



e-LinX

NEWSLETTER

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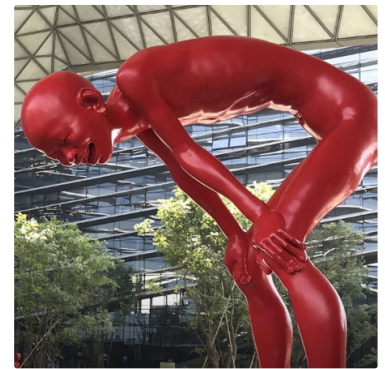
E-linx is the e-newsletter for The CardLinX Association. For more information or to subscribe go to www.cardlinx.org or email info@cardlinx.org.

ANT FINANCIAL TRANSFORMS CHINA'S BANKING HABITS AND BANKING INDUSTRY

In This Issue

- [1. Ant Financial Transforms China's Banking Habits and Banking Industry](#)
- [2. New FIS Research Reveals Financial Services Firms with Modernized Operating Models Are Growing Twice as Fast](#)
- [3. New Certified Provider: OpenSparkz](#)
- [4. Empyr Hits Inflection Point: Adds Nearly 2 Million New Users in the First Quarter](#)

The Wall Street Journal recently reported on Ant Financial's enormous impact on Chinese consumer banking behavior which is also changing the way Chinese financial regulators are approaching the fintech industry. Created by the founder of Alibaba, Ant Financial allows consumers to use their smartphones to for regular shopping needs as well as larger financial needs like buy insurance or get a loan. The convenience of Ant Financial and Alipay's model has drawn consumers who transfer funds from bank savings accounts into their Alipay accounts to pay for weekly expenditures. Ant Financial also makes it easy for consumers to be matched up with loans while not carrying any of the loans on its own books. [Learn more.](#)



CardLinX Insight: Ant Financial has grown through financial innovations that are geared towards making transactions easier for consumers and it's the consumers who are ultimately driving the growth of this financial giant. The CardLinX Asia Forum is set in Shanghai to showcase the latest innovations being developed in China and provide a forum for members to share ideas of how to incorporate or refine fintech innovations coming out of China into other markets. With China's large and growing middle class consumer base, the financial innovations coming from China will not stay in China but enter other markets around the globe..



New FIS Research Reveals Financial Services Firms with Modernized Operating Models Are Growing Twice as Fast

CardLinX member FIS recently released the FIS Readiness Report, which surveyed more than 1,500 C-level and senior executives across buy-side, sell-side and insurance firms. The middle 20% were classified as "Readiness Leaders" and studied to see how their investment priorities differ from their peers and how that impacts their growth. Readiness Leaders achieved greater revenue growth 3.88% over the past 12 months, compared with 2.12% growth for the rest of the industry. Some other key findings included that 80% of Readiness Leaders have fully or near fully automated key processes, versus 46% of the rest of the industry.

[Learn more.](#)

CardLinX Insight: This latest study shows that implementing technology innovations through capital investment and management commitment can lead to greater revenues. As O2O, fintech and retail technologies continue to develop, it is up to financial institutions to decide how and when they should deploy the technologies. It is clear from this study that implementing technologies for FIs creates increased revenue as new solutions create greater consumer engagement, loyalty and transaction volume.

New Certified Provider: OpenSparkz

OpenSparkz is the newest CardLinX Certified Provider! This certification means when you partner with OpenSparkz you are ensured quality, industry standards for online-to-offline and card-linking services. Located in Sydney, OpenSparkz works with organizations wishing to provide merchant funded offers to their customers, and then engages directly with the merchant community to develop bespoke card-linked offer solutions. To learn more, contact their CEO directly at: terry.mcmullen@opensparkz.tech.





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Empyr Hits Inflection Point: Adds Nearly 2 Million New Users in the First Quarter

CardLinX member Empyr experienced tremendous growth in the first quarter of this year, enrolling 2 million new users. Growth is powered by new card-linked programs on the Empyr platform, from top publishers such as RetailMeNot, Stash and GasBuddy and top national retailers like Sunglass Hut, Clarks and Park 'N Fly. Empyr's total publisher network has a combined total of 316 million monthly active users, with 106 million linked cards. Empyr has attracted, and currently has over 30,000 locations across the US where consumers can earn cash back. Websites and apps use Empyr's API to easily build card-linked offer programs that have tens of thousands of local and national cash back offers, such as 10% cash back at a restaurant or retail store

[Learn more.](#)

Empyr

CardLinX Insight: Empyr's continued growth is led by the largest tech companies adapting card-linking into their platforms and products. The O2O ecosystem has benefited from card-linking innovators such as Empyr that have addressed many of the friction points of O2O marketing and attribution with its API to seamlessly connect increased consumer demand of card-linked offers with digital publishers and advertisers. Card-linking's network effect continues to draw consumers seeking greater savings and engagement along with payments and fintech innovators.

CARDLINX ASIA FORUM

ARTIFICIAL INTELLIGENCE AND COMMERCE

September 5, 2018 • Grand Hyatt Shanghai

THREE REASONS TO BE THERE

1. Access Global Decision Makers

CardLinX is the only multi-industry association leading the transformation and expanding the definition and ecosystem of O2O commerce globally. Our unique position is due to our members, who are world leaders in their industries and inventive problem solvers like Mastercard, Bank of America, Hilton and Empyr.

2. Immerse Yourself in the Future

CardLinX Forums, you get to not only listen to world-class experts as they share their insights into the opportunity and challenges of using AI and big data to create a digital marketing campaign for one, but also collaborate and exchange ideas in our unique event format. This is your opportunity to hear about tech innovations in Asia and then implement them in your own strategic plan.

3. Touch Another World

CardLinX Asia Forum combines impactful people with meaningful insights into the state of e-commerce, digital loyalty, card-linking as they all impact the future of retail globally. This is the future. Don't miss it.