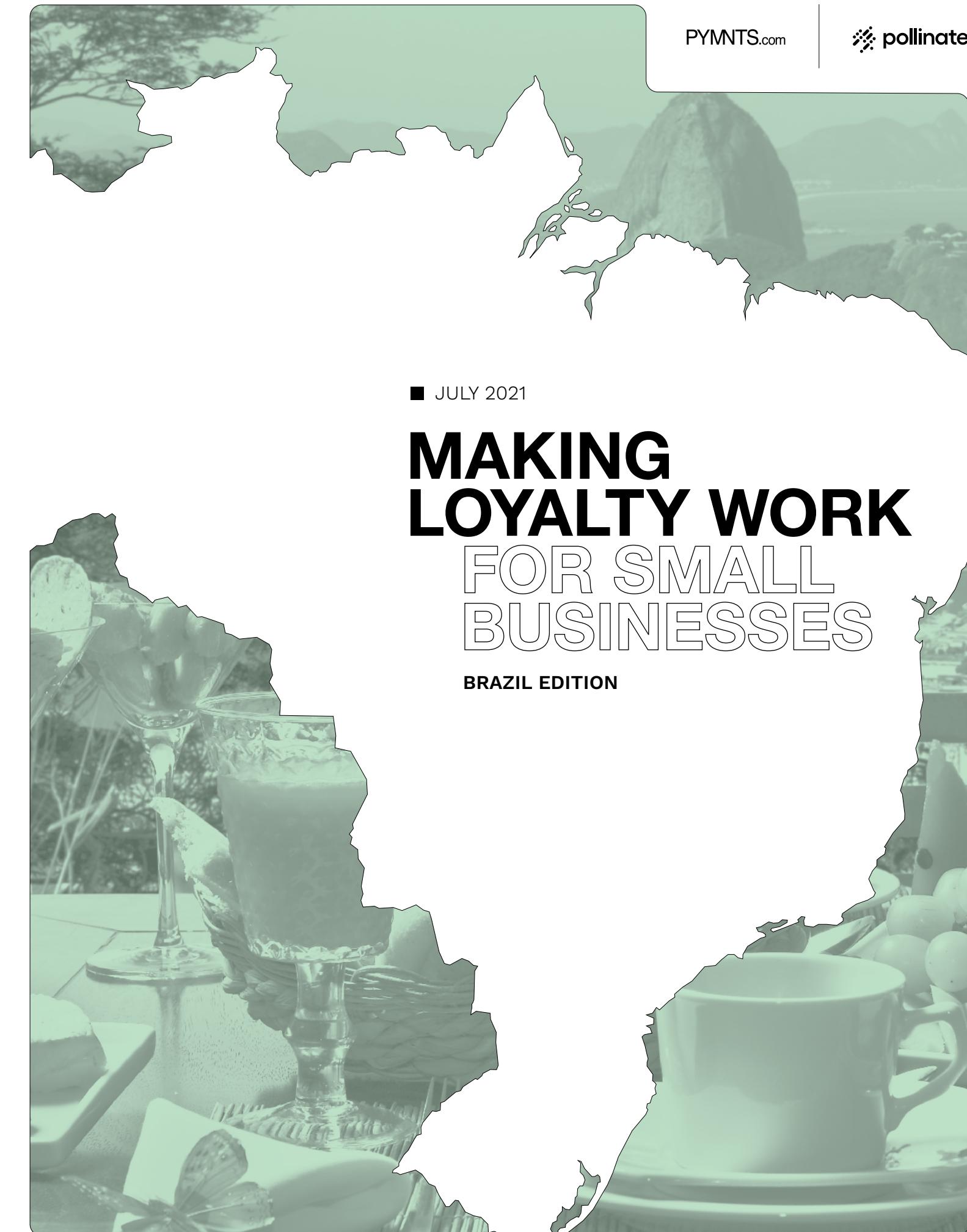


**Making Loyalty Work For Small Businesses:**  
**Brazil Edition**, a PYMNTS and Pollinate collaboration, analyzes survey responses from a census-balanced panel of 1,106 Brazilian consumers as part of our broader study into the shopping habits of 4,519 consumers across Australia, Brazil, the U.K. and the U.S. to assess their desires to shop with local merchants, their appetites for the loyalty programs these merchants may offer and which types of institutions they would trust to administer and manage such programs. The Playbook examines why customization is appealing for these loyalty offerings and why banks appear particularly well-placed to deliver these programs.

■ JULY 2021

# MAKING LOYALTY WORK FOR SMALL BUSINESSES

BRAZIL EDITION





# MAKING LOYALTY WORK FOR SMALL BUSINESSES

BRAZIL EDITION

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Making Loyalty Work For Small Businesses was done in collaboration with Pollinate, 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.

# INTRODUCTION

**D**enise Cardoso became the first woman elected president of Bahia, Brazil-based Canudos, Uauá and Caruça Family Farming Cooperative — the Coopercuc, as its members call it — in 2016. The Coopercuc revamped its business model under her leadership when brick-and-mortar business began to slow.

