



e-LinX

NEWSLETTER

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JAPANESE E-COMMERCE GIANT RAKUTEN OPENS TWO NEW RESEARCH BRANCHES

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The new Rakuten Institute of Technology branches in Boston and Singapore will work with other research centers to maximize its efforts in mobile and social innovation. One notable project is the "Rakuten-Viki Global TV Recommender Challenge," which challenges scientists in Asia and nearby countries to solve problems using data from the global video streaming company Viki.

CardLinX Comment: Rakuten/eBates is a leading new CardLinX member. Their investment in research demonstrates the increasing pace of innovation in all things digital and commerce. Rakuten joins a field of leading global innovators in the card-linked space. [Read more >](#)



CardLinX Now

Join Microsoft, Bank of America, and Affinity Solutions at the upcoming forum for "Data Driven Commerce: Card-Linking and the Transformation of Offers," Sept. 22 in Seattle. [Register Now>](#)

CardLinX CEO Says Bitcoin and Payment Cards Can Co-exist

Last week's Keynote 2015 conference saw Silvio Tavares attack the idea that "credit cards aren't affordable and don't offer privacy" often espoused by the bitcoin and blockchain industry. He said that payments companies are "innovating at a faster rate than ever, creating a higher hurdle for new technologies." Nevertheless, he seems very confident that bitcoin and the payment industry can coexist."



CardLinX Comment: Which is a better way to pay, a credit card or bitcoin? CardLinX CEO, Silvio Tavares explained that this is a false choice in his keynote speech at the Keynote 2015 conference for bitcoin and block chain companies. Tavares noted that he does not expect bitcoin to overtake cards anytime soon, but that these technologies can compliment each other in the innovation race to deliver more seamless and powerful digital commerce products for both consumers and retailers. [Read more >](#)

Facebook Talks Growing Organic Interaction



When asked about monetization of its social network, Zuckerberg said that "over the long term, the ads and monetization would perform better if there was an organic interaction between people using the product and businesses." They are testing a buy button through a new section on Pages which let "people buy directly from their advertisers" and not from Facebook which they believe will help create more commerce opportunities down the road.

CardLinX Comment: As competition increases for the digital attention of consumers, CardLinX member Facebook is quietly upping the ante in engagement. The company is constantly improving the consumer experience by layering on additional value drivers such as better content and better commerce capabilities including the ability to link a payment card to your Facebook Messenger account. [Read more >](#)

First Data Prepares for Initial Public Offering

Revenues at First Data are beginning to grow and despite posting a loss for the second quarter, indications are that they could go public as early as this year. According to CEO, Frank Bisignano "during the quarter we further strengthened our capital structure, rolled out the Clover Mini integrated POS solution and acquired Transaction Wireless, a leading digital gift card distribution platform."

CardLinX Comment: After over 7 years as a private company, CardLinX founding member company First Data prepares to return to public life. The success of this IPO will be a test for the stock market's continued appetite for large payments and commerce companies. [Read more >](#)

