



# ORDER To EAT TRACKER<sup>®</sup>

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## Curry Up Now on its contactless approach to reopening

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Restaurants go digital to serve customers and help them pay during the pandemic





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## Acknowledgment

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**WHAT'S  
INSIDE**



**R**estaurant and quick-service restaurant (QSR) owners and operators are dealing with unprecedented economic fallout from the ongoing COVID-19 pandemic. Full-service restaurants have been hit the hardest as they have been forced to shutter dining areas in recent months, with many unprepared and ill-equipped to handle off-premises ordering. Restaurant transactions fell 42 percent in the week ending March 29 compared to the same week a year prior, but full-service restaurant transactions suffered a staggering slump of 79 percent during the same time frame, according to a [study](#) by the NPD Group.

The pressure to survive this downturn and keep staff and customers safe has led to the accelerated adoption of critical solutions as restaurants prepare to reopen their doors and states ease stay-at-home restrictions. Such solutions include allowing customers to pay via contactless EMV cards and accepting digital wallets such as Apple Pay and Google Pay for in-store and online transactions, among other innovative technologies. These payment methods have been slow to catch on in the United States, but the pandemic has quickly moved them to the forefront as public health tools that can mitigate the spread of COVID-19.

Restaurant and kitchen environments are also being altered to safely accommodate employees and customers alike. Such moves have required concerted efforts to train staff to frequently sanitize hard surfaces, wear masks and gloves, and check guests' and employees' temperatures as well as to create safe distances between tables and institute contactless transaction capabilities. Ensuring all proper steps are taken to keep customers safe and comfortable will be key to retaining their trust.

## AROUND THE ORDER TO EAT LANDSCAPE

Many QSRs are quickly upgrading their online ordering systems to tap into promising revenue sources during the ongoing pandemic. PARk it, an online ordering platform recently [released](#) from restaurant and retail technology solutions provider PAR Technology Corporation, relies on quick response (QR) codes and Brink POS software to transform restaurants into self-serve kiosk and drive-in locations without requiring extra hardware. The technology, powered by Ready Software, enables operators to generate QR codes that customers can scan with their smartphones, allowing them to view online menus and pay with Apple Pay, Google Pay or credit cards without installing apps.

Zukku Sushi recently selected restaurant loyalty firm Paytronix's Order & Delivery system to help it [transition](#) to ghost kitchens while its three dine-in locations remain closed. Zukku partner Ferdian Jap had the idea of collaborating with another restaurant that had an underutilized kitchen, allowing Zukku to cook meals from the location and offer delivery and takeout. Jap said Zukku tapped Paytronix as its ordering platform provider because of the latter's Focus point-of-sale (POS) system, which enables orders to be printed for kitchen staff as if they were regular tickets on the make line.

Fast casual chain Chipotle Mexican Grill has [announced](#) a new partnership with third-party delivery platform Uber Eats to offer contactless food deliveries to customers' doorsteps. The app allows customers to leave detailed notes for delivery drivers regarding specific delivery instructions or requirements.

Learn more about these and the latest order to eat headlines in this Tracker's News and Trends section (p. 12).

## WHY CONTACTLESS MAY BE THE FUTURE OF DINE-IN PAYMENTS

The restaurant world was upended in mid-March, when businesses were forced to close their doors and quickly focus on facilitating safe pickup, delivery and curbside options. Some U.S. states are preparing to reopen, however, and restaurants are faced with the challenge of using contactless payments and spaced seating arrangements to make dining areas safe. This means they must not only accommodate in-app payments for table orders, but also eliminate self-service soda machines and shared condiments to avoid contagion, according to Akash Kapoor, founder and CEO of San-Francisco, California-based fast casual Indian street food chain [Curry Up Now](#). In this month's Feature Story (p. 9), Kapoor discusses the proactive measures the chain has taken as well as its conservative approach to reopening.

## DEEP DIVE: QSRs EMBRACE CONTACTLESS PAYMENTS, ORDERING AMID ONGOING PANDEMIC

Almost 30 states are beginning to loosen their lockdown restrictions, and many restaurants and QSR chains are warming to the idea of reopening their storefronts. Going back to business as usual is not without its challenges, however. Restaurants must ensure stringent sanitization protocols are followed as well as provide touch-free environments, where their customers feel safe, leading many to rethink their ordering and payment processes. Some are enabling access to contactless payment options while others are redesigning store layouts to ensure social distancing. This month's Deep Dive (p. 17) explores how contactless payments and digital ordering processes are going to be vital to restaurants' survival in the near future.

