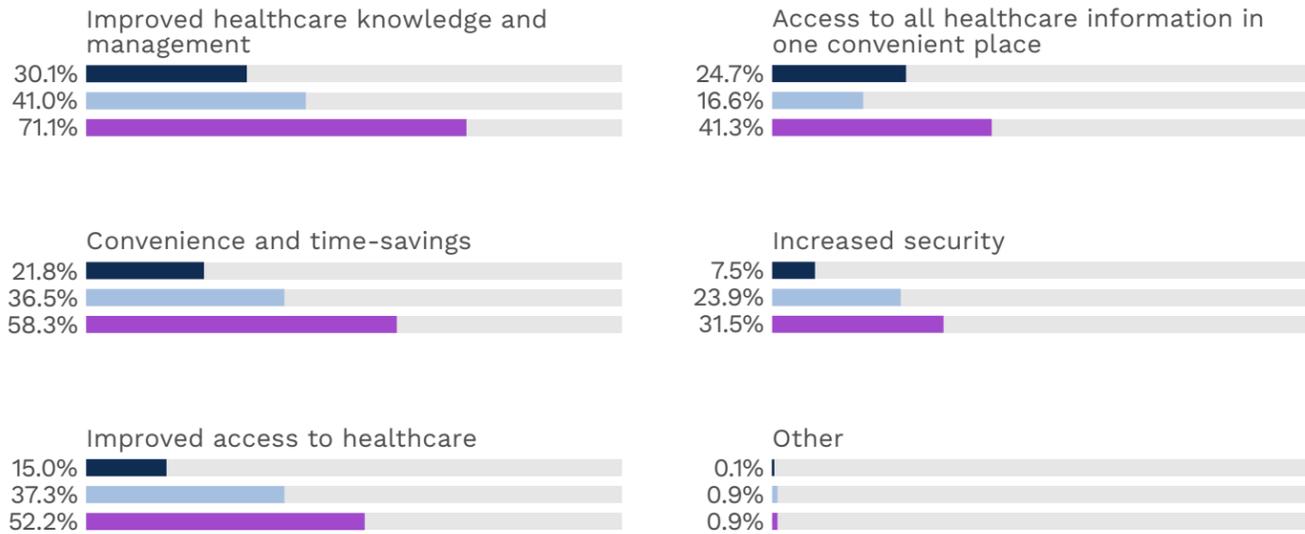


Source: PYMNTS
Healthcare In The Digital Age: Consumers See Unified Platforms As Key To Better Health, December 2022
N = 2,356: Respondents who have health insurance, fielded Sept. 7, 2022 – Sept. 13, 2022

FIGURE 5B:
The knowledge factor

Share of consumers who are interested in using a single digital platform to manage healthcare needs and activities for select reasons

