



# e-LinX

## NEWSLETTER

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E-linx is the e-newsletter for The CardLinX Association. For more information or to subscribe go to [www.cardlinx.org](http://www.cardlinx.org) or email [info@cardlinx.org](mailto:info@cardlinx.org).

## INTERNET OF COMMERCE THINGS FORUM DRIVES A NEW ERA OF COMMERCE

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CardLinX hosted another successful collaboration forum on Thursday, October 13 with the Internet of Commerce Things Forum in San Francisco. Over 130 executives from 12 countries and 4 continents attended, including card-linking ecosystem heavyweights Samsung Pay, Mastercard and Rakuten/Ebates presenting. The discussion turned to how the increasing number of internet-connected devices is expanding the card-linking ecosystem to encompass everything from artificial intelligence through commerce bots. Leading banks, merchants and technology companies came to San Francisco to collaborate, learn and strategize on the future of digital commerce, online-to-offline marketing and brand and consumer engagement. Keynote presentations are available to CardLinX members on the CardLinX Best Practices portal. [Read more>](#)



### CardLinX Now

Join Samsung Card, Mastercard Japan, and many more at the Asia Mobile Commerce and Card-Linking Forum Japan, Tokyo February 7, 2017  
[Register Now>](#)

### Japan Lifts Regulation Allowing Investments in Fintech in 2017

The Japanese government recently abolished a law that prevents Japanese banks from owning more than 5 percent of a technology company. This development will unleash significant investment in fintech companies from large Japanese banks whose balance sheets are swollen with cash. The Japanese government is positioning domestic banks to benefit from the rapid growth and evolution of the fintech and payment industries. Japanese banks are already responding to the changing landscape by setting up offices in Silicon Valley to assess and integrate the best innovations.



**CardLinX Comment:** The growth in fintech and card-linking is spurring investment globally and especially from Asia. Member companies such as Samsung, Sumitomo Mitsui Card, and Rakuten are collaborating with other CardLinX members to establish their first mover advantage by being the first digital platforms to incorporate card-linking. We can expect to see more CardLinX member deals in Asia as more companies across the globe move to engage consumers. Register now for the next CardLinX Forum on February 7th in Tokyo, featuring keynotes from Sumitomo Mitsui Card, Rakuten and Mastercard. [Read more>](#)

### Shinhan Card Expands Card-Linking in South Korea with Kakao Talk

On Monday, Shinhan Card, the largest card issuer in South Korea introduced a new card-linked program with Kakao Corp., Korea's largest messaging and social media platform. To receive card-linked discounts and benefits, consumers link their Shinhan Kakao Pay Card to the Kakao Talk mobile app. Consumers can then use offers and coupons for online and in-store purchases at more than 1,000 merchants.



**CardLinX Comment:** The global card-linking momentum continues to grow with tech-savvy markets like South Korea making big strides. A unique aspect of this new card-linked platform is the issuance of a payment card specifically to be used for card-linked offers in a mobile messaging app. Typically merchants, card-linking technology providers and digital publishers are agnostic to the payment system and issuer for consumers redeeming card-linked offers. However, this new format might foster new entrants to the card-linking ecosystem, by providing an additional revenue stream.



### CardLinX Blog -- Our Member Voices

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