# Executive INSIGHT

## *How will the COVID-19 pandemic affect QSRs' in-store and online operations in the long run?*

"When dining rooms eventually reopen, the on-premises experience will be entirely rebuilt. Not only will we find fewer people in large spaces – we'll also have experiences that are increasingly touchless. The human interaction that had been at the heart of dining out will be gone, replaced by technology that looks much like what people use now as they place their takeout and delivery orders.

People are already wary of touching anything in a store, especially a payment terminal that countless people have handled before them. [Near-field communication]-based tap-to-pay is becoming a must-have for any retail brand, and people will pay in advance if they can. Add to this curbside pickup or touchless delivery and you can see the trends emerging.

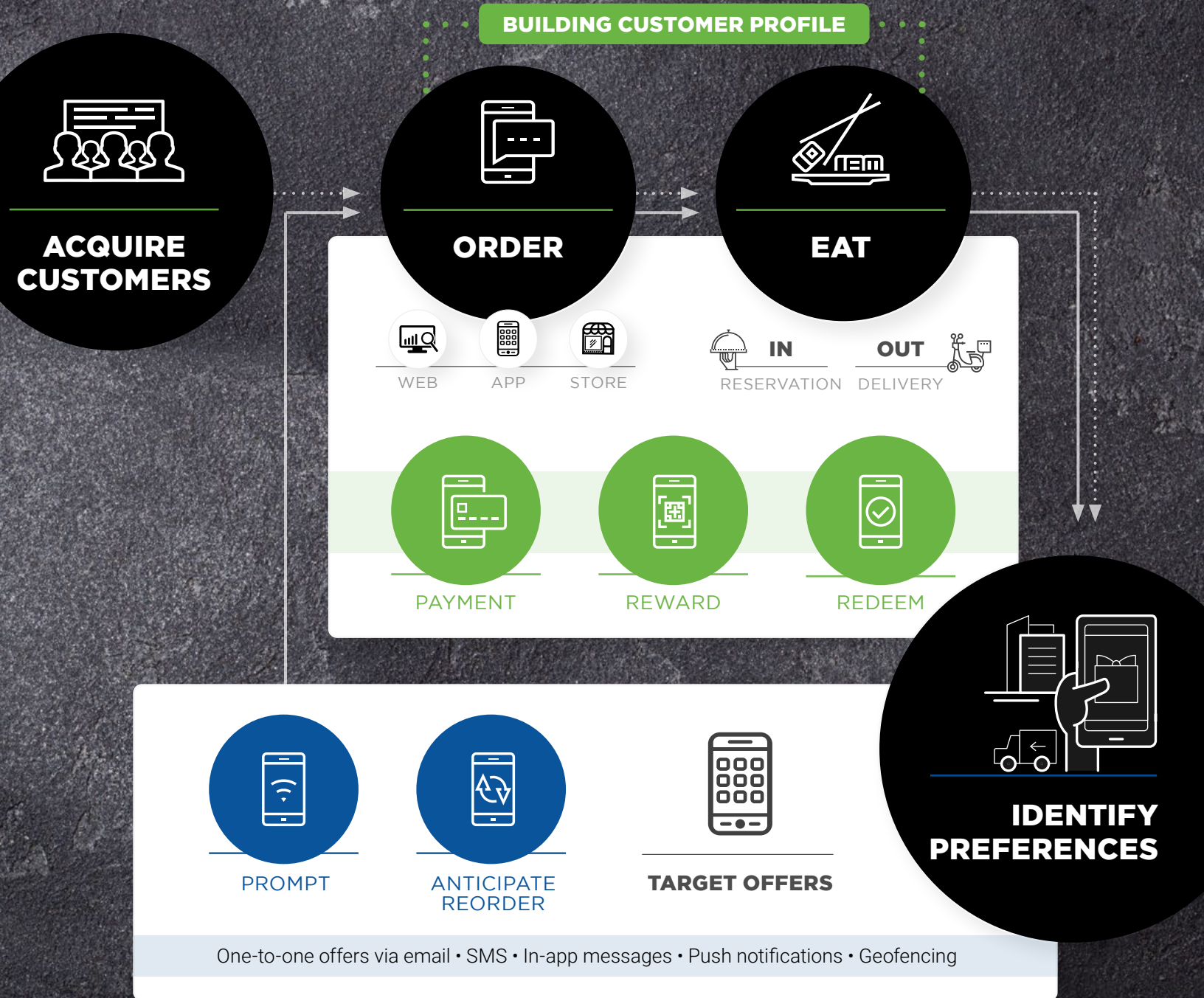
This makes a mobile app that couples [near-field communication] payments with loyalty increasingly important. Other features, like stored value, and a variety of ordering and delivery options will only strengthen the customer relationship. In this future, the guest experience is whatever the guest chooses. They may choose to place an order from home and have it delivered to a table on-premises or order from the restaurant and consume [their meals] at the park across the street. They may even want to add on something else, like a grocery item or a meal kit to take home. Through it all, the goal will be to provide a fully touchless environment."