Cardoso reached out around this time to form partnerships with both Amazon Hub and ESCOAF, a Brazilian startup that enables family farms in the Salvador region to sell their products online. These partnerships bolstered eCommerce sales by 30 percent and mitigated some of the financial toll faced when locals stopped shopping in person. These events not only fulfilled the Coopercuc's long-held wish to venture into the eCommerce space

but also provided a much-needed financial boost for the small, family-run farms, bakeries and breweries that form its base and rely on selling their sweets, jellies, jams, fruits, vegetables and home-brewed beer for their livelihoods.<sup>1</sup>

The Coopercuc's eCommerce transformation presents an undeniable success story — one that mirrors others emerging elsewhere as small businesses take center stage in the rapidly changing global economy. The events of the 16 months following March 2020 have helped global shoppers realize the vital role such businesses play in their broader communities. PYMNTS' latest research, conducted in collaboration with Pollinate, reveals that 65 percent of Brazilian consumers believe it is even more critical to support local businesses now than it was prior to March

2020. It is not surprising, then, that 50 percent of all Brazilian consumers shop at the stores in their neighborhoods.

As important as Brazilian consumers believe local commerce is, one feature could encourage even more of them to shop locally: loyalty programs. Sixty-six percent of Brazilian consumers say they want to access loyalty and rewards programs when shopping with local businesses, but only 15 percent of Brazilian consumers who use loyalty programs are currently signed up for those that local businesses offer. This reveals a massive untapped market demand that family-owned Brazilian businesses can leverage to boost their online and in-store traffic as the pandemic rages on. The key will be to ensure they are delivering the loyalty and rewards offerings that their shoppers actually want to use.

Making Loyalty Work For Small Businesses: Brazil Edition, a PYMNTS and Pollinate collaboration, explores the role that local businesses play in Brazilian consumers' broader retail journeys and illustrates how loyalty programs can help those businesses win over more customers. We surveyed a census-balanced panel of 1,106 consumers in Brazil between February 25 and March 5 as part of our broader study into the loyalty and rewards demands of 4,519 consumers across Australia, Brazil, the United Kingdom and the United States to find out what sets Brazilian consumers apart from others when it comes to their local shopping and loyalty demands and discover how the businesses in their communities can best deliver the experiences that meet their needs.

## This is what we learned.



<sup>1</sup> UNIC Rio. Cooperative recovers sales with eCommerce during the pandemic. The United Nations. 2021. <https://www.un.org/en/coronavirus/cooperative-recovers-sales-e-commerce-during-pandemic>. Accessed July 2021.

**01**

## Brazilians are more likely to consider local businesses to be important than those in Australia, the U.K. and the U.S.

Brazil is the country that is most invested in local commerce of all the nations that we have studied. Fifty-five percent of all Brazilian consumers say that they shop with the small businesses in their communities and 28 percent shop with these businesses more than they do with either large, national mass merchants, chain stores or online-only stores. This is 35 percent greater than the shares that shop locally in either Australia, the U.K. or the U.S., where roughly 41 percent of consumers shop locally. It also means that Brazilian consumers are twice as likely as consumers in Australia, the U.K. or the U.S. to use local stores as their primary retailers.

Shopping locally is even more common among millennial, Generation Z and low-income consumers — those earning less than R\$15,000 (\$2,888 USD) in annual income. Twenty-one percent and 40 percent of millennial and baby boomer and senior shoppers in Brazil, respectively, report shopping with local retailers more than with any other type of merchant. Our research also finds that local businesses are the first stop on 39 percent of the country's low-income consumers' shopping lists. Local businesses must provide for these segments to gain and maintain a competitive edge.

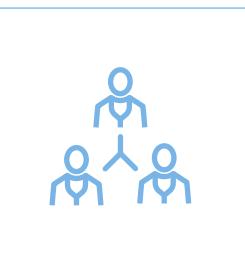
**02**

## Brazilian consumers have unparalleled interest in local loyalty programs, but most local stores do not offer them.

Consumer demand for local loyalty and rewards programs is high across all nations in our study, but it is highest in Brazil, where local commerce is most central to consumers' lives. Sixty-six percent of all Brazilian consumers want to earn rewards for shopping with the small businesses in their communities. Interest is even higher among consumers in Brazil who already use at least one business's loyalty program. This works out to roughly 105 million consumers across the nation who would be interested in earning rewards for shopping locally if they had the chance.

Our research shows that many small Brazilian businesses are missing out on the transformative potential that rewards can bring to their bottom lines, as only a sliver of their shoppers currently enjoy access to such programs. Just 15 percent of Brazilian consumers (13 million people) are currently enrolled in at least one local loyalty program, leaving as much as 147 million unenrolled. This scarcity represents a massive growth opportunity to the small businesses that take the initiative to provide such programs — if they invest in the types of loyalty programs that their customers want to use.

**Delivering on this latent demand could help local businesses convert 105 million new customers.**





03

**Small Brazilian businesses must satisfy their shoppers' data security concerns to capitalize on the local loyalty opportunity.** Brazilian consumers who are wary of local rewards programs are twice as worried about data security as consumers in Australia, the U.K. or the U.S.

Data security concerns are the biggest barrier that small businesses in Brazil must overcome to tap the transformative potential that loyalty programs can have on their bottom lines. Brazilian consumers are far more concerned about their data security than their counterparts in Australia, the U.K. or the U.S., with 30 percent of those who are not interested in personalized loyalty and rewards programs saying they are disinterested because they worry about how their personal data will be used. This makes Brazil the only nation in our study where consumers are less concerned about whether loyalty programs will provide enough value than they are about their potential data security ramifications. Any loyalty program that small businesses offer must therefore address these concerns to drive online or in-store traffic.

04

**Five times as many Brazilian consumers trust banks over local businesses with their personal data.** Bank-enabled loyalty programs are therefore key to overcoming worries about data security.

Small Brazilian businesses' best bet for overcoming their consumers' data security concerns is bank-enabled loyalty and rewards programs. Banks and other financial institutions have a uniquely venerated position in many Brazilian communities, with more local consumers saying they would trust banks with their personal data than any other type of organization. Fifty-one percent of all Brazilian consumers say they would trust banks to handle their transactional data, while only 10 percent would trust local merchants to do so. This means that local businesses could be five times as likely to attract new customers with bank-enabled loyalty programs than they could by building their own programs from scratch.

