



e-LinX

NEWSLETTER

Issue No: 55
June 2018

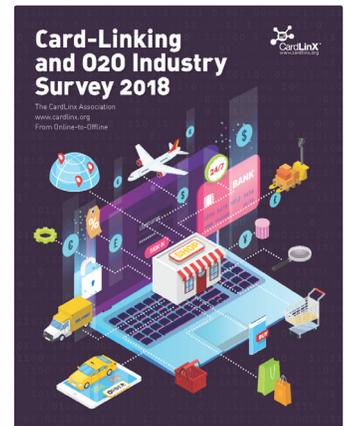
E-linx is the e-newsletter for The CardLinX Association. For more information or to subscribe go to www.cardlinx.org or email info@cardlinx.org.

CARDLINX'S NEWEST O2O STUDY SHOWS ACCELERATING GROWTH

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The CardLinX Association released new data from the 2018 Card-Linking and O2O Industry Annual Survey. It shows that CMOs are increasingly using card-linking in their advertising campaigns. The increasing sophistication of artificial intelligence in sourcing and presenting offers as well as identifying consumers is driving greater consumer and merchant usage. Key findings in the survey include continued growth for card-linking programs for a majority of programs, retail travel emerging as a key merchant category for card-linking, and mobile wallet payments gaining consumer adoption as card-linked offers provide concrete initiatives for mobile payments. Download the entire study [here](#).



TransUnion to Acquire iovation Strengthening Fraud and Identity Solutions

CardLinX member TransUnion announced the acquisition of iovation Inc., one of the most advanced providers of device-based information in the world, strengthening its leadership position in fraud and identity management. iovation's device identification and consumer authentication capabilities will enable TransUnion to better detect digital fraud attempts and enable consumers to have more confidence in their online and mobile transactions. With these latest technologies, TransUnion will create an unmatched network of offline and online identities that will help make transactions faster and more secure as well as dynamically identifying new fraud patterns as they emerge.

CardLinX Insight: With TransUnion's latest acquisition announcement, the company will maintain their industry leading edge in safeguarding consumer identities online and combating fraud in digital and mobile transactions. As the O2O ecosystem expands, this increased complexity also increases the opportunities for fraud and TransUnion's enhanced technologies will make digital commerce safer for all. [Learn More](#)

3 Things You Should Know about GDPR and CLO Programs

One of our key goals at CardLinX is to help address evolving challenges that our members face, including the new consumer data protection rules being implemented around the globe. We recently hosted a CardLinX Webinar entitled, "What Europe's GDPR Means for US Payments and Commerce" where Microsoft's former Chief Privacy Officer, Mike Hintze joined by CardLinX CEO, Silvio Tavares for a detailed discussion on GDPR's real and potential impacts to card-linking and online-to-offline programs in the US.

The call addressed topics including:

1. How does GDPR impact US companies?
2. What new digital rights are created for EU citizens?
3. Are US card-linking programs impacted by European GDPR?

To listen to the entire webinar, click [here](#).



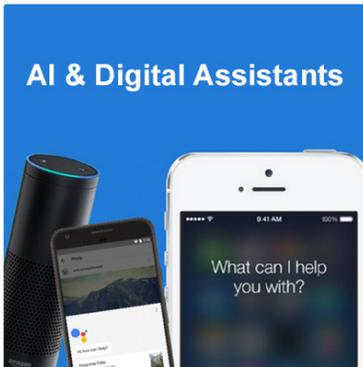


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CardLinX Weighs in on Artificial Intelligence in Forbes

Don't miss CardLinX CEO, Silvio Tavares's take on what the future of digital commerce will look like with the ascendance of artificial intelligence and digital assistants. In his article "[Siri, Bixby, Cortana, Oh My!](http://www.forbes.com)" on [Forbes.com](http://www.forbes.com), Tavares argues for credible industry standards that will make automated shopping safer and easier and consumer awareness and action to make the digital commerce ecosystem of the future work for everyone.

Spent Widens O2O Distribution with Spent Pay

CardLinX member Spent launched Spent Pay™, a new category of card-linking service where consumers earn cash back by either paying with a merchant's e-gift cards or selecting offers and receive automatic cash-back into their connected bank account. Spent Pay is available now on the smartphone app Spent Money, where over 300,000 downloaded apps generate automatic rebates on purchases with thousands of merchants including Uber, Starbucks, Spotify, Amazon, Walmart, AliExpress, Netflix, Spotify, Target and Walgreens. Available now for Apple and Android smartphones, Spent Pay is transforming mobile payments with an easy and secure way to pay in-stores and online.

CardLinX Insight: Spent is focusing on growth as they create new channels for card-linking on their Spent mobile platform. By using e-gift cards for payment, Spent gives merchants a monetary benefit for coming onboard their platform. Their focus on growth extends to the recruitment of former Roxio/Angry Birds executive Juhana Kotilainen to be CMO at Spent.



New Speaker for CardLinX West Forum in Seattle

NEW KEYNOTE
MIKE HINTZE
Partner at Hintze Law &
Former Chief Privacy Officer
at Microsoft

Hintze Law
Privacy + Data Security

"How GDPR and Open Banking
Regulations are Shaping the
Future of Digital Commerce"