- Most important
- Important, but not most important
- Total



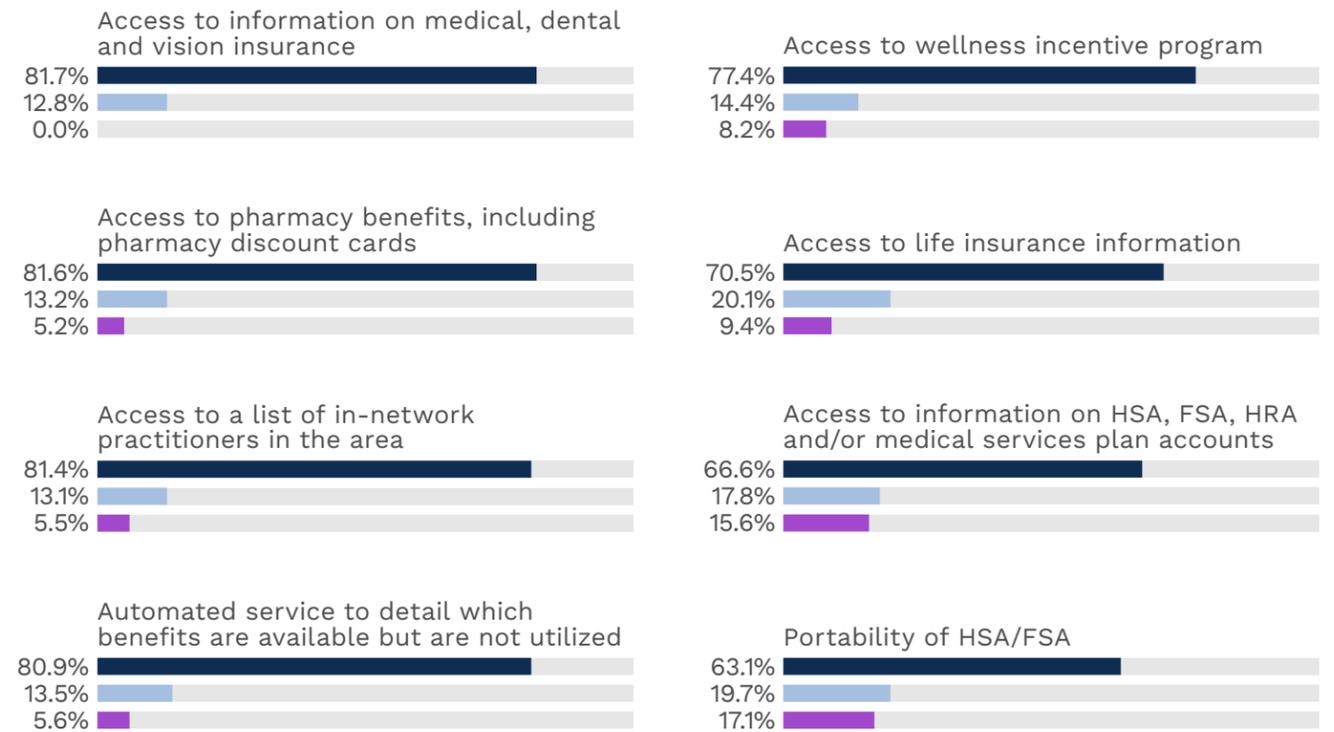
Source: PYMNTS

Healthcare In The Digital Age: Consumers See Unified Platforms As Key To Better Health, December 2022
N = 1,738: Respondents interested in using a single digital platform for healthcare, fielded Sept. 7, 2022 – Sept. 13, 2022

FIGURE 5C:
The knowledge factor

Share of consumers citing their preferences about access to select features regarding insurance services and benefits via a single digital healthcare platform

- Prefer to have this
- Prefer not to have this
- Not sure/Do not know



Source: PYMNTS

Healthcare In The Digital Age: Consumers See Unified Platforms As Key To Better Health, December 2022
N = 2,034: Respondents at least slightly interested in using a single digital platform for healthcare, fielded Sept. 7, 2022 – Sept. 13, 2022



Clearing up online confusion

When getting healthcare, consumers can face a host of troubles, most dealing with the cost of treatment or medications. But consumer frustration can worsen when they have to deal with problems caused by technology that fails to deliver on the promise to improve their access to treatment. The frustration can be eased with a well-designed, easy-to-navigate healthcare platform that makes it easy for patients to reach providers, including specialists, and that helps patients track their outstanding bills and pay them off.

Consumers have their preferences about which entity they would like to manage a unified healthcare platform, but none truly runs away with the field. While 49% say they would like their health insurer to run it, leading the pack, 39% say they would like a healthcare technology supplier to manage the platform and 31% say they would like to use a platform from their healthcare provider.

