

# LinX

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## NEWSLETTER

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).

### AMAZON PAY ENTERS JAPAN WITH NIPPON PAY PARTNERSHIP

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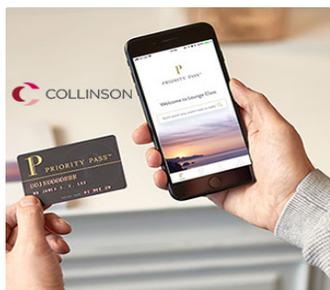
Amazon's Japan unit partnered with startup Nippon Pay to launch Amazon Pay at dozens of unaffiliated small businesses in Tokyo and Fukuoka. Takuya Inokawa, director at Amazon Pay Asia, will be a keynote speaker at the CardLinX Asia Forum in Tokyo on December 4th. [Register here.](#)

Amazon sees first mover opportunities in the Japan market where credit cards and other cashless payments account for only 20% of consumer payments, compared to China at 60% and South Korea at 90%. Consumers use Amazon Pay through their Amazon smartphone app which displays a QR code for the transaction. The merchant uses a tablet provided by Nippon Pay that has a camera to scan the QR code.



**CardLinX Insight:** The competition in the cashless market in Japan is heating up as companies try different approaches to making cashless transactions more accessible and ubiquitous to Japanese consumers. CardLinX [reported in the May 2018 issue of E-Linx](#) about Yahoo Japan's entrance into brick-and-mortar stores through a smartphone app using QR codes. More information have been released about Yahoo Japan's cashless system, named PayPay, a partnership between Yahoo Japan and SoftBank. [Learn more.](#)

### Collinson Invests in Airport Digital Commerce Platform Grab



CardLinX member Collinson Group made a significant investment in Grab, an airport e-commerce platform that provides on-the-go mobile dining orders at airports in the United Kingdom and the United States. Initially, Grab will be incorporated into the Priority Pass app, enabling consumers to order food and drink directly from the Priority Pass app for convenient pick up within minutes from a range of participating outlets. Additionally, Collinson and Grab will work together to create new services for travellers and commercial opportunities for airport restaurants and retailers. The partnership is part of Collinson's wider airport strategy to work with external partners to continue to grow and develop its market-leading airport loyalty proposition.

**CardLinX Insight:** From [Collinson's acquisition of Linkable Network's assets](#) to this month's partnership with Grab, it is clear that Collinson has a grand vision for developing loyalty programs in the travel sector. Through expanding into on-the-go dining and card-linked offers, Collinson is poised to take advantage of the latest technologies in the O2O ecosystem. As operator of Priority Pass, the world's original and best-known airport experiences program, Collinson is providing travellers access to over 1,200 airport experiences in more than 500 cities across 143 countries.

### China's UnionPay Launches Credit Card in the UK

UnionPay, the world's largest payment card issuer partnered with a UK company to offer prepaid corporate cards for British companies when their staff travels in Asia. The prepaid cards will be available as early as October and will be virtual cards accessed via a mobile wallet. UnionPay's European expansion will include other countries where UnionPay co-branded credit cards will be issued as early as December. As co-branded cards, UnionPay did not seek a license for its European expansion.

**CardLinX Insight:** Despite UnionPay's dominance in the China market as a state-controlled entity and with over 6 billion payment cards issued, the growth of mobile payments with Alipay and WeChatPay leading the way, has eroded UnionPay's traditional leadership position in electronic payments. In entering the European markets, UnionPay is looking for growth opportunities outside of its home market. Chinese consumers' preference for electronic payments has meant not just a loss of transaction fees for UnionPay but all important consumer data about spending behavior. As CardLinX has noted over the past year, data is quickly becoming the latest and most valuable commodity. [Learn more.](#)

