CardLinx Makes Card-Linking Software Publicly Available

Code Accelerates Development of Online-to-Offline Merchant Loyalty Programs

SAN FRANCISCO — Jan. 9, 2017 — The CardLinx Association ("CardLinx") today announced the availability of a new open source card-linking software suite developed by Microsoft, one of its founding members. Microsoft has made the codebase for its Earn card-linking platform free and publicly available under the MIT License so that other companies can build on the code and expand the availability of card-linking. The software demonstrates API access to the leading payment networks and is available for download today from the CardLinx website (www.cardlinx.org).

Card-linking enables consumers to receive a discount or loyalty benefit automatically when they pay with a payment card that has been linked to an offer or loyalty program. Leading card issuers, retailers, messaging apps and other digital publishers provide card-linked offers through mobile apps and loyalty programs. CardLinx members include Microsoft, Facebook, Mastercard, Discover, Hilton, Chevron, Shop Your Way, Whole Foods Markets, First Data, FIS, Samsung Card, Rakuten and many others.

"Microsoft's contribution of its software code to the public domain enables any bank or digital publisher to rapidly launch a card-linked program. While users will still need to apply directly to the payment networks and processors for card-linked data access, this code provides a great way to get started and greatly reduces the time to market" said Silvio Tavares, President and CEO of CardLinx, the leading global association for online to offline commerce and card-linking. "We continue to be impressed by Microsoft's leadership and thank them for their commitment to card-linking with this contribution."

"Microsoft has embraced card-linking and views this contribution as a way to further accelerate the global growth of this technology for

the benefit of consumers and businesses," said Eduardo Indacochea, Microsoft General Manager. "It's our hope others within the industry will participate and help advance this technology."

The open source codebase is provided as-is for companies interested in implementing card-linking programs by providing an industry standard as a starting reference point and enabling them to further develop this code for their specific use. The goal of this open source code is to lower the barrier of entry and broaden the adoption of card-linking.

Creating card-linking industry standards is part of CardLinx's mission to increase collaboration among all the industries that participate in online-to-offline commerce and card-linking. Recently a collaborative work group comprised of CardLinx members in the retailing, digital publishing, payments and fintech industries, developed Honey Bee Standard 1.0 to provide model consumer consents for consumer-facing companies in the card-linking ecosystem. The Honey Bee consent is ready for companies to use, compliant with card-linking requirements by the major payment networks and easy for consumers to understand how their payment data will be used and how their card-linked benefits will be provided. To learn more about the benefits of CardLinx membership, visit http://bit.ly/CLXmemb

About The CardLinx Association
The mission of the non-profit CardLinx Association is to increase interoperability and promote the growth of online-to-offline commerce and card-linking. On behalf of its members, the Association fosters cross-industry collaboration, develops industry services and institutes common standards to minimize and eliminate friction in online-to-offline commerce and card-linking. Founding members of the CardLinx Association include Microsoft, Mastercard, Discover, Facebook and First Data; other current members include Chevron, Hilton, FIS, MUFG, UBS, Sumitomo Mitsui Card Company and Rakuten/EBates. Visit our website for more information: www.cardlinx.org