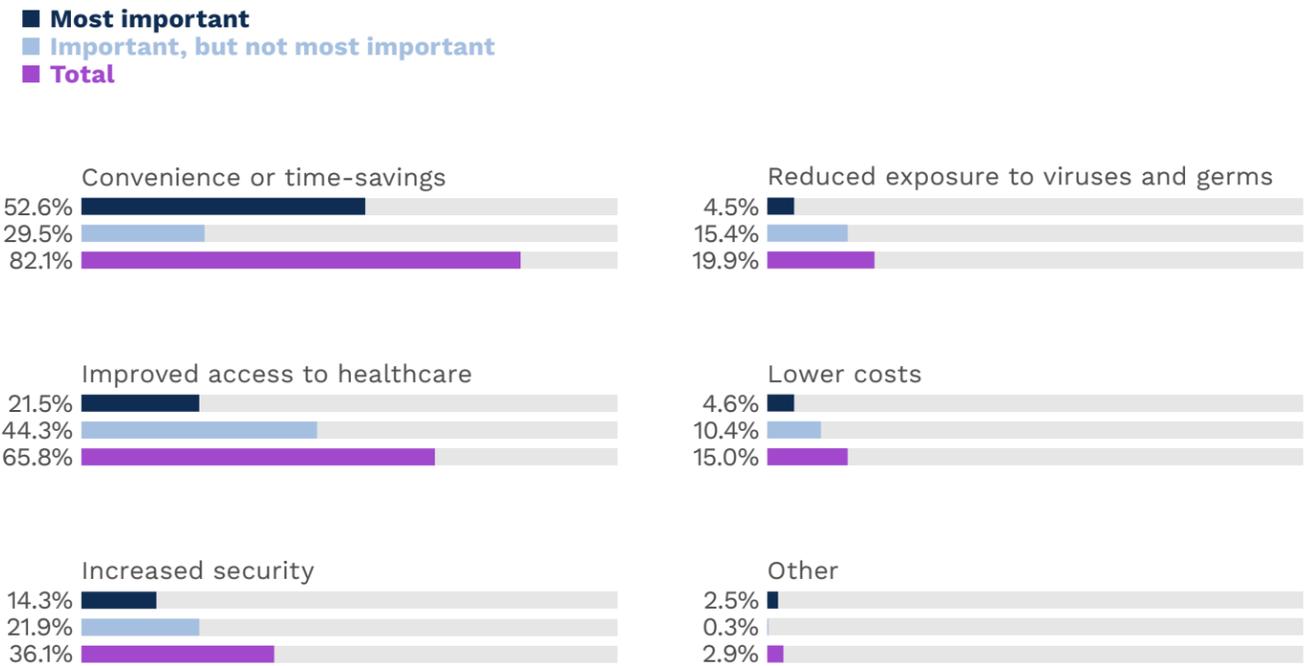
Although consumers know that online access to healthcare information can save them time, increase their control when dealing with providers and help them access their insurance benefits, decentralizing and scattering this information among many portals can add to their frustrations. Eleven percent of consumers say it is hard to remember login credentials for all their online accounts, and 9% of consumers say they have too many websites, portals or apps to use.

Thirteen percent of consumers say they do not always know which types of care their insurers cover, while 11% say they are not happy having to pay bills through multiple online channels.

In addition, 10% of consumers say they worry about the safety of their medical records when they access them online, and 10% say it is hard for them to keep track of all their medical bills across their accounts. A single, centralized solution would likely alleviate the overwhelming nature of many consumers' status quo.

FIGURE 6:
Digital healthcare platforms' advantages for consumers

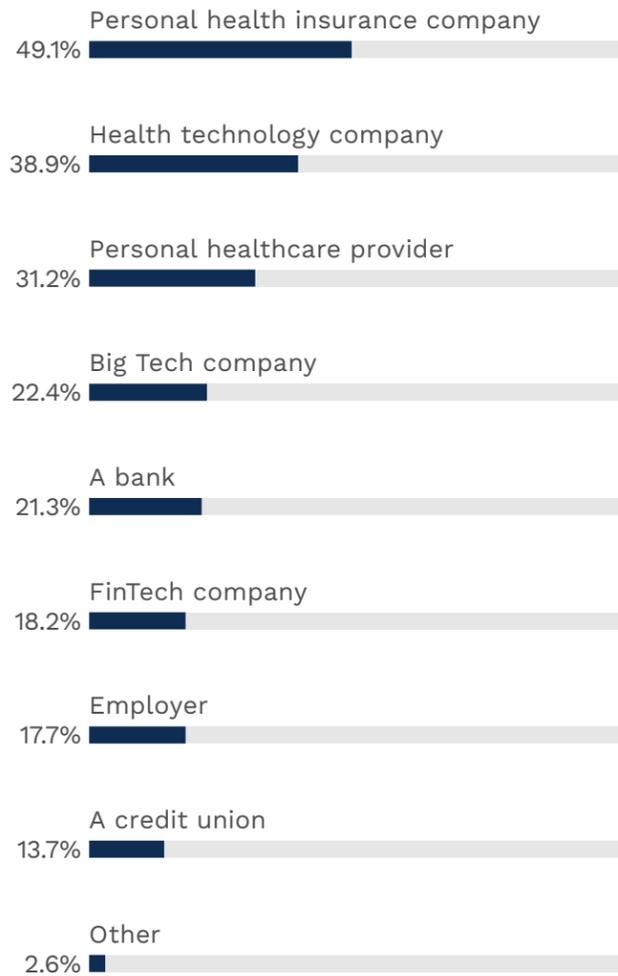
Share of consumers who gained select benefits from using digital or online channels to manage healthcare needs in the last 12 months



Source: PYMNTS
Healthcare In The Digital Age: Consumers See Unified Platforms As Key To Better Health, December 2022
N = 825: Respondents who held an online account with a health insurance or healthcare service company or a wellness and fitness app, fielded Sept. 7, 2022 – Sept. 13, 2022

FIGURE 7:
Who should provide a unified platform?

