



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.

MASTERCARD PARTNERS WITH CARDLYTICS ON CARD-LINKED LOYALTY FOR BANKS

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US Banks of all sizes will have new card-linked loyalty offers thanks to MasterCard teaming up with Cardlytics. MasterCard and Cardlytics aim to ensure consumers are able to receive offers both online and on their mobile phones. Purchases consumers make with their card will automatically result in a cash-back reward that is deposited directly into their bank or card account by way of a statement credit.



CardLinX Comment: Two CardLinX members, both heavyweights in the industry, have teamed up to provide formidable scale for card-linking. MasterCard has over 2 billion cards in circulation around the globe and Cardlytics is a key industry leader with merchants. The tie-up is a significant step in bringing major scale to card-linking for both consumers and merchants.

CardLinX Now

Join Whole Foods Market, edo Interactive, MasterCard and others at the upcoming CardLinX Digital Commerce Forum, February 9, 2016 Sofitel Hotel San Francisco, CA [Register Now>](#)

edo Interactive Proclaims Partnership with SaveAround Delivering Card-Linked Savings to Shoppers Across North America

Edo Interactive will work with SaveAround, one of the nation's leading merchant coupon providers, to bring their print, web, mobile, and card-linked offers to edo's financial institution partners. The deal will provide card-linked offers to millions of customers. "By partnering with SaveAround, we can offer rich discounts from local and regional organizations across the U.S. to cardholders in our Prewards network. Our geotargeting capabilities and ability to pinpoint new, loyal and lapsed customers are advantages for small and medium-sized businesses," said Souheil Badran, CEO of edo Interactive.



CardLinX Comment: Content is king. Or more precisely, card-linked content is still king. The new deal by CardLinX member edo Interactive demonstrates that innovative merchant content continues to drive consumer interest in card-linking. The SaveAround deal follows a similar deal inked in September by edo Interactive with Rewards Network.



Chase Pay Partners with MCX to Launch Mobile Wallet

Chase Pay has partnered with MCX to offer a new way for consumers to pay with a QR code on their phones. Chase Pay will operate as a platform for enabling data-driven and personal offers including the merchants own loyalty programs. This cloud-based mobile wallet will also work with nearly all smartphones and QR codes.

CardLinX Comment: Even non-CardLinX members are coming to the realization that card-linked offers and loyalty are the key drivers for commerce in 2016 and beyond. The MCX / Chase Pay deal is another example of the torrid pace of new partnerships in the industry. These arrangements are intended to provide

consumers with more card-linked offers on their selected payments vehicles. The jury is still out on whether MCX's dwindling number of merchants will provide innovative and unique offers for Chase Pay. Questions also remain around Chase Pay's decision to use dated QR code technology for redemption instead of the more recently popular near field communication or "NFC".