



CardLinX™

e-LinX

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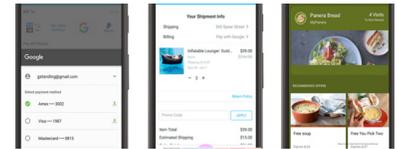
E-linx is the e-newsletter for The CardLinX Association. For more information or to subscribe go to www.cardlinx.org or email info@cardlinx.org.

GOOGLE ANNOUNCES CARD-LINKED ATTRIBUTION FOR ADWORDS AND ANDROID PAY

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Google recently confirmed the importance of O2O commerce through its announcement of two card-linking enhancements to Adwords and Android Pay. The Adwords card-linking attribution will be accomplished with newly acquired credit card data and advanced algorithms synthesizing users' internet browsing and search history and geo-location data from Google-owned apps like YouTube. The Card-Linked Offers API for Android Pay provides developers an easy way to integrate targeted offers into their apps to increase incremental spend and customer loyalty in their mobile apps. [Learn more here and here.](#)



CardLinX Insight: Google's new card-linked attribution for Adwords is a game changer due to its scope and influence online. The developments are an acknowledgement from Google that online commerce is only a small slice of the overall retail spending pie and they are targeting offline retail spending with these new card-linking tools. The Card-Linked Offers API is also an acknowledgement that targeted offers and card-linking are what consumers are increasingly expecting. And by reducing barriers of entry to make card-linking more accessible to retailers, financial institutions and technology companies, Google is also fortifying its own ecosystem.

CardLinX's 1st Hong Kong Member Wins Innovation Prize



CardLinX member Gini was the big winner at the inaugural Citi HK FinTech Challenge. With over 200 entrants from 14 markets, Gini won two of four awards available: the Bronze Award and My Favorite Solution Award. Gini is a mobile app that links all a users bank accounts into one app so they can track their spending and receive personalized rewards based on their activities in social media and credit card transaction history. As part of their award, Gini will work with Citi to commercialize Gini's data enrichment platform "GiniLamp". [Learn more.](#)

CardLinX Insight: Hong Kong-based Gini shows the growth of card-linking and O2O is expanding throughout Asia. Innovative companies such as Gini are using card-linking to address unmet consumer needs and advance new technologies for financial institutions. Winning the My Favorite Solution Award demonstrates that Gini's approachable user interface and targeted card-linked offer functionality has a ready audience for banks, merchants and consumers.

Mastercard Buys AI Company for Commerce Offerings

CardLinX member Mastercard acquires Brighterion, a leading artificial intelligence (AI) and machine learning company. Mastercard is at the forefront of technological advances and this investment in AI will enhance their security and customer experience products. Brighterion's real time intelligence provides Mastercard with state-of-the-art technologies that will extend their capabilities for next-gen consumer experiences. [Learn more.](#)



CardLinX Insights: According to the recent CardLinX Card-Linking & O2O Industry Survey, artificial intelligence will be the next big platform for digital commerce and card-linking. This acquisition shows how payment networks can use AI to enhance security and fraud detection through automation while providing a superior consumer experience. Across the card-linking ecosystem, AI is transforming industries by bringing the consumer closer to the branding experience by making data mining easier to use and analyze. [Learn More About AI and Retail](#)

Alibaba Uses AI in Physical Stores Without Cashiers



Taobao, a leading Chinese online shopping website, opened Tao Café, a cashier-free retail store in Hangzhou on July 8th. The store requires consumers to check-in with the Taobao mobile app upon entry to link their facial features with their online account. Consumers are then tracked as they shop around the store. Payment is done automatically via the app when the consumer exits the store. Taobao has a large market share in China with over 369 million active users on its mobile app. It was founded by the Alibaba Group, the Chinese e-commerce and data technology giant. [Learn More.](#)

CardLinX Insights: CardLinX Insight: In the new Tao Café, many accelerating e-commerce trends are converging from biometrics and contactless payments to O2O digital marketing. As one of the world's largest e-commerce websites, Taobao is exploring how to strengthen the link between online and in-store shopping through Tao Café. As O2O commerce expands, card-linked offers and loyalty programs will continue to rely AI to process real time data in order to provide unique and targeted customer experiences. [Learn More About AI and Retail](#)

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>](#)