Share of consumers citing select businesses they would trust to run a unified healthcare platform



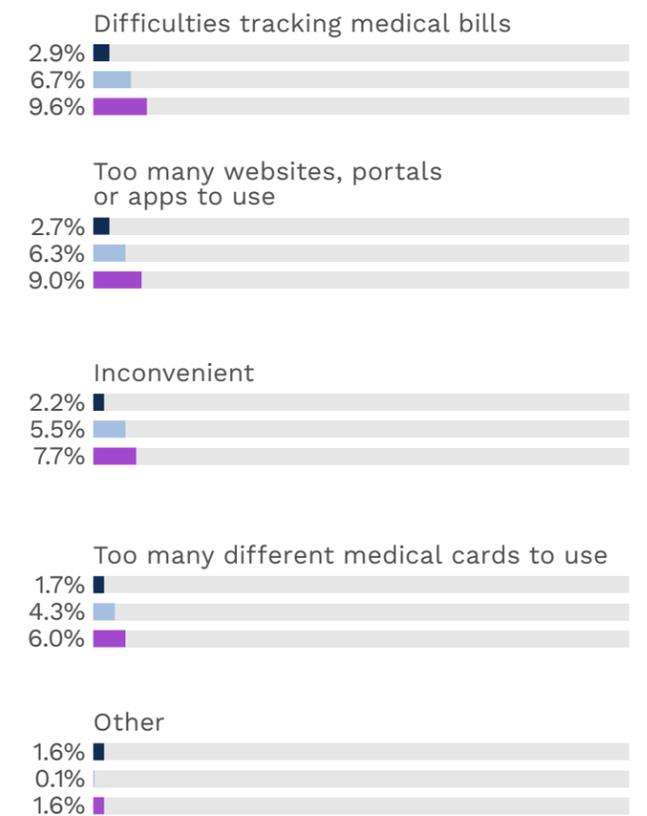
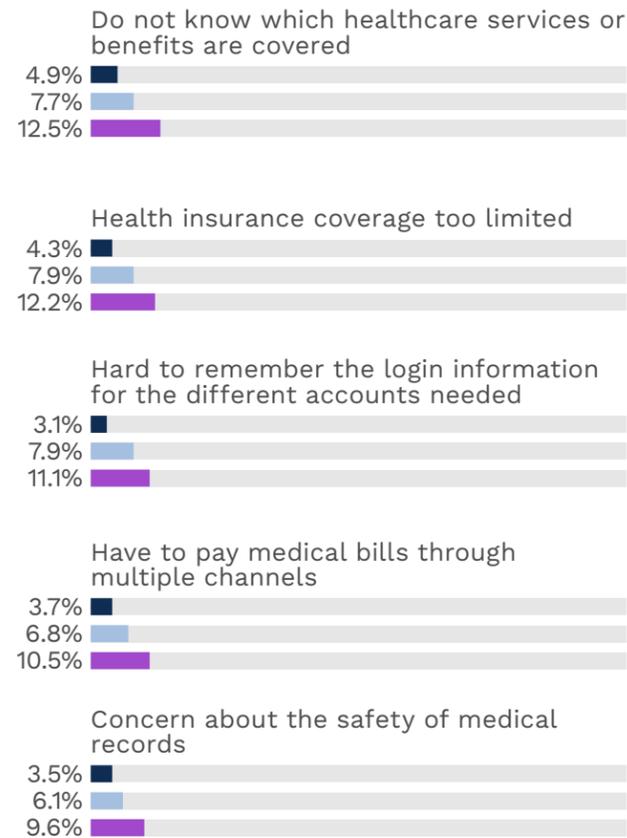
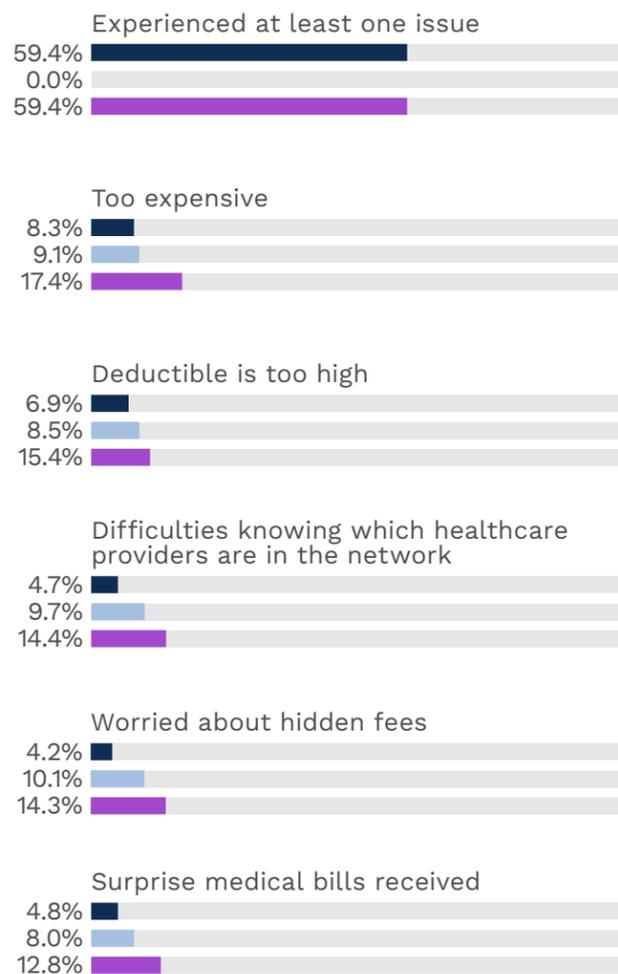
Source: PYMNTS

