



**For Release 5 a.m. PDT
Oct. 7, 2013**

**The CardLinX Association formed to grow next-generation offers ecosystem,
card linked offers**

Microsoft, Bank of America, Discover, Deem, Facebook, First Data, Linkable Networks, LivingSocial, MasterCard and others create The CardLinX Association to reduce consumer and merchant friction for payment-enabled offers and ads.

LAS VEGAS — Oct. 7, 2013 — Monday at the [Money 2020](#) event in Las Vegas, leading merchants and companies from ecommerce, banking, payments and social media unveiled The CardLinX Association, a new interoperability organization to enhance the consumer experience with local commerce and card linked offers. Founding members of The CardLinX Association include Microsoft Corp., Bank of America, Discover, Deem, Facebook, First Data Corp., Linkable Networks Inc., LivingSocial, MasterCard, Affinity Solutions Inc., CardSpring Inc. and Cardlytics.

As the “offers” space has become more popular, consumers have often found it cumbersome to take advantage of the variety of offers, which has slowed growth in the industry. Card linked offers help solve that problem by giving merchants and advertisers the ability to deliver an offer or deal to consumers via their credit, debit or other payment cards without having to use a paper coupon, voucher or promotion code on their mobile devices. The mission of The CardLinX Association is to establish increased interoperability, eliminate friction and promote the growth of the card linked offers industry.

The CardLinX Association membership is open to financial institutions, publishers, advertisers and merchants, merchant acquirers, payment networks and offer technology companies. The association will develop and institute common business practices and

interoperability standards to minimize friction in the sourcing, serving, publishing, redeeming and cross-syndicating of card linked offers — ultimately leading to the growth of the industry. Companies interested in joining the association should visit <http://www.cardlinx.org>.

“We’re focused on connecting digital advertising to the physical world in a way that minimizes friction for merchants and consumers so they can engage with each other in valuable ways. We believe that card linked offers will play a key role in delivering on this promise, which is why we’re eager and committed to be one of the founding members of The CardLinx Association,” said Erik Jorgensen, general manager of Local Advertising with Microsoft. “We’re excited to partner with other industry leaders to bring this to life via The CardLinx Association.”

“The CardLinx Association brings together thought leaders across a variety of important linked industries, allowing us to define a set of standards and services that will make it easier for consumers to shop and for merchants to sell their goods and services,” said Silvio Tavares, founding CEO of The CardLinx Association.

Tavares and founding members of The CardLinx Association will host a presentation to share more about their commitment to standardizing card linked offers Monday at the Money2020 conference in Las Vegas from 11:30 a.m. to 12:30 p.m. at the ARIA Resort & Casino in the Starvine Meeting Rooms 10 and 11.

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 linked offers industry. On behalf of its members, the Association develops and institutes common business practices and industry services to minimize and eliminate friction in the sourcing, serving, publishing,

redeeming, and cross-syndicating of card linked offers — ultimately leading to the growth of the industry. Companies interested in joining should visit www.cardlinx.org.

About Microsoft

Founded in 1975, Microsoft (Nasdaq “MSFT”) is the worldwide leader in software, services and solutions that help people and businesses realize their full potential.

For more information, press only:

Rapid Response Team, Waggener Edstrom Worldwide for Microsoft, (503) 443-7070, rrt@waggeneredstrom.com
Silvio Tavares, CardLinx, (202) 549-4397, silvio@cardlinx.org

Note to editors: For more information, news and perspectives from Microsoft, please visit the Microsoft News Center at <http://www.microsoft.com/news>. Web links, telephone numbers and titles were correct at time of publication, but may have changed. For additional assistance, journalists and analysts may contact Microsoft’s Rapid Response Team or other appropriate contacts listed at <http://www.microsoft.com/news/contactpr.msp>.