Banks are not the only option that small businesses have when it comes to partnering on loyalty programs. Local rewards programs are so rare in Brazil that consumers would take rewards programs offered by just about anyone. Brazilian consumers are more likely than consumers in either Australia, the U.K. and the U.S. to be interested in rewards programs enabled by local businesses, card network companies, large technology firms and new technology companies. They nevertheless trust banks the most with both data security and loyalty, as 65 percent of all Brazilian consumers say they would want banks to deliver their local businesses' rewards programs, even if data security was not an issue. It is clear that, although small Brazilian businesses have many choices for loyalty and rewards program partners, banks will convey the greatest rewards in helping them win over new customers.

# LOCAL COMMERCE TAKES CENTER STAGE

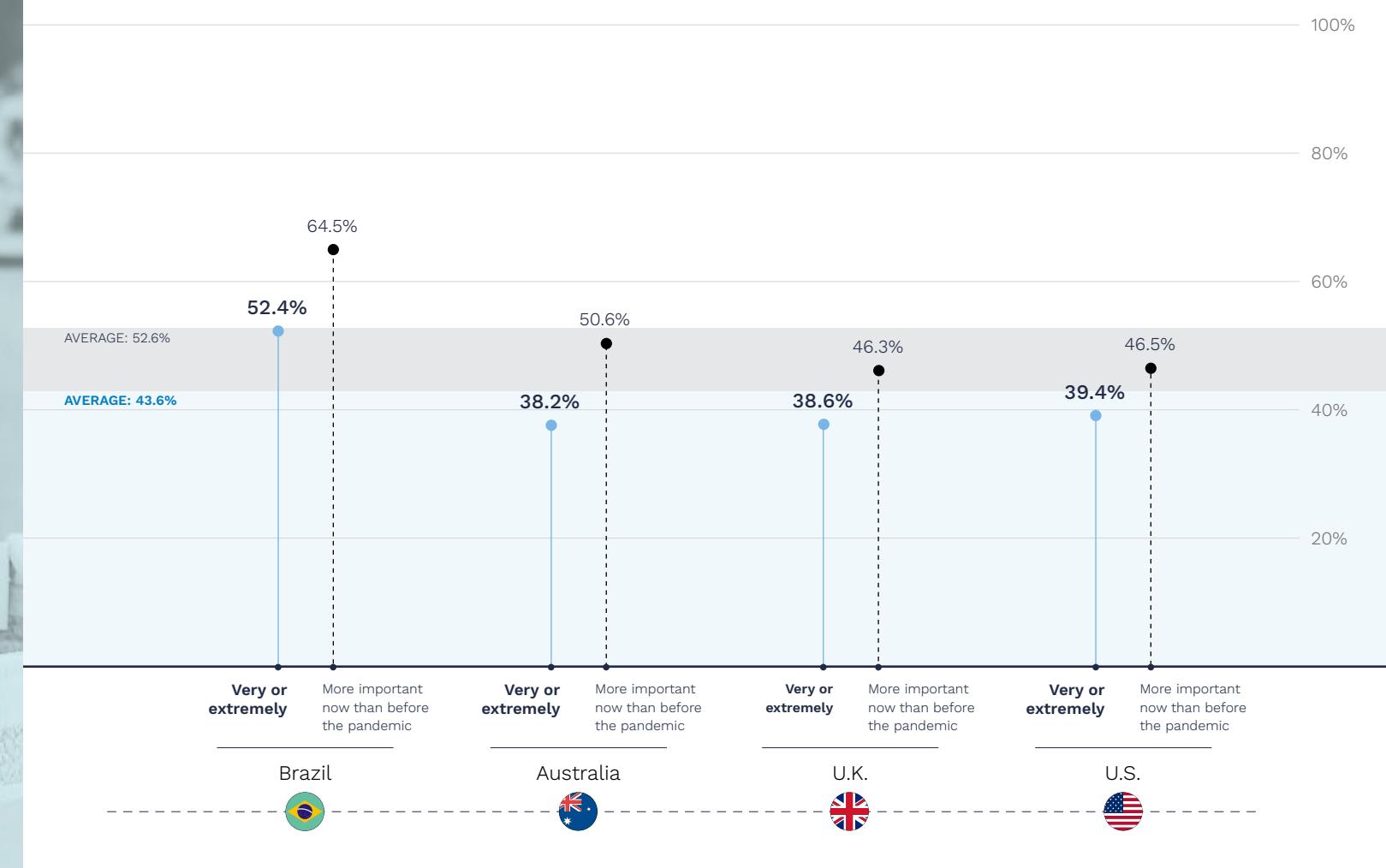


Consumers in each of the four nations in our study share a strong conviction that supporting local businesses is essential, but nowhere is this consensus as strong as it is in Brazil. Brazilian consumers are far more likely than consumers in either Australia, the U.K. or the U.S. to say they consider it either “very” or “extremely” important to shop with the small and family-run businesses in their local communities, with 52 percent saying so. An average of 39 percent of consumers in Australia, the U.K. and the U.S. say the same, by contrast.

