



e-LinX

NEWSLETTER

Issue No: 42
May 2017

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.

MASTERCARD JAPAN PARTNERS WITH THANKS AGAIN TO PROVIDE A CARD-LINKED TRAVELER REWARDS PROGRAM

In This Issue

1. [Mastercard Japan Partners with Thanks Again to Provide a Card-Linked Traveler Rewards Program](#)
2. [UBS launches Twint](#)
3. [Empyr Launches CPR, Cost-Per-Revenue O2O Performance Marketing](#)
4. [Lidl, Germany's Leading Discount Grocer, Comes to America](#)

Mastercard Japan launches a card-linked loyalty program with another CardLinX member Thanks Again. The program enables eligible Mastercard cardholders in Japan to earn extra Japan Airline (JAL) miles by shopping at participating merchants in the Thanks Again network, primarily in the United States and other countries. Participating Mastercard branded cards include: JAL Card issued by MUN, JMB Card issued by Aeon, all Tokyu Card (except Tokyu ANA Card) issued by Tokyu Card and Cash Passport issued by MPMS. Upon the registration on the program, on top of the regular shopping miles, JAL cardholders can earn 1 miles per JPY100 equivalent spend at the participating merchants while other eligible cardholders can earn 1 miles per JPY 200 equivalent spend. The registration requires no fee. [Learn more](#)



CardLinX Insight: This new Mastercard loyalty program includes a number of card-linking trends including: travel, loyalty benefits and collaboration. Increasingly travel-related companies are using card-linking to attract new customers, maintain existing customers and extend their branding reach. Loyalty benefits are surging as card-linking rewards. Loyalty benefits are perceived to be more valuable to consumers than dollar discounts and can provide exclusive experiences. This program includes the collaboration among two CardLinX members Mastercard and Thanks Again and JAL, demonstrating once again that for a complex ecosystem like card-linking, working together brings faster and better results

UBS launches Twint



Leading Swiss bank and CardLinX member UBS launched its own mobile payment app Twint. The app is available in Apple and Google app stores for anyone with a UBS bank account or a credit card issued in Switzerland. In addition to traditional mobile banking features like sending and receiving payments, Twint also incorporates innovative mobile wallet features such as the ability to add loyalty customer cards, make cashless payments at Selecta vending machines and collect loyalty rewards points. [Learn more.](#)

CardLinX Insight: Card-linking Consumers are demanding more from their payment apps in order to be top-of-wallet or top-of-smartphone and Twint delivers on providing those additional features. Additionally, Twint is unique among bank created payment apps in that it allows customers of other Swiss banks to use it as well. This bank agnostic position will allow Twint to grow faster than its competition and establish it as a leading innovator in its industry.

Empyr Launches CPR, Cost-Per-Revenue O2O Performance Marketing

CardLinX member launched CPR, a cost-per-revenue marketing solution that provides real-time tracking of customer rewards through card-linking technology. With CPR, retailers and marketers can monitor their real return-on-investment (ROI) and only pay for in-store sales attributed to their ads. A leader in online-to-offline commerce, Empyr's latest offering capitalizes on digital advertising's ability to influence in-store purchases. [Learn more.](#)

CardLinX Insights: Empyr's CPR allows marketers and CMOs to track the effectiveness of their digital marketing campaigns like never before. Despite e-commerce's continuing growth, the bulk of purchases (around 90% by many estimates) are still made in-store. The power of card-linking is the ability to monitor the entire purchasing process from driving consumer engagement through an internet-connected device, bringing the consumers into the store and relaying the purchase information back to the marketer. CardLinX has initiated a new working group focused on enabling item-level (or SKU-level) tracking on card-linking offers.



Lidl, Germany's Leading Discount Grocer, Comes to America



Innovative German supermarket chain Lidl is opening 20 stores across the United States on June 15th. By selling most of its own products Lidl is able to reduce its costs and stay ahead of its competitors. Lidl's innovative business model is jolting the grocery industry with Walmart running price tests. [Learn More.](#)

CardLinX Insights: Lidl is Britain's fastest growing grocer and could repeat that performance here stateside. Lidl's loyalty program was launched last year and is in the format of an online community. This unique loyalty format has the potential to mirror other social media platforms and incorporate card-linking offers

CardLinX Now

Come and meet executives from Microsoft, FIS, Verifone, Shop Your Way, and others at the Mobile Commerce and the Retail In the Age of Artificial Intelligence and Commerce Bots in Chicago on September 12, 2017 [Register Now>](#)