

CardLinx Announces New Members and Groundbreaking Forum on Retail Artificial Intelligence *Capital One, JCB, Yahoo! Japan and Dentsu Join The CardLinx Association*

SAN FRANCISCO — Aug. 2, 2017 — The CardLinx Association (“CardLinx”), the authoritative voice for the global online-to-offline (O2O) and card-linking industries, today announced new members including Capital One, JCB, Yahoo! Japan and Dentsu. These companies join existing CardLinx members including MasterCard, Discover, Microsoft, Facebook, Samsung Card, Rakuten, Hilton, First Data, FIS and many other industry leaders. CardLinx also announced the launch of a new groundbreaking forum on Retail in the Age of Artificial Intelligence (AI) on September 12, 2017 in Chicago.

“Artificial intelligence promises to reinvent the shopping and payment experience” said Silvio Tavares, CardLinx President and CEO. “Our forum brings together the global leaders in online-to-offline commerce and card-linking to share new advances and industry predictions in retail AI.”

New consumer data sources and deep machine learning algorithms have unleashed an innovation wave enabling much more effective linkage between the online consumer and their in-store shopping experience. Leading companies are using AI and big data to predict, automate, attribute and streamline shopping. The upcoming CardLinx Forum will explore the growing importance and impact of AI on the retail consumer experience. Keynote speakers include:

- **Alipay Americas’ President**, Souheil Badran on “From Online-to-Offline: New Ways AI and Data Are Driving Commerce”
- **Discover’s Head of Global Commerce**, Amy Parsons on “The New Age of AI in Commerce”
- **FIS’s Chief Product Officer**, Robert Legters on “The New Era of Shopping with Tech”
- **Rewards Network’s CEO**, Dan Kazan on “Card-Linking and Loyalty”

Attending companies include Hilton, Sumitomo Mitsui Card, JCB, MasterCard, Samsung, Shop Your Way, Bankrate, Capital One and many others. Forum insights include the latest developments on how AI is impacting social media, IoT, big data, geolocation and smartphone apps for card-linking and O2O commerce. Register to join the conversation: <http://bit.ly/CLXchi17>

Card-linking is the only digital advertising tool that connects a digital ad or offer with a purchase transaction at the in-store point-of-sale. Card-linking enables consumers to receive a real-time discount or loyalty benefit when using a payment card that has been linked to an offer. No paper coupon, loyalty card or promotion code is necessary. According to the 2017 CardLinx Card-Linking & O2O Industry Survey, AI assistants will be the most promising new digital advertising platform. Follow CardLinx on Twitter @cardlinxassoc for real-time

insights.

About The CardLinx Association

The mission of the CardLinx Association is to promote the growth of online-to-offline commerce and card-linking by fostering cross-industry collaboration, developing industry services and instituting common standards. CardLinx hosts collaborative, interactive forums around the world and curates industry leading technical work groups for the development of interoperability standards. Founding members of the CardLinx Association include Microsoft Corp., Mastercard, Discover, Facebook and First Data Corp. Learn more at cardlinx.org

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