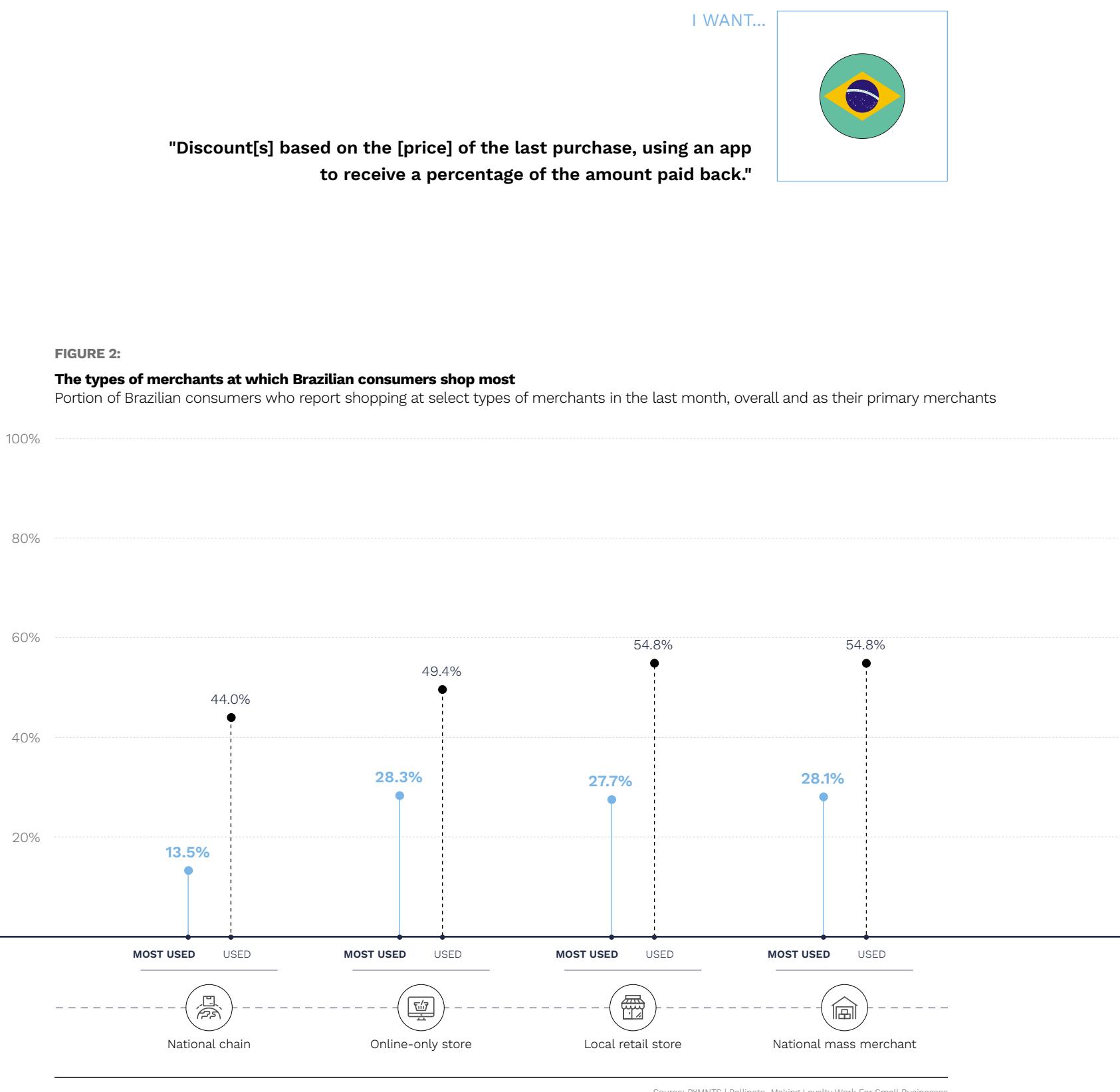
FIGURE 1:

**How important consumers believe it is to purchase from local retailers**

Portion of consumers who say it is “very” or “extremely” important to shop at local businesses and more important to shop at them now than it was before the pandemic, by country



Source: PYMNTS | Pollinate Making Loyalty Work For Small Businesses



Brazilian consumers are also more keenly aware of the financial impact that the pandemic has had on their local businesses' bottom lines and see local commerce as even more critical in its wake. Sixty-five percent of Brazilian consumers believe it is more important to shop locally now than it was prior to March 2020, while 47 percent of consumers in Australia, the U.K. and the U.S. say the same.

This strong belief in the importance of local commerce is reflected in Brazilian consumers' shopping habits. Fifty-five percent of them shop regularly with the small businesses in their communities and 28 percent shop with said businesses more than they shop with any other type of retailer. Local businesses are therefore just as integral to Brazilian consumers' daily lives as either large, national mass merchants like Carrefour and Extra or online-only stores like Mercado Livre. This sets Brazil apart from the other nations in our study, where local stores are largely considered important but secondary stops in consumers' broader retail journeys.

Local businesses are even more central to the lives of Brazil's Gen X and baby boomers and senior consumers. Twenty-nine percent of Gen X consumers and 40 percent of baby boomers and seniors in Brazil say they shop with the small businesses in their areas more than with any other type of retailer. This underscores a massive growth potential for local businesses that could make major inroads among the younger generations of shoppers throughout the nation.

# BRIDGE MILLENNIALS

**B**ridge millennial consumers were born between 1978 and 1988, representing both younger members of Generation X and older millennials. They came of age having access to desktop and laptop computers in addition to smartphones and are comfortable using any of them to browse, shop and pay for products and services. Bridge millennials also tend to be farther along in their professional careers than other millennials and have the spending power that comes with higher incomes as a result. This makes them a powerful and important consumer segment that small and mid-sized merchants must consider when designing their loyalty program engagement strategies.

TABLE 1:

