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SHARING BANK ACCOUNT
CREDENTIALS WITH THIRD PARTIES:

CONVENIENCE VERSUS SECURITY

Sharing Bank Account Credentials With Third Parties: Convenience Versus Security, a PYMNTS and MX collaboration, analyzes findings from a survey of 2,368 consumers who hold primary checking or savings accounts in the United States. The survey gathered data about consumer sentiment toward granting third parties access to banking credentials.



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Sharing Bank Account Credentials With Third Parties: Convenience Versus Security was produced in collaboration with MX, 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

Banking convenience was once defined as a quick trip to the corner ATM to get enough cash for a night out. With a host of third-party portals and apps now offering connections between bank accounts and merchants, banking and payments convenience means something quite different. The ubiquity of the internet and powerful and convenient mobile apps have made life much easier, whether someone is ordering a pizza, booking a ride service or paying for an airline ticket.

Digital payment methods now are routinely used to purchase goods and services. Recent PYMNTS **research** into the connected economy reveals that 92 percent of consumers went online to make purchases between June 2020 and June 2021 and more made purchases online than at physical stores.

So much of today's complex digital payments and banking ecosystem depends on something that has been the cornerstone of most people's financial lives for centuries — bank accounts. The anytime, anywhere convenience of new technologies and payment methods consumers now enjoy relies to a great extent on their willingness to share bank account credentials with third parties. Consumers crave the convenience of the connected economy, but they still want to know their money is safe. They need to trust that their payments will go through without a hitch the next time they tap their digital wallets. As James Reuter, CEO and president of Lakewood, Colorado-based FirstBank Holding Company said during a Sept. 29 congressional hearing, "One reason consumers trust banks is that they know their personal data is secure."¹



Sharing Bank Account Credentials With Third Parties: Convenience Versus Security, a PYMNTS and MX collaboration, analyzes findings from a survey of 2,368 consumers who hold primary checking or savings accounts in the United States. The survey was conducted from Aug. 11 to Aug. 13 and aimed to learn more about consumer sentiment toward granting third-party access to banking credentials. The findings make clear that, although many consumers accept having their bank account information shared with third parties, some consumers who are concerned about protecting their bank accounts and personal information may resist using third-party apps that are connected to their accounts.

HERE IS WHAT WE LEARNED.

¹ Testimony of Jim Reuter On Behalf of the American Bankers Association Before the Consumer Protection and Financial Institutions Subcommittee Of the House Financial Services Committee, American Bankers Association, 2021. <https://financialservices.house.gov/uploadedfiles/hhrg-117-ba15-wstate-reuterj-20210929.pdf>, Accessed October 2021.

EIGHTY-TWO PERCENT OF CONSUMERS HAVE A THIRD-PARTY FINANCIAL APP THAT CAN BE CONNECTED TO A BANK ACCOUNT.

Consumers still can get by with a checkbook, credit card or debit card as their primary purchasing method, but most take advantage of banking portals' and apps' convenience and connectivity. These new ways of banking, shopping and paying have become an accepted part of everyday life. Eighty-two percent of consumers have at least one third-party financial app that can be connected to a checking or savings account, and 80 percent of third-party financial app users connect their bank accounts to those apps.

PayPal is the most commonly used third-party app, used by 64 percent of consumers, followed by digital wallets at 26 percent and peer-to-peer (P2P) payment apps at 19 percent. Thirty percent of consumers use third-party apps for recurring payments, such as utility or phone bills, and other common applications include mortgage payments (18 percent), auto loan payments (18 percent) and investment applications (12 percent).

