



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 or email info@cardlinx.org.

SPENT APP ENTERS TRAVEL CATEGORY WITH 25% CASHBACK ON HOTEL RESERVATIONS

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CardLinX member Spent App recently launched Spent Travel that offers up to 25% cash back on hotel bookings. Spent is connected to real-time hotel room inventories and provides simple searching based on location, hotel name and cashback rate. The cashback is posted to users' SPENT profile 30 days after checkout, when they can redeem through a connected PayPal account. [Learn more](#)

CardLinX Insight: As the card-linking industry expands, so do CardLinX members utilizing the latest technologies. Spent App's entrance into the travel segment demonstrates that card-linking is applicable to many industries.



Mastercard Showcases the Future of Retail with Augmented Reality



CardLinX member Mastercard launched an augmented reality (AR) shopping experience that incorporates Masterpass and Identity Check Mobile with iris authentication for seamless payments. Using augmented reality glasses to view additional information about an item and iris authentication through Masterpass to authenticate the shopper and make seamless mobile payments, Mastercard is bringing photo-realistic augmented reality to everyday shopping experiences. [Learn more](#).

CardLinX Insight: As technology overlaps to create the latest experiences like augmented reality, card-linking opportunities expand exponentially. Augmented reality as a technology of the future for retail can provide a fuller more immersive experience for consumers that is also more fun and efficient. By providing digital representations of products, pricing and additional options before purchasing, AR can give consumers more control over their purchases.

First Data Partners with Apple to Bring Loyalty and Gift Card Solutions to the Clover Platform

CardLinX member First Data partners with Apple to enable merchants to offer loyalty and gift card points and rewards at check out with First Data's Clover devices and their Gift solutions. First Data was one of the first payment technology companies to support the launch of Apple Pay and today more than one million of First Data's business clients accept Apple Pay. [Learn more](#).

CardLinX Insights: E-Linx has reported in the past about the evolution of card-linking from offers-based, cash back programs to branded, experiential loyalty and rewards programs and this latest development from First Data and Apple will help accelerate that trend. Apple's integration of First Data's Gift solutions is a way for Apple to provide a card-linking program for retailers. The speed at which this is coming to market is another indicator that the push towards loyalty and gift card rewards is driven by retailers as card-linking is the only proven fintech solution that tracks marketing campaigns with actual sales.



Discover Grows Global Footprint with Allinpay in China



CardLinX member Discover has increased its international partnerships to over 80 acquirers this year. Recently Discover announced a partnership between its Diners Club brand and Allinpay, one of the few Chinese financial institutions to have payment licenses for the full spectrum of services covering on and offline purchases, domestic and cross-border transactions and acquiring and issuing payment cards. In May 2017, Discover also entered into an agreement with Desjardins Group, the sixth-largest cooperative financial group in the world, with \$260 billion in assets, through its Monetico solution to increase its reach in Canada. Other important partners in their Discover Global Network include fellow CardLinX member JCB, the only international payments network in Japan. [Learn More](#).

CardLinX Insights: As the commerce becomes even more globalized, partnerships and collaborations cross-border become more important to a company's bottom line. Discover's broad network of acquirers allows it to reach scale while at the same time increase distribution of its unique card-linking and loyalty solutions. CardLinX helps facilitate collaboration across industries and among member companies seeking to begin or expand their card-linking and O2O capabilities. CardLinX is the key in the digital transformation of retail.

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The CardLinX Association has Introduced a new benefit for member companies. * Receive referrals from CardLinX at no cost * Advertise your company on the CardLinX Website * Receive a license to use the CardLinX logo as a certified provider* Contact Esther@cardlinx.org for more details.