



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.

TOP RATED DALLAS FORUM WOWS ATTENDEES

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Trendsetting companies like Mastercard, Sumitomo Mitsui Card, Hyatt, AARP and Zales all attended the recent Dallas forum on "Reinventing Retail: Mobile and Multi-Channel Commerce." The forum was one of CardLinX's highest rated and attendees widely praised the special user group sessions the prior afternoon for adding value, collaboration and networking. Led by industry leaders, the sessions focused on payments processors and card-linked digital publishers. At the forum, leading innovators in the card-linking ecosystem discussed new technologies and best practices for retail card-linking programs to increase consumer loyalty and in-store sales. Leading edge companies working on integrating new technologies elaborated on how their offerings would expand the card-linking and online-to-offline industries.



The next CardLinX forum "Mobile Commerce and the Internet of Commerce Things" will be held outside of San Francisco on April 26th. This event will also include special user groups and dynamic presentations on the direction of the card-linking and O2O industries. This event always sells out so [register today](#).

Automakers Want You to Shop in Their Cars



2017 will mark the year that the Internet of Commerce Things reaches the car industry. The trend towards enabling in-car purchases is accelerating and reaching critical mass. This month Samsung Electronics completed the \$8 billion acquisition of Harman International Industries, a connected car components maker. Harman makes devices such as biometric monitors and components to make cars part of the Internet of Things ecosystem.

M&A in the car industry just keep coming. In addition to VW's acquisition of PayByPhone and Daimler's deal with PayCash Europe, three other carmaker-payment partnerships were announced.

CardLinX member Mastercard entered into a partnership with GM and IBM to enable payments through OnStar systems in GM vehicles. In January, Visa and Honda joined forces for a new in-vehicle payment system, collaborating with point-of-sale system supplier Gilbarco Veeder-Root and smart parking meters from IPS Group. Also this year Ford announced that they would be the first car manufacturer to add Amazon's Alexa digital voice assistant to their vehicles.

CardLinX Comment: In these early stages of the connected cars, partnerships among a variety of industries are developing the framework for the car of the future. Whether the connected car will include digital voice assistants or buttons to pay at beacon-enabled gas stations, card-linking makes these technological leaps forward and underpins the Internet of Commerce Things. [Read more>](#)

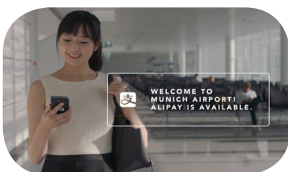
Smart Phones, Watches and Rings, Oh My! What Will Be Next?

According to recent analyst reports 62% of wearables will have payment functionality by 2020 and the global wearable transaction volume to be \$501 billion by then as well. Payment-enabled wearable devices have moved beyond offerings by tech companies such as Fitbit and Apple Watch to luxury watchmakers. Recently, watchmakers Movado and Tag Heuer released smartwatches with Android Pay. Wearables also encompass more than just watches; earlier this month Kerv released their contactless payment ring in the UK. Kerv is a standalone product that is linked to a Mastercard prepaid account. [Read more>](#)



CardLinX Comment: Just as in the car industry where high consumer demand for electric cars gave Tesla the opportunity to enter the market and that same consumer demand propelled traditional automakers to bring their own electric cars to market, we will see more and more non-technology companies incorporate payments capabilities into their existing product line. With CardLinX's open source [card-linking codeshare](#) now available combined with consumer demand and an established contactless payment network, payments-enabled wearables are just at the start of their growth potential. What other wearables are poised to incorporate payments capabilities?

Alipay, Asia's Ghenghis Khan of Mobile Payments, Begins Its European Grand Tour



Alipay, China's largest mobile payments company and Alibaba Group affiliate, has quickly entered the European market. The invasion started last November with 200 partners and has quickly ballooned to 2,000 retailers, merchants and restaurants today. Alipay's global expansion has followed the trail of Chinese tourists abroad. According to Euromonitor International, China will become the largest source market for international tourists this year, jumping from fourth position in 2012 and supplanting Germany. Although Asian countries dominate the top 10 destinations for Chinese tourists, seven European countries are in the top 25, led by France (11th), Russia (12th) and Germany (13th).

CardLinX Comment: As more Chinese consumers enter the middle class, their demand for mobile payments especially for travel will continue. As we have seen with other global mobile payment trends, Alipay is providing more ubiquitous loyalty incentives for their customers to use their mobile app, not just at home but abroad. Gamification, strategic co-branding partnerships and unique loyalty rewards are all propelling the card-linking industry to the next level. [Read more>](#)

CardLinX Now

Come and meet executives from Auge 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>](#)