



FOR IMMEDIATE RELEASE

2020 CardLinX Industry Data Shows Strong Card-linking Growth

The CardLinX Association announces two new 2020 forums

SAN FRANCISCO, Calif. (Sept. 24, 2020)—The CardLinX Association today released industry data revealing the latest trends in digital commerce and card-linked offers or “CLO.” Based on input from fin-tech, ad-tech and merchant leaders worldwide, the global trade association’s 2020 findings show significant industry growth, including a 40% increase in the share of advertising budgets devoted to card-linking. Study participants include CardLinX member companies such as Microsoft, Samsung Card, Rakuten, TransUnion, Bank of America, RBC, Mastercard, Discover, FIS, Total Wine, Hilton and many more from four continents and more than 10 countries.

“The study reveals demand for card-linking is on the rise,” said Silvio Tavares, CardLinX President and CEO. “Price-sensitive consumers are looking for easy and rewarding ways to shop, prompting the proliferation of card-linked offers at unprecedented levels.”

Card-linking lets consumers take advantage of cash-back discounts or other loyalty incentives automatically, each time they use their linked card or mobile wallet. “It’s a win-win,” Tavares said. “Customers get the savings and loyalty perks they’re looking for, and merchants get the sales uptick they need.”

Additional findings include:

- **CLO Is 2nd Most Preferred Ad Channel**—CLO and card-linked loyalty programs are, combined, the second most popular marketing tool used by respondents, behind social media. Over 21% of merchants use card-linking to drive loyalty and growth.
- **CLO in Mobile Wallets: Most Promising New Tech**—Respondents rate CLO in mobile wallets as the best new card-link technology, offering more potential for O2O (online-to-offline) programs that let consumers take advantage of offers via a clean, friction-free way to pay.
- **CLO Increases for E-commerce**—E-commerce has climbed to a top-three CLO merchant category. While restaurants still lead, other retailers are adopting the new digital marketing channel at a rapid rate.

[Download: Digital Commerce and CLO Annual Industry Study.](#)

CardLinx also announced that registration for two virtual industry forums to be held fourth quarter is open, giving members opportunities to engage with digital commerce and CLO leaders, and network with peers:

CARDLINX WEST

Data & Mobile Offers—The Next Phase of Commerce

Oct. 7, 2020

8:30 a.m. to 12 noon PST

[Register](#)

CARDLINX EAST

Looking Beyond 2021: The Age of Digital Commerce Post Covid-19

Dec. 8, 2020

9 a.m. to 12 noon EST

[Register](#)

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CardLinx is the premier, multi-industry trade association promoting online-to-offline commerce and card-linking worldwide. Since 2014, on behalf of membership serving over 10 million merchants, 2 billion payment cards, 300 million card-enabled accounts and 1 billion active users, the association has fostered collaboration and development of services and standards to minimize friction for consumer digital commerce. CardLinx is known for executive-level experiences advancing engagement and partnership. www.CardLinx.org.