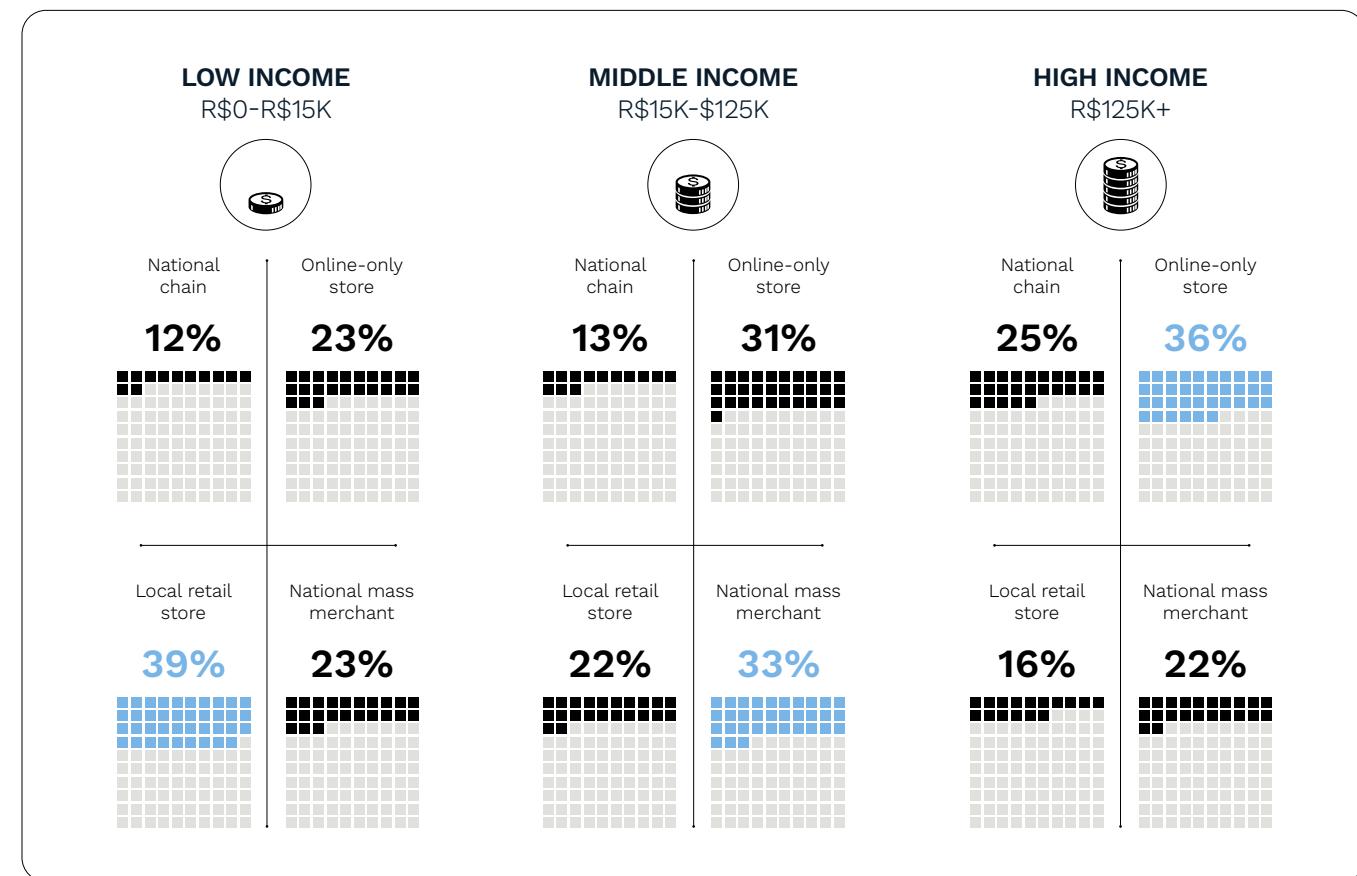
**The types of merchants with which Brazilian consumers in different age and income brackets shop most**  
Portion of consumers who report shopping at select types of merchants in the last month, by age

	National chain	Online-only store	Local retail store	National mass merchant
• Generation Z	12.0%	<b>50.4%</b>	24.7%	11.5%
• Millennials	<b>32.9%</b>	26.1%	20.5%	17.4%
• Bridge millennials	29.1%	24.6%	24.2%	<b>19.3%</b>
• Generation X	29.3%	21.6%	28.7%	17.6%
• Baby boomers and seniors	29.2%	27.3%	<b>39.7%</b>	2.7%

Source: PYMNTS | Pollinate Making Loyalty Work For Small Businesses

FIGURE 3:

**The types of merchants with which Brazilian consumers in different age and income brackets shop most**  
Portion of consumers who report shopping at select types of merchants in the last month, by annual income



Source: PYMNTS | Pollinate Making Loyalty Work For Small Businesses

It is not only Generation X, baby boomer and senior consumers making up a disproportionate amount of Brazil's most prolific local shoppers. Thirty-nine percent of Brazilian consumers earning less than R\$15,000 (\$2,888 USD) per year say they purchase from shops in their local commercial districts more than they shop with any other type of retailer, while only 16 percent of those earning more

than R\$125,000 (\$24,160 USD) per year — high income consumers — say the same. It is therefore clear that, while local businesses play an integral role in low-income communities throughout Brazil, these businesses also have an opportunity to expand by drawing business from both middle-income and high-income consumers in their areas.

# BRIDGING BRAZIL'S LOYALTY GAP

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Loyalty programs can be an invaluable asset in Brazilian businesses' quest to draw more customers. Our research finds a massive domestic demand for loyalty programs that consumers could use to receive rewards and other special offerings from local businesses, in particular. Sixty-six percent of all consumers in Brazil (105 million individuals) are either "very" or "extremely" interested in these types of loyalty and rewards offerings. This is a greater share than is seen among consumers in either Australia, the U.K. or the U.S., among whom 53 percent report similar levels of interest in such programs.

