



e-LinX

NEWSLETTER

Issue No: 27
February 2016

E-linx is the e-newsletter for The CardLinX Association. For more information or to subscribe go to www.cardlinx.org or email info@cardlinx.org.

VISA POWERS CARD-LINKED OFFERS DIRECT TO CONSUMERS WITH VCN

In This Issue

1. [Visa Powers Card-linked Offers Direct To Consumers with VCN](#)
2. [Quotient Technology Inc. Will Drive Even More Targeted Offers in 2016](#)
3. [Cardlytics Brings Card-linking To Non-Bank Offer Publishers](#)
4. [Thanks Again Launches Beacon-Enabled SmartPhone App for Customers](#)

Visa Commerce Network works by connecting transactions between two merchants and skipping the consumer's bank altogether. It is a new way for merchants to acquire new customers, drive loyalty and create online and in-app commerce. A few of the companies which have successfully used Visa Commerce Network are Duncan Donuts, Regal Entertainment Group, Shake Shack and Uber.

CardLinX Comment: Visa's bold move to provide offers direct to consumers through merchants - bypassing its bank card issuers - is a major development for the industry. Large Visa issuers like Chase and Wells Fargo have their own card-linked programs but Visa's new Visa Commerce Network provides an alternative channel for card-linked offers to consumers. Historically bank issued card-linked programs have led the industry, but that could potentially change. The Visa Commerce network platform leverages the large installed base of card accounts on file at leading digital merchants like Uber. Other merchants with large card account on files databases will benefit from this move including CardLinX members Living Social, Facebook and Microsoft



CardLinX Now

Join Samsung, LivingSocial, and many more at the First Inaugural CardLinX Asia Forum
Seoul, South Korea
April 13, 2016
[Register Now>](#)

Quotient Technology Inc. Will Drive Even More Targeted Offers in 2016

CardLinX member Quotient Technology, recently renamed from Coupons.com, reported a double digit growth in quarterly revenue. CEO of Quotient, Steven Boal, stated "as our network grows, so does our ability to deliver personalized and targeted offers at greater scale, increasing the value of our platform for CPGs, retailers and consumers."

CardLinX Comment: CardLinX Member Quotient Technology is doubling down on card-linking and targeted offers. Personalization and targeting of offers is delivering enhanced revenue for the company. Quotient's revenue performance delivers a proof point that card-linking is not just for a narrow segment of payments companies and instead is becoming an increasingly mainstream digital marketing channel



Cardlytics Brings Card-linking To Non-Bank Offer Publishers



Cardlytics, a company known for its card-linked offers for financial services, is leaning towards longer-term partnerships with agency holding groups and DSPs like The Trade Desk. Dani Cushion, CMO for Cardlytics noted that many of the partners wanted more ways to "leverage its access to purchase intelligence programmatically." Cushion also stated that "we will be able to deliver ads based on real past purchases, not just demos or behavioral data." Some of the new ways Cardlytics is accessing this data is through multichannel video programming distributors and awareness building through TV.

CardLinX Comment: The Cardlytics pivot to non-bank delivery channels for its data and offers is another signal of the broadening scope of card-linking. Cardlytics aims to serve other publishers of offers besides its traditional bank customer base. New publishers for offers include social media and TV. Meet Cardlytics executives at the next [CardLinX Forum in New York](#).

Thanks Again Launches Beacon-Enabled SmartPhone App for Customers

Thanks Again has teamed up with Comarch Inc., a technology firm that specializes in design and IT services, to create an app for users at Burbank Bob Hope Airport. The Bluetooth Low Energy (BLE) beacons will target consumers locations, improve shopping experiences and give customers access to loyalty offers and discounts on their iOS and Android devices. The beacons also have a security feature which stops non-enabled smartphone apps from using signals from the beacons.

CardLinX Comment: CardLinX member Thanks Again is delivering enhanced innovation to card-linking. The company is combining the targeting capabilities of beacons with the targeting and attribution of characteristics of card-linking. The result is an application that surprises and delights both merchants and consumers. For a frequent flyer what could be better than getting a real time discount offer for their favorite airport restaurant after a long flight delay

