



e-Linx

NEWSLETTER

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CardLinX Work Groups to Accelerate CLO Market Penetration

In this issue of E-Linx we explore the numerous ways CardLinX members can help shape the future of online-to-offline (O2O) commerce through participation in CardLinX work groups.

For US-based members, there are two currently active work groups. The **PIN Debit Work Group** is working towards increasing card-linking interoperability for debit cardholders and the **SKU-Item Level Work Group** is solving the challenge of bringing tailored card-linked offers based on specific products and services while boosting the data/transparency on consumer spending.

The Asia Council has made much progress since their inaugural meeting in February. The Council authorized two sub work groups: the **CLO Data Matching Sub Work Group** and the **Merchant Identification Sub Work Group**. Additionally, the date for the next Asia Council meeting has been announced for October 3rd. Board-level CardLinX members based in Asia may apply to participate in the Asia Council and its sub work groups.

Please find below additional detailed information on each work group and sub work group. For questions or to register for any of the work groups, please contact Ester Shin, CardLinX Member Manager at ester@cardlinx.org.

PIN Debit Work Group



There is strong demand for card-linking on PIN debit cards among both consumers and merchants. However, PIN debit networks are not fully participating in this growth due to lack of technical support for card-linking. The most recent meeting of this work group on June 12th identified the lack of common merchant identification and APIs as the most pressing issue. This work group is solving this challenge through creating.

- A voluntary common standard for the identification of merchants among PIN debit networks
- A voluntary common standard format for a PIN debit network API to support 3rd party publishing of card-linked offers and loyalty programs

Confirmed Participants

This work group is comprised of retailers, payment networks and CLO technology companies including: STAR, PULSE, NYCE, CO-OP, Empyr, Sears Shop Your Way, Augeo and Ebates.

SKU-Item Level Work Group



The creation of a standardized, large-scale capability to run a SKU/item level card-linked offers has been a goal for many in the CardLinx Association. According to our research, card-linked transactions are growing at over 50% per year and with the introduction of SKU-level CLOs could expand the industry exponentially. This work group is tackling the challenge by creating:

- A compelling value proposition for merchants, consumers, publishers and CPG for the use of SKU/Item level card-linked offers.
- A voluntary common standard for the identification of SKU/Item level card-linked offers
- A voluntary common standard format a working pilot

Confirmed Participants

This work group is comprised of retailers, payments processors and CLO technology companies including: Sears Shop Your Way, Ebates, FIS, Verifone and Boosterville.

Asia Council: CLO Data Matching Sub Work Group



This sub work group addressed the urgent need for access to real-time authorization data pertaining to card-linked offers. To increase interoperability in the Japanese CLO market, this work group will seek to create a shared database and APIs for the matching of card-linked offers in real-time. The ideal delegate for this work group will be a senior manager familiar with both the business side and data side of the business.

Confirmed Participants

This work group is comprised of card issuers and CLO providers: Sumitomo Mitsui Card Company, Orico, MUFG and Mastercard.

Asia Council: Merchant Identification Sub Work Group



This sub work group seeks to establish industry standards for consistent Merchant IDs and APIs for use in card-linking across all payment networks in Japan. For all participants in the CLO ecosystem, the standards from this work group will significantly streamline the creation of CLO programs. The ideal delegate from your company will be a senior manager familiar with both the business side and data side of your business.

Confirmed Participants

This work group includes card issuers, card manufacturers and retailers: DNP, Sumitomo Mitsui Card Company, MUFG and Rakuten.

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