



e-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 or email info@cardlinx.org.

TARGET DEVELOPING ITS OWN MOBILE WALLET – BYE, BYE MCX

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Target is in the early stages of launching its own mobile wallet application similar to Walmart Pay where customers check out at the point of sale. Sources shared the news that Target will use QR codes and not NFC, just like Walmart and Starbucks. With more high-end retailers announcing the launch of their own mobile wallets it appears that MCX may not be around for much longer.

CardLinX Comment: First Walmart and now Target. Two of the top three retailers in the US have announced competing digital wallets to MCX in less than one month. That is more bad news for MCX which was formed by Walmart and Target for the sole purpose of launching a merchant friendly mobile wallet. MCX launch delays seem to have frustrated both retailers and now they have opted to launch their own offerings. The development is a cautionary tale for late adopters of new technology and demonstrates the advantages of card-linking. Due to its cloud based infra-structure leveraging existing payments and digital advertising services, card-linking provides a fast to market, turn-key advertising and payments platform rolled into one.



CardLinX Now

Come Meet Facebook, Whole Foods Market, MasterCard, and others at the upcoming CardLinX Digital Commerce Forum, February 9, 2016 Sofitel Hotel San Francisco, CA

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MOGL Empyr Targets Trillion-Dollar Industry

There are not many trillion dollar market opportunities. But one of these opportunities is the Online to Offline Commerce industry, also known as “O2O.” CardLinX member company, MOGL - Empyr, enables other companies to use their technology and bridge the gap between online and offline commerce. Jon Carder, CEO and co-founder of Empyr, explained the formula as 1. The Offer, 2. The Tracking, and 3. The Monetization.

CardLinX Comment: One trillion is big, any way you look at it. Card-linking is now officially the next big thing in digital commerce. Merchants attending CardLinX conferences in 2015 alone represented over \$1.3 Trillion in annual sales. MOGL - Empyr’s approach to collaborating with the largest players in the industry is showing real results for its own bottom line.



Millennials are More Receptive to Card-Linked Offers

CardLinX member Linkable Networks and Forrester Research conducted a research effort that suggested Millennials are more receptive to card-linked offers and mobile coupons. According to the research, “34% of Millennials prefer to use digital coupons loaded into an app on their smartphone.” In addition, the research found that 30% of meals consumed by Millennials are purchased on the same day, thus making their spontaneity more in tune with mobile coupons. The solution? Grocery retailers should enhance the relationship they have with their shoppers and use card-linked offers to cultivate more loyal customers among millennials.



CardLinX Comment: The research demonstrates that younger shoppers are a great target for card-linked offers. CardLinX research also suggests that Quick Service Restaurants are among the earliest adopters of card-linking among the various possible merchant categories. Add these two facts together and you get the recipe for market success — namely launch more restaurant card-linked offers to millennials. Interestingly another CardLinX member Living Social just launched such a program. [Check it out!](#)