



e-Linx

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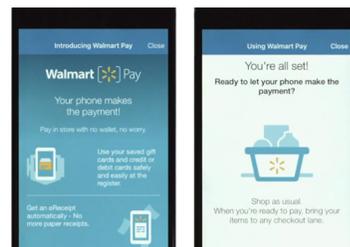
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WALMART TRUMPS MCX AND LAUNCHES WALMART PAY

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Walmart has over 140 million in-store customers, 5,000 stores and 22 million Walmart.com customers and they will soon all be able to pay using a new QR code based mobile wallet called Walmart Pay. After waiting more than 3 years for the long delayed launch of the MCX consortium mobile wallet, Walmart has decided to launch its own proprietary wallet. In-store consumers can sign into Walmart.com using their mobile device. After a 30 to 45 second process, the users decide what form of payment is to be used. At the time of check-out, Walmart Pay-ers use their phone's camera to scan a dynamic QR code at the terminals using either their Touch ID or PIN. The QR code then connects the physical order to the consumer's digital basket and applies the payment method.



CardLinX Comment: Walmart is copying the highly successful Starbuck's strategy by launching its own mobile wallet. However, it is not clear why a consumer would use Walmart Pay instead of a plastic payment card, absent some unique card-linked offers or card-linked loyalty rewards tied to Walmart Pay. Walmart's use of antiquated QR code technology is also a head scratcher. Time will soon tell if consumers opt-in for this latest option on the increasingly crowded menu of mobile wallets.

CardLinX Now
 Come Meet Facebook, MasterCard, and Whole Foods Market executives at the upcoming CardLinX Digital Commerce Forum, February 9, 2016 Sofitel Hotel San Francisco, CA
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Microsoft's Mobile Wallet on Windows 10 Now Supports Loyalty Cards

Microsoft's Wallet app on Windows 10 Mobile has a new update which includes the support of loyalty cards from various retail stores. This update allows top retailers loyalty card to be scanned into the application and saved for in-store use at a later date.

CardLinX Comment: Microsoft's support for retailer loyalty cards is a clear indication of greater ambitions in digital commerce. While Windows 10 mobile is not yet widely used on cell phones, that will soon likely change. And with that change, comes a great opportunity for consumers to opt to pay with their Windows phone, especially if their Windows payments enable them to earn more loyalty points and redeem offers.



Excentus Explains How Payments, Loyalty and Rewards Reinforce Each Other in CLO



If you are wondering when a loyalty program membership card becomes something more than a membership card, read this article. Brandon Logsdon, President and CEO of Excentus, explores and answers this question.

CardLinX Comment: CardLinX member Excentus continues to be at the forefront of thought leadership in the industry. Come hear Brandon share more of his insights at the upcoming CardLinX Forum on February 9th in San Francisco.