



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.

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Why Asia Will Dominate the World of Financial Technology

Recent data is highlighting Asia's rise as the next frontier for fintech. Some signs include \$4.5 billion in fintech investment last year and three out of top-five economies with the most business-friendly environments are in Asia: Hong Kong, South Korea and Singapore. Asia also has some of the highest consumer adoption rate for fintech innovations.

CardLinX Insight: Card-linking is no exception to the overall success of the fintech industry in Asia. CardLinX recently hosted a standing room only conference in Seoul. The CardLinX Association Asian membership is growing rapidly anchored by three of the largest Asian conglomerates that recently became members. These are Samsung Card, Rakuten Ebates and SK Group. Greater awareness of CardLinX and our industry interoperability standards for card-linking will help accelerate the integration of card-linking in this region. Stay tuned for exciting announcements of new members from Asia.



Influenster Receives \$8 Million From Ebates in First Investment

Influenster, the immersive product discovery and reviews platform, announced that Ebates, an online cashback shopping program and subsidiary of global Internet services company, Rakuten has provided \$8 million in funding so Influencer can become a full-fledged product discovery platform. As part of this investment, Ken Hirschman, Ebates' Vice President of Strategic Alliances, will join Influenster's board of directors. Influenster has over 1.7 million socially-savvy members, who use the mobile app to find new products and get advice about purchases.

CardLinX Insight: The card-linking industry is developing towards greater, more experiential purchasing moments for consumers. This investment by Rakuten is a testament to this trend of delivering exemplary customer service through card-linked offers. In the coming months we will see greater examples of card-linking through mobile apps.



Uber Launches UberOffers, a Loyalty Program Aimed at Linking Riders' Wallets to Their Destination

Uber working with Visa-owned TrialPay, has rolled out UberOffers to provide users a loyalty program that gives them coupons on local stores or discounts on future rides. Uber is maximizing its mobile app to connect their riders with local businesses. Uber wants to shrink cities and by making each ride a perfect ride, where every step of ordering an Uber car is frictionless.

CardLinX Insight: Card-linking has evolved to do double duty beyond a customer retention tool into a branding and business plan tool. UberOffers monetizes the link between riders and their destination. As card-linking continues to expand into new industries, it retains its attractiveness to businesses as a way to differentiate in a crowded marketplace and sustain existing clients.



Vantiv partners with 3dcart for e-commerce processing for over 20,000 online stores

This partnership reinforces Vantiv's ongoing focus on integrated and online payment processing while providing tokenization and fraud services for purchases made using 3dcart software. Vantiv also offers Vantiv Insights, which gives online merchants data on purchasing patterns that could enable them to streamline their business and increase their revenue.

CardLinX Insight: As e-commerce and mobile commerce continues to rise, CardLinX member Vantiv is poised to benefit through this partnership. The card-linking ecosystem is also expanded in this partnership to reach even more consumers and merchants.