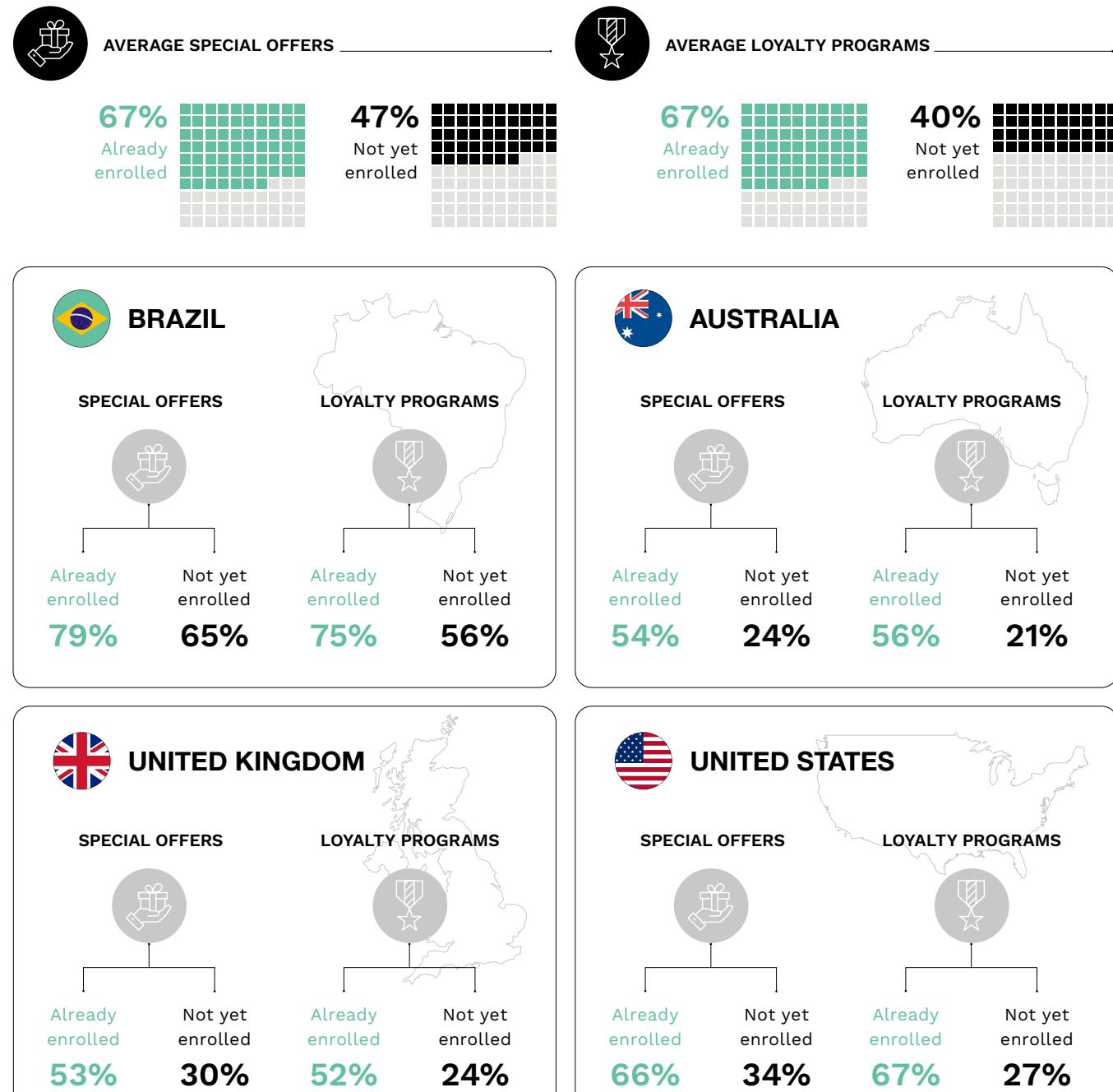
Interest in receiving rewards and other special offerings is especially high among Brazilian consumers who are already signed up to receive them from at least one of the businesses with which they shop regularly. Seventy-five percent of these consumers (60 million individuals) want to be able to access these types of offerings when shopping locally as they might when shopping with mass merchants or national chain stores. Small businesses have the greatest chance of converting these consumers by implementing their own loyalty offerings.

**66%**

OF BRAZILIAN CONSUMERS WOULD BE  
**"VERY" OR "EXTREMELY" INTERESTED**  
IN RECEIVING REWARDS AND OTHER  
SPECIAL OFFERS FOR SHOPPING LOCALLY.

**FIGURE 4:****How many consumers in different countries would be interested in loyalty programs and special offers for shopping in their local communities**

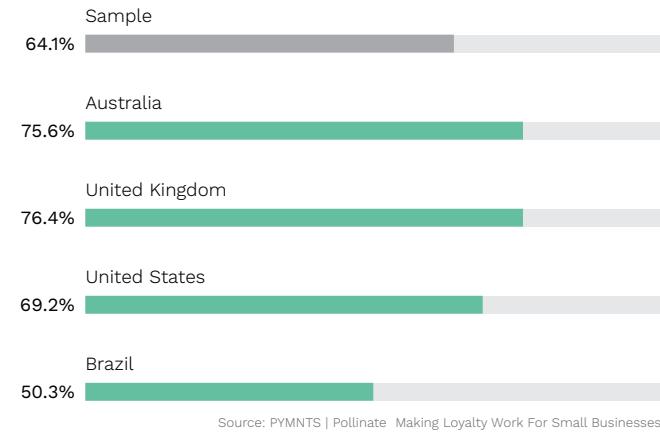
Portion of consumers who are “very” or “extremely” interested in services that would provide local loyalty programs or special offers, by country



Source: PYMNTS | Pollinate Making Loyalty Work For Small Businesses

**FIGURE 5:****How many consumers in different countries are currently enrolled in loyalty programs**

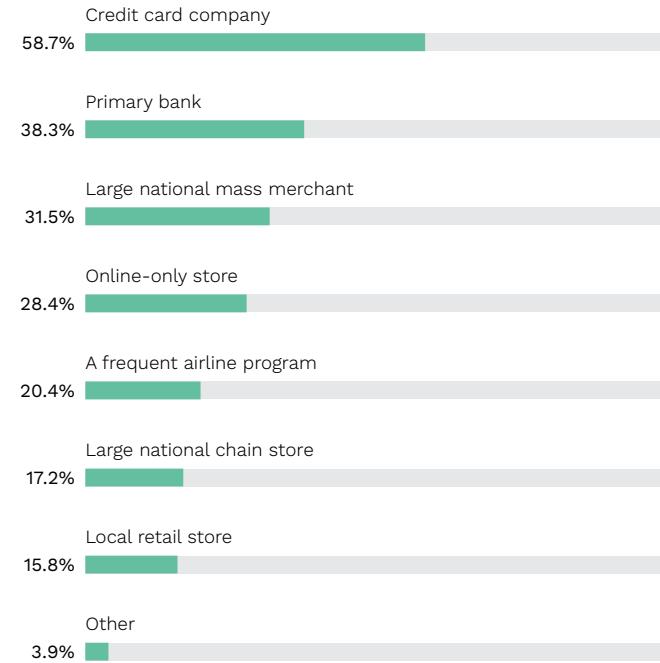
Share of consumers in select countries who are currently enrolled in loyalty programs



