

New CardLinx Data Shows Rapid Growth in Card-Linked Offers and Loyalty

Majority of Card-Linking Participants Report Annual Growth of +50%

Upcoming CardLinx Forums including Samsung Pay and Microsoft to expand on findings

SAN FRANCISCO — March 24, 2016 — The CardLinx Association today released new data from the **2016 Annual Card-Linking Industry Survey**. The February 2016 data is sourced from the largest merchants, payment companies, publishers and card-linked technology companies. Over 50% of respondents noted that card-linking transactions have grown by at least 50% in the last 12 months. This compares to last year's February survey when the majority of respondents reported growth of at least 10%. As consumers have become more comfortable with technology and smartphones, their appetite for card-linking offers and loyalty programs has grown.

Card-linking enables consumers to link their existing credit or debit cards to digital coupons, loyalty programs or mobile wallets. When consumers pay with their registered card or mobile wallet the discount or loyalty benefit is automatically applied without the consumer having to use a paper coupon, QR code, digital coupon or promotion code.

"Card-linking has a network effect and it is accelerating," said Silvio Tavares, CardLinx President and CEO. "Merchants and brands have poured more money into marketing and social media campaigns for card-linking, attracting more consumers. This in turn is bringing more payments and fintech companies into the industry that are developing new, innovative platforms to widen card-linking's appeal to even more consumers."

Additional findings from the 2016 Card-Linking Industry Survey include:

- **\$10 Billion Dollar Industry:** Over 60% of respondents say that card-linking has the potential to grow to a \$10 billion revenue industry.
- **Top Merchants - Restaurants, Department Stores and Apparel:** Merchant categories that are the earliest adopters of card-linking include restaurants, department stores and clothing/apparel companies.

For companies wanting to learn more, CardLinx has two upcoming forums in April. CardLinx is launching its first Asia Forum in Seoul, South Korea on April 14th. Focusing on digital commerce, the attendees will hear from Asia's top technology companies including MasterCard, Samsung Card and Hyundai Card. The New York Forum on April 26th will focus on card-linking loyalty programs with Will Graylin, CEO of Samsung Pay as the keynote speaker. Additional speakers include industry leaders Microsoft and Bank of America. For more information

and to register, go to: <http://cardlinx.org/2016-cardlinx-conference-calendar>

Membership in The CardLinx Association is open to all financial institutions, publishers, advertisers and merchants, merchant acquirers, payment networks and offer technology companies. Companies interested in joining the association should visit www.cardlinx.org.

About The CardLinx Association

The mission of the non-profit CardLinx Association is to establish increased interoperability, eliminate friction and promote the growth of the card-linking industry. On behalf of its members, the Association develops and institutes common standards and industry services to minimize and eliminate friction in the sourcing, serving, publishing, redeeming, and cross syndicating of card-linked offers and loyalty programs. For more information visit www.cardlinx.org.

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