### ANDREW ROBBINS

co-founder and president of [Paytronix](#)



# ECOSYSTEM



**97%**

Share of restaurants affected by mandated closures due to the ongoing COVID-19 pandemic



**41%**

Decline in U.S. restaurant customer transactions in the week ending April 5 compared to the same week one year prior



**92%**

Share of off-premises restaurant traffic as of April 2



**3%**

Portion of restaurants that have permanently closed nationwide



**225B**

Amount of sales the restaurant industry could lose over the next three months



**FIVE  
FAST  
FACTS**



**FEATURE  
STORY**





## Curry Up Now On Its Contactless Approach To Reopening

The COVID-19 pandemic's spread and the subsequent closure of restaurants and QSRs across the U.S. has sent shockwaves throughout the industry, with no roadmap on how such businesses will survive without their normal revenue streams. Same-store sales declined by 55 percent in April compared to the same month one year ago, according to a [survey](#) of 50,000 restaurants. This drop has left many restaurant owners quickly shifting to upgrade and fine-tune their online ordering, pickup and delivery services to keep their operations afloat.

San Francisco-based fast casual Indian street food chain [Curry Up Now](#) chose to preemptively close its dine-in areas before many other Northern California eateries, according to Akash Kapoor, founder and CEO. This allowed the chain to quickly turn its attention to digital ordering services and adding menu offerings.

"Most of our stores already had a very heavy out-the-door business model with delivery and online orders, and digital ordering has always been very plentiful for us, so we didn't have to do much on that front," Kapoor said in a recent interview with PYMNTS.

Like other order to eat restaurants trying to keep business flowing during the pandemic, the decade-old

national chain has benefited from already offering digital ordering and partnering with all major third-party delivery services. All of Curry Up Now's locations use Thanx's online ordering and digital engagement platform, and the chain is now offering curbside pickups as well as digital ordering for delivery and pickup. This required making menu adjustments to cut items requiring longer prep times and meals that were more perishable in nature, Kapoor said.

Curry Up Now had experienced steady growth and opened three new restaurants in January, bringing its total number of locations to 11, and it doubled in size from January 2019 to January 2020. Business has been greatly affected by the COVID-19 pandemic, Kapoor said, which forced the chain to close all of its dine-in operations. It had 215 employees as of March, but layoffs and furloughs lowered that total to 65 for the chain's corporate-owned stores. There are now approximately 60 franchisee employees, down from 120.

### **CONTACTLESS DINING SPACES, CONTACTLESS PAYMENTS**

Parts of the U.S. are looking to reopen businesses, and QSRs are preparing to open their doors by making



adjustments to their locations' layouts. Some are creating more space by cutting down on the number of tables they set up, while others are installing plexiglass shields in front of counters and welcome areas. Curry Up Now is carefully considering how to redesign its dining spaces to abide by social distancing guidelines and welcome guests to a contactless environment.

"When the dining rooms open, we are going to have a process where instead of ordering food at the counter or from a kiosk, where you take a number and the food comes to your table, guests are going to go sit at a table, which will have a number assigned to it," Kapoor said.

Guests can use QR codes or go online to place their orders, enter their table numbers and pay using contactless methods like Apple Pay, Google Pay or Square. Their food will arrive at tables in five to seven minutes.

"We are removing the need for ordering with the cashier by allowing our guests to [order] at the table," Kapoor explained.