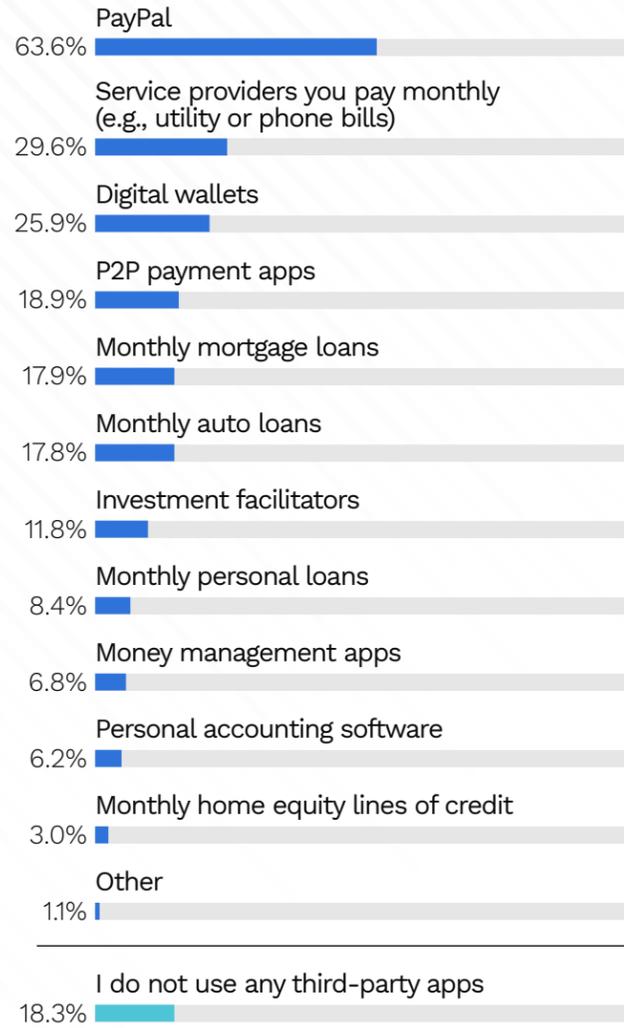
Large portions of consumers say they are “very” or “extremely” comfortable connecting their bank accounts with PayPal (43 percent), digital wallets (47 percent) and P2P payment apps (44 percent). This comfort depends on banks and third parties being able to provide secure connections and protect personal information and financial assets.

Consumers' willingness to take advantage of digital connectivity extends to professional and financial services as well. Sixty-three percent of consumers with third-party apps are “very” or “extremely” comfortable using personal accounting software, and 53 percent feel the same way about investment apps. Fifty-six percent are comfortable with money management apps, and 44 percent are comfortable with third-party apps for mortgage payments.



FIGURE 1:
Third-party finance apps that connect with bank accounts

Share of consumers who have accounts for select third-party apps or use cases

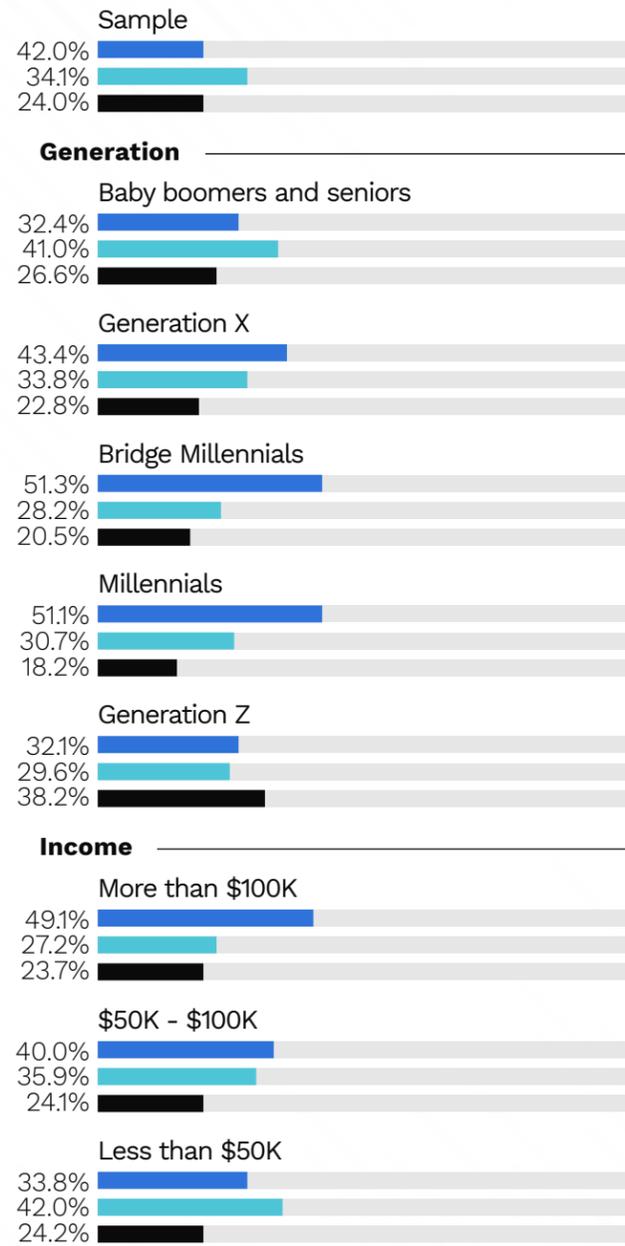


N = 1,248: Respondents with third-party apps connected to their bank accounts who are "somewhat," "very" or "extremely" comfortable when connecting their bank accounts to third parties

Source: PYMNTS.com

FIGURE 2:
Third-party finance apps that connect with bank accounts

Level of comfort when connecting bank accounts to third parties, by select demographics



Source: PYMNTS.com

■ Very or extremely comfortable
■ Somewhat comfortable
■ Slightly or not at all comfortable

