



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.

RETAIL TRANSFORMATION ACCELERATES WITH CARD-LINKING

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The promise of tomorrow's internet-connected devices, bots and virtual reality is rapidly merging with the traditional retail landscape. The card-linking industry is poised to be the essential bridge between retail's future and the present. CardLinX surveys repeatedly show that card-linking programs generate greater incremental sales, promote branding loyalty and experience greater consumer acceptance each year. This issue of E-Linx explores the current retail transformation, growth of local marketing industry and how voice activated devices are here to stay.



The Mobile Commerce and the Internet of Commerce Things CardLinX Forum is next week in San Francisco on April 26th. The leading companies of technology and Silicon Valley will all attend including Microsoft, Samsung, MasterCard, Discover, Apple, Google and many others. This event will also include special user groups and dynamic presentations on the direction of the card-linking and O2O industries. This event is almost sold out so [register today](#).

This Is What the Epicenter of the Retail Transformation Looks Like



Traditional retailers like JC Penny and Macys announced broad store closures while online retailers like Amazon are testing the waters by opening brick-and-mortar stores. Hybrid companies like Warby Parker and Bonobos try new business models to pry more shopping dollars away from both historic retailers and established online commerce companies. In the fourth quarter of 2016, Americans spent \$102.7 billion in online sales. Yet that was only 8.3 percent of the overall total of \$1.24 trillion in retail sales.

CardLinX Comment: Card-linking is the bridge between online consumers and brick-and-mortar shops. The CardLinX membership is well-poised to take advantage of these fast-changing times by shaping the future of retail through multi-industry collaboration and cross-border partnerships. The potential for card-linking and the online-to-offline industry is only accelerating as retailers and consumers embrace the technology in all its forms, from offers on mobile apps to expansive

loyalty programs to enhanced personalization and hyper-targeting consumers. [Read more>](#)

The Future of Commerce and Payments Is Hidden But Omnipresent: Your Voice

The development of voice interfaces to control internet-connected devices is the latest evolving frontier in digital commerce. As the speed of big data, cloud computing and ISPs have all increased, the consumer experience of using voice controlled digital assistants, from Microsoft Cortana to Samsung's new Bixby are poised to reinvent shopping. Perhaps in the future, the only user interface we will need to shop and pay is our voice. [Read more>](#)

CardLinX Comment: As the Internet of Commerce Things proliferate, it is even more important for CardLinX and our members to lead the development of O2O and digital commerce through collaborative efforts. In the future APIs will become even more important as voice controls are added to more devices. An example of CardLinX's leadership role in this area is the recent roll out of the card-linking open source codebase, designed to ease the development period for retailers, FIs and fintech companies that want to create card-linking programs.



Local Marketing Industry Takes Off

Yext Shares Up Sharply in Initial Day of Trading, Portending Well for Local

APRIL 12, 2017 BY DAVID HERSHKOVIC — COMMENTS
FILED UNDER NEWS



2017 has proven to be a potentially lucrative one for the local marketing industry. Yext (NYSE: YEXT) helps brands and small businesses manage their digital knowledge in the cloud. They recently went public and had a strong opening day their shares jumping nearly 22% on the initial day of trading. This bodes well for the industry overall and CardLinX members focusing on local marketing such as Empyr, Groupon and Recruit Lifestyle. [Read more>](#)

CardLinX Comment: Card-linking is an especially effective marketing strategy for the local marketing industry as it bridges retailers' online presence with driving foot traffic into stores, where over 90% of retail sales still occurs. CardLinX is taking a leading role by facilitating industry consensus around SKU-level data standards for card-linking. This effort will entail cooperation among various industries. The evening before the CardLinX forum on April 26th there will be a SKU-level User Group to begin addressing this challenge. Attendance is complimentary to all registered CardLinX members. [Sign up here](#)

CardLinX Now

Come and meet executives from Apple, Augco Marketing, Verifone, Affinity Solutions, and others at the Mobile Commerce and the Internet of Commerce Things Forum in San Francisco on April 26, 2017 [Register Now>](#)