



# e-LinX

## NEWSLETTER

Issue No: 57  
August 2018

E-linx is the e-newsletter for The CardLinX Association. For more information or to subscribe go to [www.cardlinx.org](http://www.cardlinx.org) or email [info@cardlinx.org](mailto:info@cardlinx.org).

### DENTSU INVESTS IN AUTONOMOUS VEHICLE DEVELOPMENT FOR IN-CAR MONETIZATION AND MARKETING

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Earlier this month, CardLinX member Dentsu announced it had established a 'mobility project team' in partnership with Gunma University in Japan aimed at developing the communications potential of Mobility as a Service (MaaS). Dentsu views self-driving cars as an additional opportunity for not only relaxation but also an important new media channel for the company. The research will explore ways to deliver advertising and content to people who might be more mobile than they once were for example, the elderly or children and teenagers.

Dentsu will keynote at the CardLinX Asia Forum in Tokyo on December 4th. [Register Now.](#)



Picture: Shutterstock

**CardLinX Insight:** Cars have been in [CardLinX's sites since early last year](#) when carmakers started acquiring payment companies. Dentsu is moving the goal posts even further by exploring the use of self-driving cars as another digital marketing delivery platform. CardLinX member UBS earlier this year predicts in-car monetization through delivery of advertising and other 'experience'-related services will be worth more than \$470 billion by 2030. As card-linking and O2O commerce is continuously refined and personalized through AI and big data, the digital marketing ecosystem of one might just be in the car. [Learn more.](#)



#### CO-OP Financial Services Launches COOPER Fraud Analyzer

CardLinX member CO-OP Financial Services has launched COOPER Fraud Analyzer, its advanced, data-driven fraud mitigation tool, into pilot testing with four participating credit unions in the CO-OP Shared Branch network. During the testing period, shared branch account-based transactions will automatically flow through COOPER Fraud Analyzer from the pilot credit unions. COOPER is a machine learning and artificial intelligence solution that will be available to the more than 1,800 participating credit unions following completion of pilot testing.

**CardLinX Insight:** As CardLinX predicted in last year's annual survey, artificial intelligence is being deployed across industries from e-commerce to financial services. Co-Op's latest product COOPER is an example of how AI can enhance customer experience and security at the same time. As AI is used in more applications, the ecosystem for the Internet of Commerce Things will expand and become more stable as human ingenuity turns towards creating the future innovations. [Learn more.](#)

#### Cardlytics Partners with Wells Fargo to Launch Cardlytics Direct Nationally

During their earnings call this month, CardLinX member Cardlytics announced that Wells Fargo, the third largest US bank, selected Cardlytics' purchase intelligence platform for its national cash-back rewards programs across digital banking channels. Cardlytics runs card-linking and other digital marketing campaigns for 2,000 other financial institutions including JP Morgan Chase and Bank of America. Card-linking cash-back rewards programs increase customer loyalty and retention, save money for digital banking consumers and help marketers to reach likely buyers at an even larger scale.

**CardLinX Insight:** This latest announcement places Cardlytics at the forefront of card-linking platforms for retail banks. The three largest U.S. banks all use Cardlytics' platform to present personalized offers to customers. The rapid adoption of card-linking technologies by consumers have spurred actions by banks to leverage their transactional data treasure trove. As we have noted in the CardLinX survey and with Cardlytics' internal data, banks that use card-linking technologies see increased credit usage of about 9 percent. [Learn more.](#)





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### Retailers Prioritize Personalization in Digital Marketing

In a recent Retail Touchpoint report 87% of retailers report that personalization has become a bigger priority for them over the past 12 months. Retailers' reasons for increased personalization include: push for increased customer retention and loyalty, customer demand for personalized offers and desire to understand customer purchase patterns. The focus on personalization in digital marketing has paid off with 66% of retailers reporting increased sales.

**CardLinX Insight:** The growth of CardLinX and card-linking is mirroring the interest and use of personalization in digital marketing among retailers. According to CardLinX's 2018 Annual Survey, the majority of respondents had their card-linked transactions grow more than 100% in the last year. CardLinX has been working to expand the O2O ecosystem through publishing industry standards like the recent Black Bear Standard that provides industry guidelines for card-linking services on debit payment networks [Learn more](#).



### THREE REASONS TO BE THERE

#### 1. Access Global Decision Makers

CardLinX is the only multi-industry association leading the transformation and expanding the definition and ecosystem of O2O commerce globally. Our unique position is due to our members, who are world leaders in their industries and inventive problem solvers like Mastercard, Bank of America, Hilton and Empyr.

#### 2. Immerse Yourself in the Future

CardLinX Forums, you get to not only listen to world-class experts as they share their insights into the opportunity and challenges of using AI and big data to create a digital marketing campaign for one, but also collaborate and exchange ideas in our unique event format. This is your opportunity to hear about tech innovations in Asia and then implement them in your own strategic plan.

#### 3. Touch Another World

CardLinX Asia Forum combines impactful people with meaningful insights into the state of e-commerce, digital loyalty, card-linking as they all impact the future of retail globally. This is the future. Don't miss it.