Curry Up Now also plans to remove condiments from its restaurants' tables and halt the use of self-service soda machines to avoid the risk of contagion.

"Some of our restaurants have merchandisers for soda and for drinks, and we would still display them, but instead of self-serve, we would bring the drink to the guest at their table, because there isn't any element of guests ordering with the cashier, so there's no point of guests picking up anything there," he explained. "However, they can still see the colorful and inviting drinks. We're trying to be as normal as possible, as if this were normal times, but still cognizant that there still might be some risk."

## UPPING SANITIZATION STANDARDS

Restaurants typically work under exceedingly sanitary conditions to comply with rigorous health department standards, but cleaning and sanitization regulations are

expected to be twice as strict when eateries reopen post-shutdown. Temperature checks for guests and staff may also become routine.

Kapoor said the doors at Curry Up Now's recently opened Georgia and Utah restaurants are kept open so nobody touches them, and hard surfaces are sanitized every 10 minutes. So far, none of its workers who have been tested for the virus have come back with positive results, he added.

"We've had symptoms, and they might have been the flu-like COVID symptoms," he said. "We take the safe route and quarantine."

The QSR is taking a conservative approach, taking its time to reopen once fully prepared so as not to endanger customers.

"Our view is, we're going to open when we're ready and when we feel it's best to reopen to not endanger our guests or our employees," Kapoor said.

Its Salt Lake City and Atlanta franchisee is also waiting to reopen until it figures out what is best. Working at a slower pace during the COVID-19 pandemic has given Kapoor time to rethink his business strategy for the next five to 10 years, he said.

"That's why I love these times," he said. "It's a good time to reset menus, your tech stack, job duties and also diversify, which we have done by selling our food online through GoldBelly, because otherwise, in our business, it's always go, go, go, and we don't generally have the luxury of time that other industries are afforded."

Business owners like Kapoor hope the decisions they make during the pandemic will translate into sound investments and stronger customer trust for better business in the long run.



**NEWS &  
TRENDS**



## Contactless payments

### PANDEMIC IS DRIVING CONTACTLESS AND MOBILE PAYMENT EXPERIENCES

The COVID-19 pandemic is pushing consumers toward self-service ordering and payment options as many look to avoid in-person interactions with employees. Restaurants are [witnessing](#) particularly significant changes in customers' payment habits as continuing closures of most dining spaces prompt more patrons to embrace mobile purchasing and switch to delivery and takeout options. One recent report noted that 27 percent of U.S. businesses still accepting on-site payments reported a rise in smartphone- and contactless card-enabled transactions, for example.

This shift is likely to have long-term effects on consumers' behaviors and how they make choices and pay for their orders in stores and online. Experts in the kiosk space have mixed thoughts on whether touchscreens, credit cards and debit cards will be used less at the POS due to contamination risks, but most believe the pandemic will spur greater adoption of contactless and mobile payments.

### MOBILE PAYMENTS ENABLE SECURE TRANSACTIONS, CUSTOMER INSIGHTS

Restaurant patrons are ditching paper bills and PIN- and chip-based payments for mobile and contactless transactions, better positioning eateries to counter fraud as well as [improve](#) their customer engagement strategies. Smartphone-enabled transactions can offer restaurants more insights into their customers' spending habits and help them leverage payment data, fostering more robust engagement and ensuring loyalty.

Mobile payment usage still has plenty of room for growth in the U.S., however. Digital wallet adoption is less widespread in the country compared to markets in Europe and Asia, with China having the highest use rate. Forty-seven percent of U.S. consumers are predicted to leverage mobile payments in 2020, though, marking a significant increase over last year as more stores accept Apple Pay and Google Pay.

### QU ROLLS OUT ONLINE ORDERING, CONTACTLESS PAYMENTS FOR RESTAURANTS

More customers are embracing digital ordering and mobile payment options, but not all restaurants are equipped to provide such conveniences. Bethesda, Maryland-based restaurant technology firm Qu is working to tackle this issue, [announcing](#) an online ordering service called OrderUP to help eateries weather the pandemic. The solution will be available free of charge until July 31.

The outbreak forced restaurants to pivot their operations, and many were not well prepared to handle digital ordering and sales. Qu's fully digital, online-only ordering service aims to assist these restaurants without requiring additional hardware or alterations to their POS solutions or technology stacks. The system can be implemented in as little as 72 hours and enables contactless payments for pickup orders, and Qu also manages menu organization, testing and marketing rollout services.