TABLE 1:
Third-party finance apps that connect with bank accounts

Level of comfort when connecting bank accounts to third parties

	Very or extremely comfortable	Somewhat comfortable	Slightly or not at all comfortable
• PayPal	43.2%	34.1%	22.7%
• Service providers you pay monthly (e.g., utility or phone bills)	41.0%	37.5%	21.5%
• Digital wallets other than PayPal	47.0%	33.0%	20.0%
• P2P payment apps	44.2%	37.3%	18.4%
• Monthly mortgage loans	43.9%	35.8%	20.3%
• Monthly auto loans	43.7%	34.0%	22.2%
• Investment facilitators	52.7%	26.7%	20.6%
• Monthly personal loans	41.4%	36.8%	21.8%
• Money management apps	56.3%	28.6%	15.1%
• Personal accounting software	63.1%	23.5%	13.4%
• Monthly home equity lines of credit	64.9%	17.9%	17.2%
• Other	30.6%	55.6%	13.8%

N = 1,248: Respondents with third-party apps connected to their bank accounts who are "somewhat," "very" or "extremely" comfortable when connecting their bank accounts to third parties

Source: PYMNTS.com

CONSUMERS' TRUST IN THEIR BANKS TO PROTECT THEIR ASSETS IS KEY TO SHARING THEIR BANK ACCOUNT CREDENTIALS WITH THIRD-PARTIES.

Consumers want to trust that their banks are protecting their accounts and personal information, and they want to know that any third-party app or financial service that is connected to their bank accounts and providing payments and related financial services will offer the same level of protection.

Fifty-nine percent of consumers say trust in a financial institution's ability to protect their assets is an important factor they consider when it comes to having their account credentials shared with another party. Within this group, 28 percent say it is the most important factor and 31 percent say it is an important factor. Fifty-seven percent say

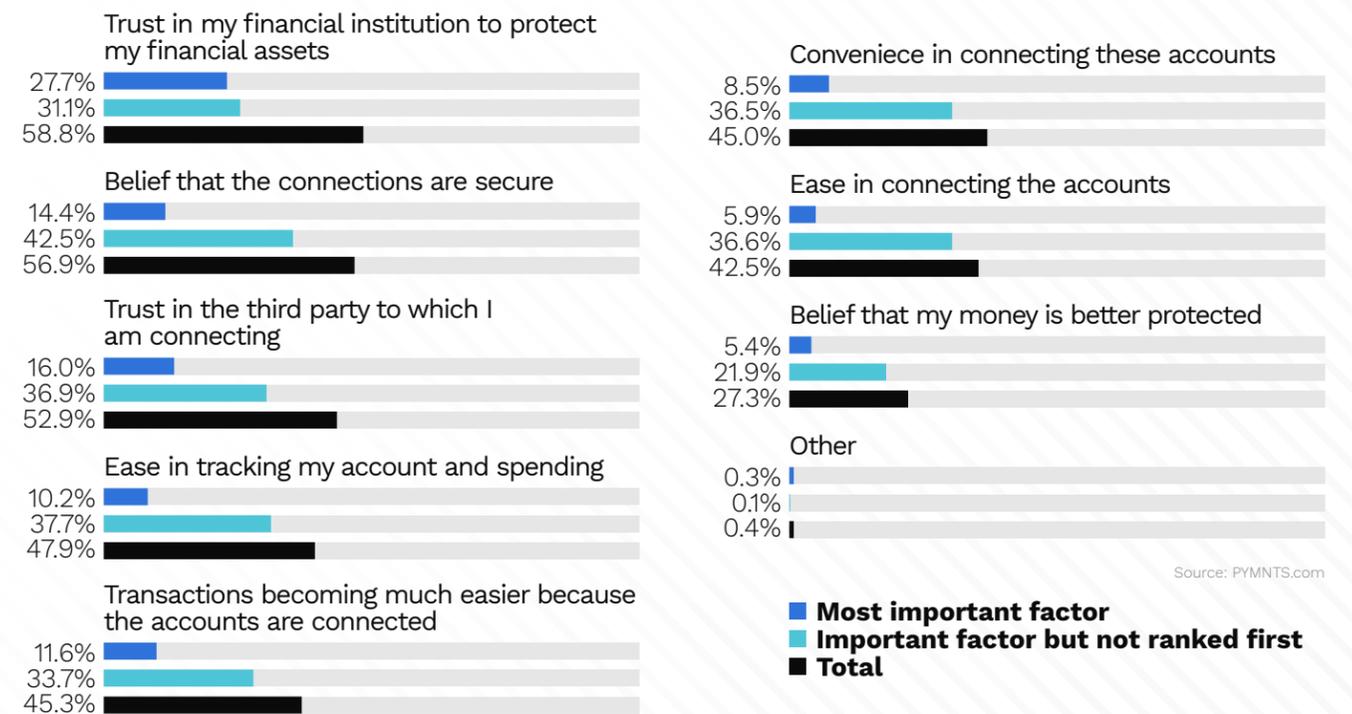
the belief that the connections are secure is a key factor in their being comfortable with a financial services provider, with 14 percent saying it is the most important factor and 43 percent saying it is an important factor. Fifty-three percent say they need to be able to trust the third parties to which their accounts are connected and, among this group, 16 percent say it the most important factor and 37 percent say it is an important factor.