Healthcare In The Digital Age: Consumers See Unified Platforms As Key To Better Health, December 2022
N = 2,034: Respondents at least slightly interested in using a single digital platform, fielded Sept. 7, 2022 – Sept. 13, 2022

FIGURE 8:
Existing healthcare issues

Share of consumers who experienced select problems in the last 12 months when using healthcare benefits

■ **Biggest problem experienced**
■ **Experienced, but not the worst problem**
■ **Total**



Source: PYMNTS

Healthcare In The Digital Age: Consumers See Unified Platforms As Key To Better Health, December 2022
N = 2,356: Respondents who have health insurance, fielded Sept. 7, 2022 – Sept. 13, 2022

Conclusion

Consumers have a strong interest in leveraging digital technology to improve their access to healthcare and better manage their insurance benefits. PYMNTS' data finds that streamlining healthcare processes is important, as many consumers can readily identify benefits that such technology could provide, including improved management of healthcare payments and finances, easier access to healthcare records and a better understanding of their insurance benefits. Gaining these advantages within the same platform that allows them to determine which local providers are in their insurers' networks, empowers them to schedule appointments and enables them to fill out forms could define the next era of healthcare service delivery.

METHODOLOGY

Healthcare In The Digital Age: Consumers See Unified Platforms As Key To Better Health, a PYMNTS and Lynx collaboration, examines consumers' interest in using digital technology to have tighter control over their medical treatment. We conducted a census-balanced survey of 2,515 U.S. consumers from Sept. 7 to Sept. 13 to learn about their interest in using digital platforms to manage their medical treatment and health insurance benefits.

About

PYMNTS

PYMNTS 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.



Boston-based **Lynx** is introducing modern FinTech to healthcare. Lynx is the API-connected healthcare payments, banking and eCommerce platform that enables companies to embed customizable FinTech solutions to improve affordability, drive health engagement and enhance financial security for all Americans. Investors include .406 Ventures, Obvious Ventures, Frist Cressey Ventures, Winter Street Ventures (an investment subsidiary of Commonwealth Care Alliance), Shields Capital, Huntington Avenue Ventures and current and former C-level executives at top healthcare, financial services and tech companies.

DISCLAIMER

Healthcare In The Digital Age: Consumers See Unified Platforms As Key To Better Health may be updated periodically. While reasonable efforts are made to keep the content accurate and up to date, PYMNTS: 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 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 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 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 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 LIMITATIONS ARE PROVIDED BY PYMNTS 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 is the property of PYMNTS and cannot be reproduced without its prior written permission.