Source: PYMNTS | Pollinate Making Loyalty Work For Small Businesses

**FIGURE 6:****How many Brazilian consumers use different types of loyalty programs**

Share of Brazilian consumers who are currently enrolled in loyalty programs, by type



Source: PYMNTS | Pollinate Making Loyalty Work For Small Businesses

Many Brazilian businesses are not utilizing this tool to their benefit, however. The potential demand for local loyalty programs may be higher in Brazil than in either the U.S., the U.K. or Australia, but the programs are also rarer in Brazil than in any other nation in our study. Only 50 percent of Brazilian consumers report using local programs of any kind, whereas 71 percent of Australian, U.K. and U.S. consumers report using them.

A closer look reveals that local loyalty programs are especially rare in Brazil. Only 16 percent of all Brazilian consumers who use at least one business's loyalty program are signed with local businesses, making it the rarest type of loyalty program in the nation. This works out to just 13 million current users of such programs in a nation where 105 million consumers want to use them. The Brazilian market presents massive untapped potential for local businesses hoping to use loyalty programs with more shoppers in their areas, one that even surpasses the opportunities seen in Australia, the U.K. or the U.S.

# OVERCOMING DATA SECURITY FEARS



One key hurdle prevents Brazilian small businesses from delivering the types of customized, digitally enabled loyalty programs that drive conversion: consumers' anxieties surrounding data security. Brazilian consumers are like their counterparts in Australia, the U.K. and the U.S. in being most interested in rewards programs that provide personalized offerings that use consumers' transactional data. The trouble is that

worries about who is collecting this type of data and how it might be used are especially pervasive in Brazil, where consumers are roughly twice as likely to cite data security concerns as a sticking point as consumers in other nations. Thirty percent of consumers who are not interested in local loyalty programs say they are disinterested because they are worried about their data security, whereas just 17 percent of consumers in the other nations in our study say the same.

TABLE 2:

**Why consumers in different countries are uninterested in local loyalty programs**

Primary reasons that surveyed uninterested consumers give for their lack of interest in loyalty programs, by country

	Brazil	Australia	United Kingdom	United States
• Insufficient size of rewards	26.9%	<b>27.9%</b>	<b>26.3%</b>	<b>23.9%</b>
• Security and personal data concerns	<b>30.2%</b>	14.8%	14.1%	17.3%
• Inconvenience of physical loyalty cards	9.0%	12.7%	9.6%	15.5%
• Too complicated to use	11.3%	10.5%	13.1%	9.1%
• Avoid tracking purchases	7.6%	12.5%	8.9%	11.5%
• Inconvenient to apply discounts at checkout	10.0%	8.9%	10.6%	10.0%
• Shop at local stores infrequently	2.5%	7.3%	11.8%	7.4%
• Other	2.4%	5.3%	5.5%	5.3%

Source: PYMNTS | Pollinate Making Loyalty Work For Small Businesses

**51%**

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OF BRAZILIAN CONSUMERS WOULD **TRUST BANKS** TO COLLECT AND MANAGE THEIR TRANSACTIONAL DATA.

Worries about the size of rewards not being sufficient are a close second. Twenty-seven percent of consumers in Brazil who are not interested in local rewards programs say they are disinterested because they worry that such programs would not be worth their time and effort — a friction point that can, ironically, be alleviated with the data-driven customized reward offerings of which many are wary. Overcoming data security fears can therefore help local businesses tackle two key friction points preventing wider loyalty program usage at once, and bank partnerships just might be the answer to doing so.

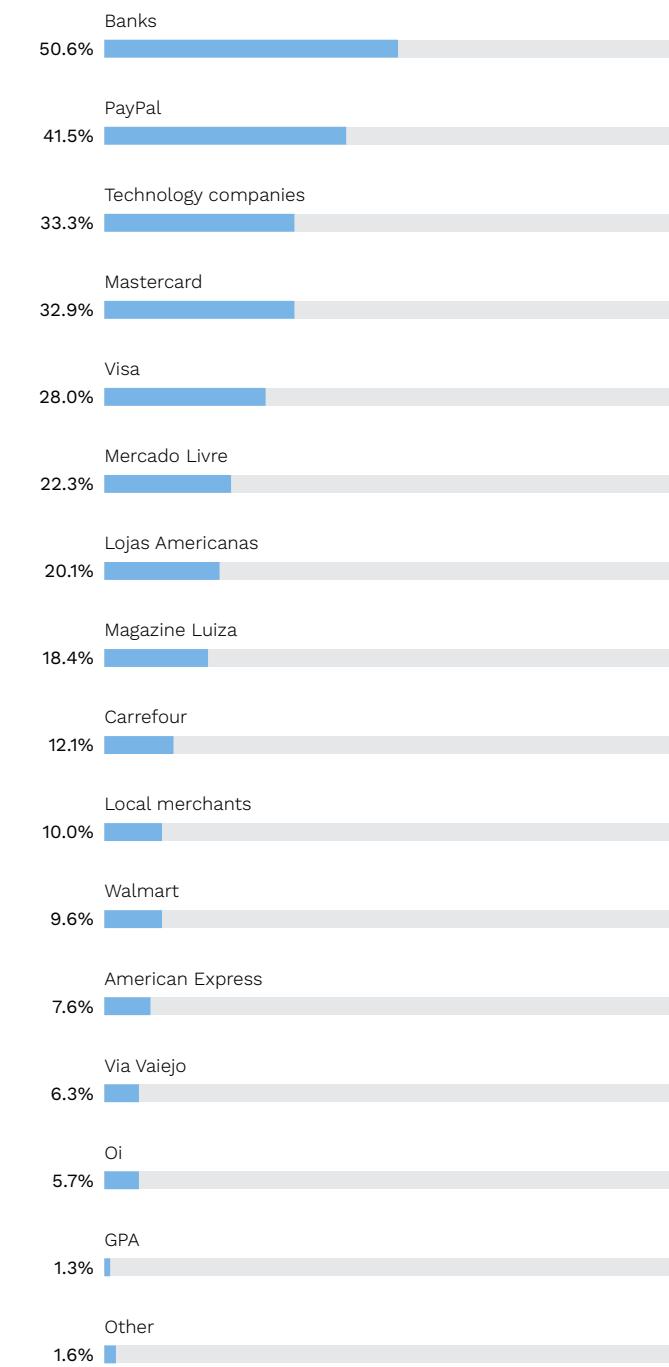
Five times as many Brazilian consumers trust banks with their transactional data than trust local businesses with the very same data, with 51 percent saying they would trust banks to collect and manage this sensitive information. This puts banks at the top of the list of trusted institutions that local businesses could tap to power their loyalty programs and drive conversion.