Consumers' other priorities revolve around expectations concerning convenience and utility, such as the ability to track their accounts and spending, which makes transactions easier through account connectivity.

FIGURE 3:

Consumers' comfort with sharing bank credentials

Factors that make consumers comfortable when sharing checking or savings account credentials



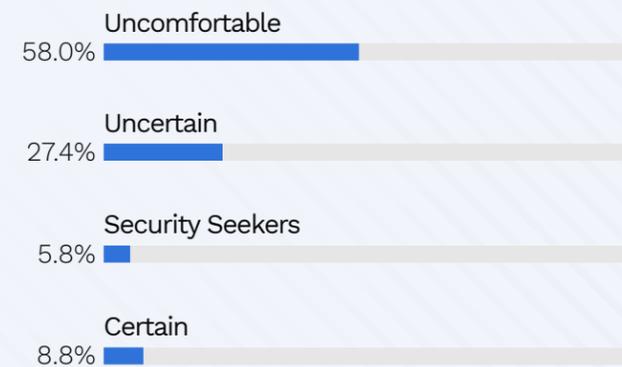
WHAT OUR FOUR TYPES OF CONSUMERS WHO CONNECT BANK ACCOUNTS WITH THIRD-PARTY APPS REVEAL.

PYMNTS identified four groups of consumers whose sentiments regarding connecting banking accounts to financial apps provide guidance about what it may take to increase acceptance of the practice. These are the four personas:

- 
Uncomfortable: Consumers with low levels of comfort sharing bank credentials with third-party financial apps
- 
Uncertain: Consumers likely to cite three factors that would make them comfortable sharing bank credentials with third-party apps
- 
Security Seekers: Consumers likely to cite four security-related factors that would make them comfortable sharing bank credentials with third-party apps
- 
Certain: Consumers who will share their bank credentials with third-party apps and want all of the banks' and app providers' security and convenience features

FIGURE 4:
Types of consumers who connect bank accounts with third-party apps

Consumers who have at least one third-party app connected to a bank account, by persona



Source: PYMNTS.com



CONSUMERS' PREFERENCES DEFINE OPPORTUNITIES AND CHALLENGES FOR THIRD-PARTY APP AND PORTAL PROVIDERS.

PYMNTS classifies consumers who are comfortable connecting their bank accounts to third-party apps or portals as “Certain” to use them, but they make up just 9 percent of consumers with apps connected to their bank accounts. This group cites the largest number of factors involving security and convenience that would make them comfortable sharing account information.

