



Proposed Standard
Standard Data Format For Sharing Item Level or
Stock Keeping Unit Data for Card-Linked Offers

Eagle Standard 1.0

Problem Definition: Consumers increasingly favor card-linked offer and card-linked loyalty benefits which can be redeemed by using their payment card or mobile wallet at the physical point of sale. Consumers appreciate the convenience of not having to use a paper coupon, promotion code or second loyalty number ID. The majority of these card-linked programs are available for discounts and loyalty benefits at the merchant or retailer level. However, manufacturers and Consumer Packaged Goods (“CPGs”) companies find it very difficult to provide discounts for their specific goods and services in the “basket” of goods without using a paper coupon. This is because the data describing specific stock keeping units (“SKUs”) or items in the basket is not readily available to third parties in a consistent and standard data format in real time. This lack of a consistent data format across many merchants prevents manufacturers and CPGs from making more advertising funds available to consumers for in-store offers.

Proposed Standard: The Eagle 1.0 Standard will define a standard data schema and transmission method for merchants to voluntarily transmit real-time item level data to permissioned third parties for the purpose of providing item-level card-linked offers and loyalty programs.

What Success Looks Like: Merchants and retailers can implement the Eagle Standard Version 1.0 once and then select multiple CPGs and manufacturers they will share this data. The data will be collected and transmitted by the merchants payment processor or card-linked technology provider enabling broader consumer use of real time, item-level card-linked offers and card-linked loyalty programs