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NEWSLETTER

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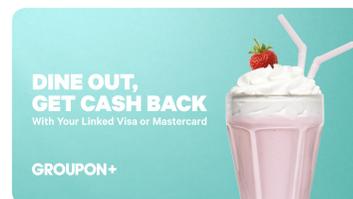
GROUPON LAUNCHES GROUPON+ PROVIDING VOUCHERLESS RESTAURANT DEALS THROUGH CARD-LINKING

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CardLinX member Groupon recently announced Groupon+, a new frictionless way for people to enjoy Groupon meal deals while receiving 30 percent of the value of the deal back by using their Mastercard or Visa card. Groupon seized on the opportunity to link online reservations with a card payment to enhance the Groupon branding experience while moving the business squarely in the local online-to-offline commerce space. Today Groupon+ is available in 23 U.S. markets and 1,500 participating local restaurants with future expansion into other retail categories like home, beauty and auto services. [Learn more](#)

CardLinX Insight: Groupon doubles down on its signature product, local deals but using a robust card-linking process that eliminates the voucher and removes a step in the Groupon process by combining the reservation with the payment. With the goal of going completely voucherless in less than three years, Groupon has refocused its business scope by engaging with its customers with card-linking to enhance local e-commerce.



Airbnb Ups the Ante on Customer Experience with In-App Restaurant Reservations



Travel juggernaut and CardLinX member Airbnb teams up with Resy to offer in-app restaurant reservations. Since the launch of Experiences last year, Airbnb has been focusing on removing friction in trip planning beyond homes by providing unique travel experiences. With this partnership, Airbnb users can book reservations through a dedicated restaurants tab on the Airbnb website and in the Airbnb app. Restaurants on Airbnb are curated by Resy for their consistently high quality and include categories such as local favorites, award winners and international destinations. Airbnb restaurant reservations are currently available in US foodie hotspots New York, Los Angeles, Washington, D.C., San Francisco, Miami, Charleston, Austin, Seattle, Denver, Portland, Atlanta, New Orleans, and Nashville. In the future, Airbnb's restaurant options will expand internationally and include exclusive chef tables or social dining experiences with other Airbnb travelers. [Learn more](#).

CardLinX Insight: Airbnb has honed in on experiential consumer experiences to set them apart from other home sharing platforms and traditional hoteliers. In addition to dining reservations, in-app reservations paves the way for Airbnb to expand to additional card-linking opportunities beyond home stay payments. By providing a seamless in-app experience to its users, Airbnb is also tapping into an unmet need. According to a recent Airbnb Reservations Survey, American travelers make the majority of restaurant reservations over the phone but the preferred method is to make restaurant reservations while traveling is online.

Selfies Payments Are Here to Stay: HSBC Launches Selfie Pay in China

HSBC, the world's seventh largest bank by total assets and the largest in Europe, is providing selfie pay for their customers in China. The Chinese consumers' enthusiasm for innovative technology led HSBC to launch the feature in China first. And according to a recent HSBC Trust in Technology report, more than 60 percent of Chinese people believe that biometrics, such as facial or fingerprint recognition, will be the only way to access banking services within 10 years. With selfie pay, the customer simply blinks into their camera using the selfie mode to add new payees and transfer money with their mobile phone. [Learn more](#).



CardLinX Insights: HSBC Bank, British multinational bank with total assets of \$2.37 trillion, sidesteps smartphone manufacturers to develop cutting edge biometric technology to enable selfie pay. With Asia's payments system and consumer base more open to innovations, there will be more O2O innovation coming out of Asia, which is not constrained by market rules.

Checkout Counters Be Gone: How Walmart Is Using Machine Learning AI, IoT And Big Data to Enhance Consumer Experience



Walmart, the second largest online retailer is making large investments in retail tech such as AI, IoT and Big Data. Walmart is using all its data from consumers' in-store and online behavior to enhance its machine learning algorithms. Walmart's products from big data and AI include Pick-up Towers and Scan-and-Go Shopping. Pick-up towers are self-service kiosks that retrieve online orders for consumers. Scan-and-Go Shopping allow pharmacy and money services customers to use the Walmart app to checkout so they can avoid the main checkout counter. [Learn More](#).

CardLinX Insights: Walmart develops machine learning tools to maintain and increase their market share. Frictionless for retailers means beyond seamless payments to using technologies like smartphone apps to bypass the checkout counter. Machine learning is poised to change the retail industry in known and unseen ways.

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