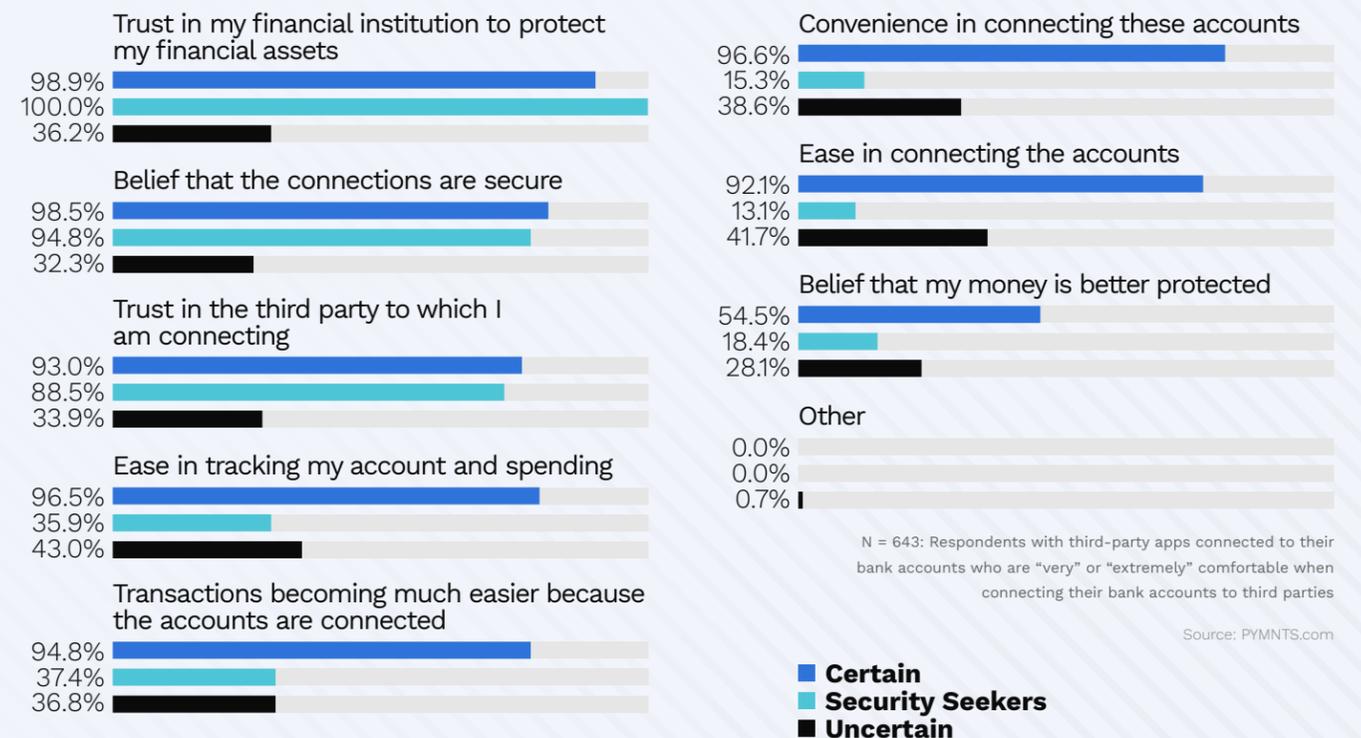
The three other groups represent opportunities for increased usage of third-party apps and portals that require bank account information sharing, but consumer needs for trust and security first must be met.

The “Uncertain” group, which accounts for 27 percent of consumers with at least one third-party app account connected to their bank accounts, reports fewer factors that might make them comfortable sharing account details. This may reflect its members’ requirements to know that an app

or third-party service is safe and reliable before committing to using it, however. “Security Seekers” represent 6 percent of consumers with at least one third-party app connected to a bank account. These consumers need to see that their banks and the third parties are protecting their money, and that the connection between them is secure before being comfortable sharing bank account information. These two groups account for 33 percent of consumers who have a third-party app connected to a bank account and represent the largest opportunity for providers to expand acceptance of sharing banking credentials.

The largest group, “Uncomfortable” consumers, account for 58 percent of consumers who have at least one third-party app connected to a bank account. These consumers’ low confidence in third-party app providers presents the biggest challenge for expanding the base of consumers who use connected banking.

FIGURE 5:
What consumers’ need from third-party providers
Factors that make consumers comfortable when sharing checking or savings account credentials, by persona



FEARS ABOUT THEFT AND FRAUD ARE ROADBLOCKS TO THE BROADER ACCEPTANCE OF SHARING BANK ACCOUNT INFORMATION WITH THIRD-PARTIES.



Most consumers expect financial app providers to keep their accounts secure, but fears that security may fall short are widespread and represent an obstacle to wider acceptance of connecting bank accounts to third-party portals and other financial apps.

Sixty-seven percent of consumers with third-party apps connected to their bank accounts expect their account credentials to be kept safe and secure against unauthorized access, and 61 percent expect to trust all the parties in a connected banking application.

Forty-two percent of consumers with third-party apps connected to their bank accounts are concerned that fraud risks increase when third parties have access to their bank account credentials. Fraud threats spark fears that are prevalent among all four personas. For example, 45 percent of Security Seekers cite fraud as a concern with financial connectivity, while 48 percent of Uncomfortable consumers say the threat of fraud is a concern. In addition, 38 percent of Certain consumers and 32 percent of Uncertain consumers say their concerns about fraud are important considerations for having their bank accounts connected to a third-party app or portal.

TABLE 2:
Concerns about sharing bank credentials with third-parties

Share of consumers who have select concerns, by persona

	Certain	Security Seekers	Uncertain	Uncomfortable
• It increases the chances of fraud with my account	38.2%	45.3%	31.9%	47.5%
• I do not like too many providers having access to my credentials	33.1%	29.3%	21.5%	45.9%
• Too many passwords/login data to manage	40.2%	22.5%	26.0%	26.7%
• Lack of trust in the party that I granted access to my account	18.3%	9.8%	15.6%	30.9%
• I do not like providers having access to my credentials	18.9%	10.5%	13.5%	28.6%
• If something changes (e.g., account number), it is hard to update all third-party connections	33.1%	28.5%	20.3%	19.3%
• Too much additional work for identity verification (SMS, security questions, etc.)	17.6%	9.4%	18.2%	12.0%
• I forget who has access	15.3%	5.3%	13.5%	12.9%
• Transactions take too long to complete	13.1%	8.3%	15.7%	11.6%
• Lack of trust in my bank	8.5%	11.4%	11.2%	8.0%
• It takes too long to receive notifications when transactions occur	11.7%	6.7%	12.0%	6.9%
• Too difficult to track transactions	16.1%	6.1%	8.5%	7.3%
• Other	6.4%	3.8%	2.4%	1.0%