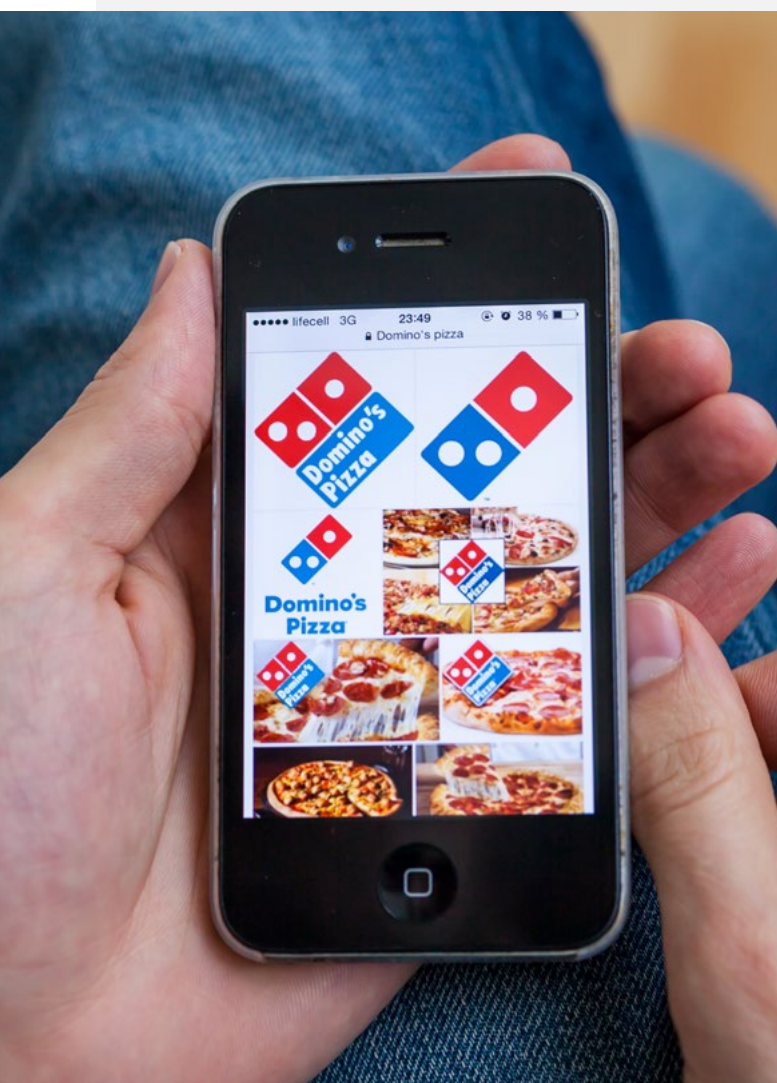
### DOMINO'S EMBRACES CONTACTLESS PAY FOR STORE EMPLOYEES

Some restaurants are [focusing](#) on offering contactless payments to their staff. Domino's franchisees can now immediately submit employee salaries, gratuities and



gas mileage onto digital wallets and debit cards without storing and arranging cash reserves or altering wages. This offering is the result of a recent integration between personal finance platform Branch and software developer Servant Systems, the creator of Domino's PULSE Franchise Office System.

The partnership will allow Domino's 2,000 U.S. franchise locations to offer financial health features, free checking accounts and budgeting tools to their employees. It will also give franchisees access to Branch's financial tools, along with speedier contactless transactions.



## Ordering technology

### ZUKKU SUSHI SELECTS PAYTRONIX FOR SHIFT TO GHOST KITCHEN OPERATIONS

A growing number of eateries are relying on delivery-only ghost kitchens to keep their meal orders flowing. One such player is Zukku Sushi, which is [managing](#) delivery order surges while keeping its three locations across Florida and North Carolina operating during the pandemic.

Zukku Sushi halted dine-in eating as COVID-19 began spreading, but partner Ferdian Jap came up with the idea to utilize another restaurant's underused food preparation space as a ghost kitchen. Zukku leveraged Paytronix Order & Delivery to ensure the QSR had a seamless transition, Jap said. He also explained that Zukku selected Paytronix as its ordering platform provider because its "intuitive" Focus POS system allows kitchen staff to print out orders as though they were regular line tickets.

