



# e-LinX

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## NEWSLETTER

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).

### AMERICAN EXPRESS LAUNCHES AMEX ADVANCE PERSONALIZATION SERVICES TO COMPANIES ACROSS THE ADVERTISING, TRAVEL AND SERVICE INDUSTRIES

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American Express announces Amex Advance, which uses machine learning to help marketers deliver personalization services by analyzing merchant data along with Amex's internal database of over \$1 trillion in purchases annually to extrapolate future buying behaviors. Amex Advance uses these insights to target audiences and create personalized offers and provide marketing effectiveness reporting tools. Partners currently include a select group of publishers, advertising networks and marketing audience providers, including Viacom, Wiland, and Acxiom Audience Solutions. [Learn more.](#)



**CardLinX Insight:** The future of payments is steadily moving beyond purchases and transactions and becoming intertwined with big data and value-added marketing with the help of artificial intelligence. Amex's use of AI comes at the heels of CardLinX member Bank of America's \$2.25 billion investment in technology and AI so far this year. BofA's retail-based AI service Erica is delivered through its mobile banking app to over 23 million customers. Additionally BofA is using AI within its own infrastructure to identify new business clients

#### Wirecard Boost the Launch of Orange Cash Joven in Spain



Wirecard AG, a global technology group based in Germany worked with Orange SA, a French telecommunications operator with over 256 million customers worldwide, to upgrade Orange's mobile wallet app Orange Cash in Spain. After the successful launch of Orange Cash Jeune in France, Orange Cash Joven enables Spanish teenagers to make mobile payments with parental approval. Other additional Orange Cash features include combining contactless mobile payments with real-time loyalty and couponing deals from participating retailers through Wirecard's Card-Linked Offers platform. [Learn more.](#)

**CardLinX Insight:** Orange Cash Jeune/Joven combine two of the most potent trends in fintech and payments: digital wallets, mobile apps, contactless payments, card-linking and the next generation of retail banking customers. The growth of CardLinX and card-linking has gained momentum in 2017 as the European Union moves towards

complying with an open data in banking directive for 2018. Time and time again, card-linking has shown to be an essential component to consumer adoption and usage of digital wallets and its usage rate is on pace with the penetration of smartphone ownership.

#### Samsung Rewards One Year Growth Exceeds Expectations

It has been one year since CardLinX member Samsung Pay launched Samsung Rewards, a card-linking program that connects Samsung Pay through its digital wallet to Samsung Health, Samsung Internet and Bixby. Samsung Rewards has grown 25 percent month-over-month and includes 1 million new US members in the first week of November. 54 percent of the growth has come from services like Bixby and Samsung Health while Samsung Pay saw an increase of 48 percent because of the rewards platform usage. Other announcements include the Samsung Rewards API was released in October to allow third-party partners to offer Samsung Rewards points. [Learn more.](#)

**CardLinX Insights:** The success and quick adoption of Samsung Rewards shows that consumers are embracing new technologies and loyalty programs when it is well implemented. Samsung Rewards incorporates the latest developments from gamification with reward tiers to APIs that lower the barrier of entry to third party developers. Other innovations Samsung is considering are peer-to-peer points sharing and integration with partner loyalty programs to further grow the Samsung ecosystem.



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