N = 387: Respondents with third-party apps connected to their bank accounts who are “slightly” or “not at all” comfortable when connecting their bank accounts to third parties

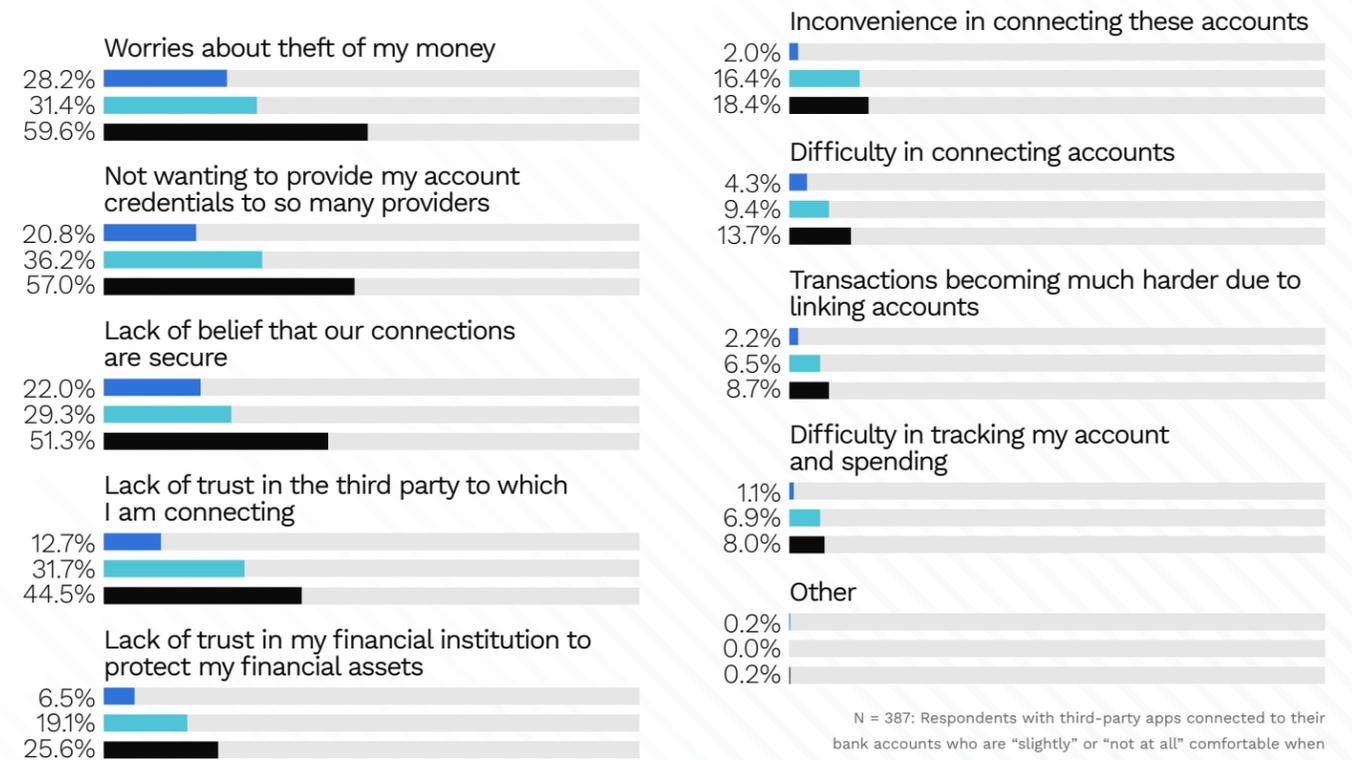
Source: PYMNTS.com

Not all consumers are comfortable connecting their bank accounts to third-party apps, and much of this discomfort can be traced to consumers’ fears that they could become theft victims. Sixty percent of consumers who are “slightly” or “not at all” comfortable sharing their bank account credentials with third parties say their fears about the theft of their money cause their lack of comfort.

Fifty-seven percent of consumers who are “slightly” or “not at all” comfortable say they do not want to share their information with too many third-party providers. Fifty-one percent of consumers who are “slightly” or “not at all” comfortable say their discomfort comes from a lack of trust in the security of the connection with a financial app provider, and 44 percent do not trust the third party at the other end of the connection. All age groups exhibit these concerns.