### PAR TECHNOLOGY RELEASES ONLINE ORDERING SYSTEM TO HELP RESTAURANTS GO DIGITAL

Social distancing amid the COVID-19 outbreak is driving technology providers to help restaurants deliver frictionless online ordering experiences for customers. PARK it – an online ordering platform recently [released](#) by New Hartford, New York-based PAR Technology Corporation – relies on QR codes and Brink POS software to help restaurants provide self-service kiosk and drive-in ordering without requiring new hardware.

Ready Software runs the platform, which generates QR codes customers can scan with their smartphones to access online menus and to make purchases using



mobile wallets or credit cards. Meals can be delivered to guests' cars or made available for in-restaurant pick-up in compliance with social distancing mandates.

### **MINNOW LAUNCHES SAFE, NO-CONTACT METHOD TO MANAGE MEAL DELIVERY PICKUPS**

Seattle, Washington-based internet of things (IoT) start-up Minnow is also working to facilitate safer food pickup, recently [unveiling](#) its IoT-enabled contactless meal delivery Pickup Pod stations for use in colleges, hospitals, residential buildings and workplaces, among other locations. Minnow's pods feature insulated compartments to keep meals fresh and secure. Each unit covers less than 3 square feet of ground space and requires only a standard 120-volt electrical outlet and a Wi-Fi connection or cellular network. Consumers tap hyperlinks in text messages sent to their smartphones to automatically open compartment doors and access their items.

### **REWARDS NETWORK AND ZUPPLER PARTNER TO DIVERSIFY RESTAURANTS' ONLINE ORDERING CHANNELS**

Restaurant-focused financial and marketing services FinTech Rewards Network is also working to get eateries up to speed on digital ordering, [announcing](#) that it is teaming with online ordering systems provider Zuppler to do so. The partnership will allow Rewards Network's restaurant clients that do not have online ordering capabilities to leverage Zuppler's platform and expand their customer bases. The latter is waiving installation fees for the former's clients and offering a discount on its solution through June. Customers can receive immediate assistance with their online ordering channels to

boost takeout and delivery orders, including receiving orders through Google.

## **Recent partnerships and other developments**

### **STUDY SHOWS MASSIVE DECLINES IN RESTAURANT AND QSR REVENUES**

American restaurants are feeling the financial pressure from the COVID-19 pandemic, with customer transactions falling 42 percent in the last [week](#) of March compared to the same week in 2019. Full-service dine-in restaurants' revenues sank a staggering 79 percent in the same period, according to the NPD Group's Crest Performance Alerts. QSRs saw a 40 percent decline in transactions during the same time frame.

The drop in business comes after dining spaces shuttered across the nation, leading many restaurants to lean heavily on pickup or home delivery to stay afloat. A staggering 97 percent of eateries have felt state-ordered closures' effects, showing that no corner of the industry is untouched.

### **CHIPOTLE TEAMS WITH UBER EATS AS CONTACTLESS DELIVERY PARTNER**

Customers of QSR Chipotle Mexican Grill can now request no-contact food deliveries to their doorsteps via the third-party delivery platform Uber Eats. The businesses recently announced the national delivery partnership, which enables guests to order food through Uber Eats' app and website, according to a [Chipotle press release](#). App users can also provide details for no-contact deliveries that allow them to instruct drivers



on where to leave their orders. The offering leverages Chipotle's [Delivery Kitchens](#), which utilize staff and ingredient stations dedicated exclusively to processing digital orders.

Chipotle is installing walk-up windows and pickup portals for quick food retrieval by drivers, and these moves are intended to improve convenience and safety for both customers and delivery personnel. The Mexican food chain will also install drive-thru lanes at each additional restaurant it opens this year.

### **CHICK-FIL-A PARTNERS WITH UBER EATS FOR DELIVERY SERVICES**

Chicken sandwich chain Chick-fil-A also [announced](#) that it is teaming with Uber Eats to bring customers safe and convenient ways to order menu items from home. Consumers can place orders via the latter's app or its website, and deliveries can be fulfilled within a 10-minute driving distance of designated Chick-fil-A restaurants. Customers can enter addresses, search for nearby restaurant locations and select their food items. They then receive approximate arrival times and pricing information before their orders are placed. Customers can make in-app tips that are charged to their cards on file, eliminating the exchange of cash between customers and delivery drivers. Chipotle kicked off the partnership with a promotion for free deliveries on purchases of \$10 or more through April 18.