Banks are not the only organizations that Brazilian consumers would trust with their personal data. PayPal, technology companies and card networks like

FIGURE 7:

**Which institutions Brazilian consumers would trust with their transactional data**

Share of consumers who would trust select institutions to handle their shopping data



Source: PYMNTS | Pollinate Making Loyalty Work For Small Businesses

I WANT...



**"Discounts based on the number of purchases I make and points that turn into cash for more purchases."**

Mastercard and Visa are also widely trusted with such data in Brazil. This is also the case for Brazilian strongholds like Mercado Livre, Lojas Americanas and Magazine Luiza.

Local rewards programs are so rare in Brazil and the demand for them is so strong that the nation's consumers would be willing to use programs delivered by just about anyone, data security issues aside. Brazilian consumers are more likely than those in Australia, the U.K. and the U.S. to say they would like not only local businesses, but also card networks, large technology firms, local community organizations and new technology companies to power their local businesses' rewards programs — if data security were not a concern.

What sets banks apart is that they are still Brazilian consumers' first choice for delivering local rewards programs, regardless of if these consumers see data security as an issue. Sixty-five percent of all Brazilian consumers would choose banks to deliver these programs if they could — slightly more than the 64 percent who would choose local businesses to do the same. This sharply contrasts with consumers in Australia, the U.K. and the U.S.,

as all say they would ideally prefer that local businesses manage their own loyalty offerings, data security worries aside. Bank-powered, data-driven loyalty and rewards programs are therefore best-suited to help small businesses in Brazil meet their shoppers' unmet demands, and they can go the farthest in drumming up interest among the shoppers in their communities.

**65%**  
OF BRAZILIAN CONSUMERS  
**WOULD CHOOSE BANKS** TO ENABLE  
LOCAL BUSINESSES' LOYALTY AND REWARDS  
PROGRAMS, ALL ELSE BEING EQUAL.

**TABLE 3:**  
**Which entities consumers in different countries would like to operate local loyalty programs**  
Portion of consumers who would prefer that select entities operate local retailers' loyalty programs, by country

	Brazil	Australia	United Kingdom	United States
• Local businesses	64.1%	<b>58.4%</b>	<b>51.7%</b>	<b>55.9%</b>
• Banks	<b>65.0%</b>	47.0%	44.2%	49.1%
• Card networks	51.5%	38.1%	29.1%	40.3%
• Large technology firms	45.3%	25.6%	27.1%	37.6%
• Local community organizations	23.6%	32.1%	30.0%	25.7%
• New technology companies	29.4%	17.8%	14.7%	18.9%

Source: PYMNTS | Pollinate Making Loyalty Work For Small Businesses



# CONCLUSION

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## MAKING LOYALTY WORK FOR SMALL BUSINESSES

**T**he Brazilian loyalty and rewards ecosystem presents an unparalleled yet latent opportunity that is ripe for the small and family-owned shops in communities across Brazil to seize. The nation is home to 105 million consumers who are eager to sign up to receive personalized loyalty and rewards offerings from the local stores they frequent. The key to unlocking this potential for small businesses will not only be to provide these programs but to also leverage the trust that consumers have in banks to overcome concerns about personal data security.



## METHODOLOGY

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**P**YMNTS conducted a survey of a census-balanced panel of 1,106 Brazilian consumers between Feb. 25 and March 5 to learn about their enrollment in and interest in using loyalty programs while shopping with the small and mid-sized retailers in their communities. Respondents were 42 years old on average, 56 percent were female, 17 percent had obtained at least a bachelor's degree and 9 percent earned more than R\$125,000 (\$24,160 USD) in annual income. This data was collected as part of our larger, 4,519-consumer study into individuals' interest in and usage of loyalty and discount programs across Australia, Brazil, the U.K. and the U.S. The Making Loyalty Work For Small Businesses Playbook: Brazil Edition details the results of our research.

# ABOUT

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DISCLAIMER ■

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Founded in 2017, **Pollinate** is a global business headquartered in London. It works with leading banks around the world, including NatWest Group (powering Tyl by NatWest) and National Australia Bank, offering a modern, cloud-based toolkit for SMBs. Agnostic to underlying infrastructure, the platform takes data feeds from any bank and from third-party systems. It gives merchants a single place to understand, manage and grow their businesses and is built with bank-grade privacy and security at its heart.

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