FIGURE 7:
Factors that make consumers uncomfortable about sharing bank credentials

Share of consumers uncomfortable sharing checking or savings account credentials, by reason and comfort level



N = 387: Respondents with third-party apps connected to their bank accounts who are “slightly” or “not at all” comfortable when connecting their bank accounts to third parties

Source: PYMNTS.com

■ Most important factor
■ Important factor but not ranked first
■ Total

CONSUMERS WANT RELIABILITY FROM THEIR THIRD-PARTY APPS.



In addition to expecting banking apps to be safe and trustworthy, consumers also expect the apps they use to be reliable. Fifty-two percent of consumers with third-party apps connected to their bank accounts say they expect these apps to be reliable, and 48 percent want notifications when there is activity in the app. Forty-five percent say apps should let them track transactions, and 43 percent say the apps should provide speedy service.

All age groups rate these issues highly, but baby boomers and seniors cite the highest rating for each of them. Sixty-one percent of baby boomers and seniors say reliability and notifications are important, 54 percent want the ability to track transactions and 48 percent rate speed as an important factor.

FIGURE 8:
Rating the features consumers want from financial connectivity

Expectations when connecting checking or savings accounts to financial applications, by comfort level

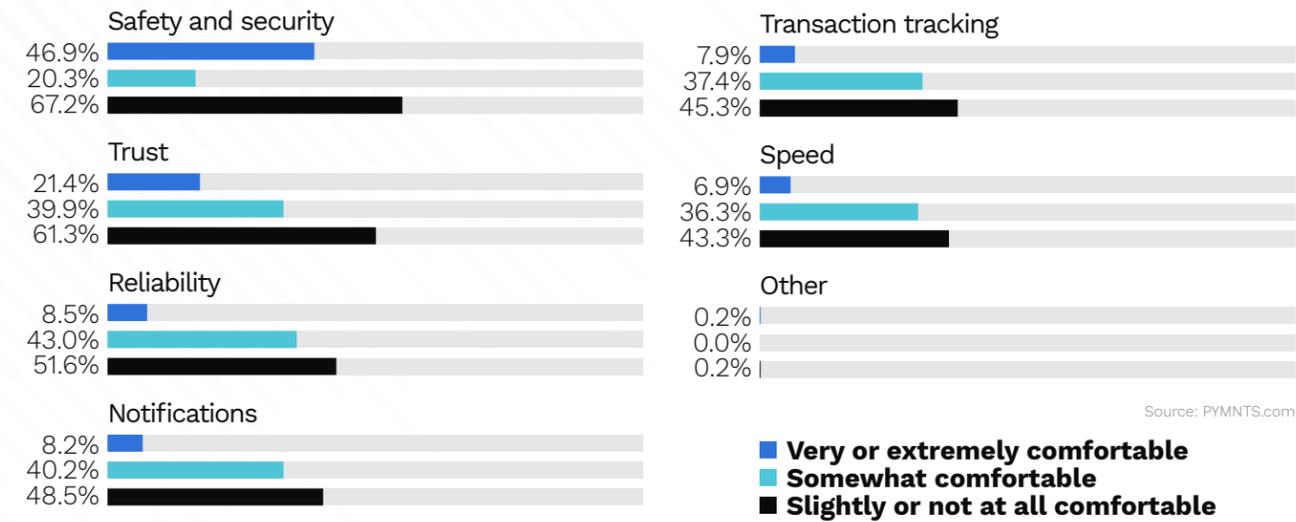


TABLE 3:
Rating the features consumers want from financial connectivity

Expectations when connecting checking or savings accounts to financial applications, by generation

	Baby boomers and seniors	Generation X	Bridge Millennials	Millennials	Generation Z
• Safety and security	79.6%	66.8%	59.5%	62.7%	54.5%
• Trust	66.5%	62.9%	60.8%	56.8%	60.0%
• Reliability	60.9%	52.0%	47.7%	45.0%	49.8%
• Notifications	60.6%	47.7%	44.5%	46.0%	31.4%
• Transaction tracking	53.8%	44.3%	41.1%	39.9%	45.3%
• Speed	48.2%	43.6%	43.1%	41.9%	35.8%
• Other	0.2%	0.0%	0.0%	0.3%	0.0%

N = 1,635: Respondents with third-party apps connected to their bank accounts

Source: PYMNTS.com

CONSUMER INTEREST IN OPEN BANKING PORTALS IS REAL, AND SO ARE THEIR CONCERNS ABOUT SECURITY.



Thirty percent of consumers are “very” or “extremely” interested in using open banking portals from their banks, and 20 percent are “very” or “extremely” interested in switching their accounts over to banks that offer such portals. Interest in open banking is not uniform among all consumers, however. It varies by age, income, financial lifestyle and consumers’ degrees of comfort with sharing bank account credentials.