**DEEP  
DIVE**





## Contactless Payments And Touch-Free Ordering: How QSRs Are Reopening Their Storefronts

Approximately 30,000 U.S. restaurants have permanently [shuttered](#) operations, and more than 110,000 anticipated closing their doors in April, according to recent estimates from the National Restaurant Association. Fallout from the COVID-19 pandemic is expected to [cause](#) roughly \$225 billion in lost sales by the end of May.

Approximately 30 states are angling to partially reopen their economies, however, and many independent restaurant businesses and QSR chains are eager to open their storefronts. This may be easier said than done, however, as consumers are still apprehensive about visiting dine-in restaurants and interacting with various in-store touchpoints.

Many eateries are thus reimagining their operations to offer guests touch-free ordering and payment experiences. The following Deep Dive explores how contactless payments and digital ordering processes are going to be vital to restaurants' survival during the pandemic and in the future.

### A CASH-FREE ENVIRONMENT

Consumers have long relied on cash and other physical payment options, but the spread of COVID-19 has many

rethinking how they pay in stores. Some sources [note](#) that certain strains of the virus can survive on paper for up to five days and many consumers – including those recovering from the disease and those trying to keep safe – have expressed concerns about how frequently hard currency changes hands. Similar worries extend to card-based payments, too, as the virus can remain active on plastic surfaces for up to three days. The average consumer typically makes six to 12 in-person transactions during that time frame.

Such issues are driving the adoption of contactless payments. These payment options include EMV cards – which consumers can tap against POS terminals to avoid making direct contact – and mobile wallets such as Apple Pay, Google Pay and Samsung Pay, which consumers can use for both in-store and online payments.

The restaurant industry has leveraged these payment technologies for years, but their adoption has not been quick. This is changing amid the pandemic, however, [putting](#) contactless payments front and center as consumers and businesses work to curb the virus's spread. Some restaurants aiming to avoid precipitous sales slides or even permanent closures are allowing customers to pay with peer-to-peer (P2P) payment apps, such



as Venmo. Others are instituting no-cash policies to reduce the risk of viral transmission.

Chick-fil-A is one restaurant shifting to a cashless model, for example. Its locations in Florida, Georgia, Indiana, Maryland and Virginia [made](#) the switch to avoid spreading the virus and help customers feel safe entering establishments to place or pick up orders. Others have also moved to cashless approaches, including the Castellucci Hospitality Group, which runs several restaurants in Atlanta, and Tender Greens, a Los Angeles-based chain.

Scrapping the use of cash may seem like a sensible approach during the pandemic, but cashless payment models have met with resistance in the past and had been banned outright in New York City, Philadelphia and the state of New Jersey before the outbreak began. Regardless of such hurdles, recent developments have made contactless cards and mobile payment options particularly appealing and viable options for restaurants planning to reopen soon. These businesses are also rethinking their ordering experiences beyond simply enabling contactless payments.

## REENVISIONING THE RESTAURANT POST-PANDEMIC

Restaurant owners that are beginning to reopen their locations are redesigning their dining spaces to adjust to the new normal. Guests arriving at restaurants can expect to find hosts donning face masks and gloves and standing behind plexiglass shields. Eateries will also [feature](#) more space with fewer tables and fewer seats, and many will be operating at half capacity. Guests will not be given self-serve options for buffets, salad bars or drinks, and even tabletop accessories such as saltshakers and condiments will likely disappear as staff work to comply with stepped-up sanitation requirements.

Electronic tablets that enable digital ordering at restaurant tables are also likely to become more common, and some predict that restaurants may even consider utilizing robots rather than human servers.

Restaurant owners' responses to the pandemic and efforts to keep their guests safe will ultimately determine which establishments weather the crisis and thrive after it has passed. Eateries must continue to tweak their operations in the meantime, however, by improving their to-go options and encouraging customers to pick up meals and take them home. Allowing customers to safely make contactless payments could be crucial to these efforts.





# ABOUT

## PYMNTS.com

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## 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](mailto:OrderToEatTracker@pymnts.com).



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