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CardLinX Publishes New Standards Enabling Interoperability and Broader Use of Card-Linking

The Final Versions of Four Voluntary Standards Provide Protocols for Participants in the Payments and Digital Advertising industries

SAN FRANCISCO--([BUSINESS WIRE](#))-- The CardLinX Association, the leading global organization promoting card-linking, has published the final versions of its first four standards to enable interoperability between the payments and digital marketing ecosystems. The standards have been developed by CardLinX Association working groups comprised of the leading global payment networks, merchants, banks, digital advertising publishers, payment processors, and card-linked offer technology companies. Card-linking, an advertising channel that has been building momentum over the past year, delivers a discount or loyalty reward to a consumer's payment card or mobile phone for automatic paperless redemption, without any codes or coupons.

The inaugural standards from CardLinX address common advertising insertion orders, digital ad attribution performance measurement, determining which among multiple offers to apply first, and a framework for fraud detection and reporting. The following documents are now available at <http://cardlinx.org/standards-2>:

Boar Standard™ 1.0 – Card-Linked Offer Insertion Order
Hummingbird Standard™ 1.0 – Reporting Dashboard and Attribution Metrics
Cobra Standard™ 1.0 – Protocol Priority for Offer Redemption
Chameleon Standard™ 1.0 – Confirmed Offer Fraud Reporting Standard

A voluntary standards compliance program is also available. For more information contact info@cardlinx.org.

CardLinX has publicly released these standards to encourage industry collaboration, increase standards adoption, and to promote the growth of the card-linked industry. Silvio Tavares, President and CEO of The CardLinX Association, said, "This first set of voluntary standards for the card-linked industry is an important step forward in delivering scale and improving ease of use for merchants and consumers."

Card-linking has the potential to make offers more targeted for the consumer, advertising spend results more measurable for the merchant, and the redemption experience frictionless for the entire marketplace. These first four standards are a milestone in the scale adoption of card-linking.

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About The CardLinX Association:

The CardLinX Association, cardlinx.org, is the leading association for the card-linked industry. The organization brings together leading merchants, digital publishers, payment networks, and banks—including MasterCard, Discover, Microsoft, Facebook, PayPal, and First Data, among others—to develop industry standards that eliminate friction for consumers and merchants. CardLinX members serve or represent over 6 million merchants, have issued over 1.9 billion payment cards, and serve consumers with over 200 million card-enabled accounts and over 700 million active daily users.

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