The 66 percent of baby boomers and seniors who are only “slightly” interested or have no interest in using open banking portals represent one of the market’s weak spots, but interest in such portals is much stronger among other age groups. PYMNTS’ research finds that 47 percent of millennials are “very” or “extremely” interested in using an open banking portal, and 28 percent are “somewhat” interested. Among bridge millennials, 45 percent are “very” or “extremely” interested, and 25 percent are “somewhat” interested. Thirty-three percent of Generation X consumers and 37 percent of Generation Z consumers are “very” or “extremely” interested in using these portals.

TABLE 4:
Consumers welcome open banking services

Level of interest in using a personal bank-offered open banking portal, by select demographics

	Very or extremely interested	Somewhat interested	Slightly or not at all interested
• Sample	29.9%	25.7%	44.3%
Generation			
• Baby boomers and seniors	1.8%	22.4%	65.8%
• Generation X	32.5%	28.4%	39.1%
• Bridge millennials	44.9%	25.1%	30.0%
• Millennials	47.1%	27.8%	25.1%
• Generation Z	37.2%	24.5%	38.3%
Income			
• More than \$100K	36.2%	24.6%	39.1%
• \$50K-\$100K	31.8%	26.1%	42.1%
• Less than \$100K	20.9%	26.5%	52.6%
Financial lifestyle			
• Do not live paycheck to paycheck	26.2%	24.8%	49.0%
• Live paycheck to paycheck without issues paying bills	28.5%	28.7%	42.8%
• Live paycheck to paycheck with issues paying bills	39.9%	23.2%	36.8%
Persona			
• Certain	52.2%	18.2%	29.5%
• Security Seekers	48.6%	19.0%	32.4%
• Uncertain	64.6%	20.8%	14.6%
• Uncomfortable	23.9%	35.6%	40.5%
Comfortable with sharing credentials			
• Very or extremely comfortable	59.8%	20.0%	20.2%
• Somewhat comfortable	26.1%	41.5%	32.3%
• Not at all or slightly comfortable	20.7%	27.2%	52.0%

N = 1,635: Respondents with third-party apps connected to their bank accounts

Source: PYMNTS.com

TABLE 5:
Consumers welcome open banking services

Level of interest in switching banks if offered an open banking platform, by select demographics

	Very or extremely interested	Somewhat interested	Slightly or not at all interested
• Sample	20.2%	24.1%	55.7%
Generation			
• Baby boomers and seniors	5.6%	16.4%	78.0%
• Generation X	21.6%	26.5%	52.0%
• Bridge millennials	31.1%	29.5%	39.4%
• Millennials	35.7%	29.5%	34.9%
• Generation Z	23.5%	29.0%	47.5%
Income			
• More than \$100K	23.7%	25.2%	51.1%
• \$50K-\$100K	22.6%	24.2%	53.1%
• Less than \$100K	13.8%	22.7%	63.4%
Financial lifestyle			
• Do not live paycheck to paycheck	14.3%	22.7%	63.0%
• Live paycheck to paycheck without issues paying bills	19.9%	26.2%	53.9%
• Live paycheck to paycheck with issues paying bills	33.2%	23.9%	24.3%
Persona			
• Certain	35.7%	22.7%	42.8%
• Security Seekers	35.3%	18.3%	46.4%
• Uncertain	50.9%	24.8%	24.3%
• Uncomfortable	11.2%	32.7%	56.1%
Comfortable with sharing credentials			
• Very or extremely comfortable	45.6%	23.4%	30.9%
• Somewhat comfortable	11.7%	38.2%	50.1%
• Not at all or slightly comfortable	10.3%	25.0%	64.7%

N = 1,635: Respondents with third-party apps connected to their bank accounts

Source: PYMNTS.com

CONCLUSION

Consumers enjoy the convenience of modern day connected commerce and banking, but they also value security and safety. More than eight out of 10 consumers have at least one third-party financial app or use a portal that allows them to connect their bank accounts, but they understand that sharing account information with third-party portals and apps presents risks. This means open banking portal and other third-party financial app

providers have to offer sufficient assurance about the security and safety of customers' personal information and accounts if they want consumers to increase acceptance of their products and services. Based on our research, consumers' fears about the safety of their accounts and third-party connections are among the few things inhibiting broader acceptance of connected banking services.



METHODOLOGY

Sharing Bank Account Credentials With Third Parties: Convenience Versus Security, a PYMNTS and MX collaboration, is based on the findings of a survey of 2,368 consumers in the United States conducted from Aug. 11 to Aug. 13. The responses come from consumers with primary checking or savings accounts in U.S. banks. The survey was designed to examine consumers' views about having their bank accounts connected to third-party payment apps.

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