

New CardLinx Data Shows 50% Growth in Online-to-Offline Ads

Loyalty Rewards Gain Share Versus Cash Back Offers

Commerce Bots Promise to Drive Digital Advertising Dollars to New Offline Sales

95% of Participants Use Card-Linking as Main O2O Strategy

SAN FRANCISCO — May 24, 2017 — The CardLinx Association today released new data from the **2017 Card-Linking and O2O Industry Annual Survey**. The new 2017 data is sourced from the largest merchants, payment companies, digital publishers and card-linked technology companies including CardLinx members Microsoft, Samsung, Facebook, Mastercard, Discover, Whole Foods Market, Hilton, Sears, First Data, FIS, Empyr, Affinity Solutions and many others. Card-linking technology enables consumers to enroll their existing payment card in any digital account and receive targeted offers and discounts in-store without using a paper coupon, loyalty card or promo code. This year's survey shows over 80% of respondents indicating at least 50% growth over the last 12 months. That is the highest growth rate since the inception of the survey. To access the full 2017 report and survey findings, click here:

<http://www.cardlinx.org/2017-card-linking-o2o-industry-survey/>

"Over the past 12 months card-linking has emerged as the killer app in online-to-offline (O2O) commerce and the Internet of Things," said Silvio Tavares, CardLinx President and CEO. "The scale of card-linking has been firmly established in the US and we are now driving rapid growth in several of the largest developed economies including Japan, Germany and Switzerland."

Key survey findings include:

- **Card-Linking Goes Mainstream**

98% of survey respondents will continue to use card-linked marketing or loyalty campaigns in the next 12 months and 95% will use card-linking as their key online-to-offline commerce strategy

- **Loyalty Rewards Surge in Popularity**

Compared to last year's survey, twice the percentage of respondents now offer loyalty rewards in their card-linking programs versus cash back offers. Increased use of loyalty rewards signals an industry that is moving beyond customer acquisition to drive increased engagement and loyalty.

- **The Killer App for AI: Shopping**

Participants indicated that artificial intelligence (AI) assistants will be the most promising new digital advertising platform.

CardLinx has two upcoming forums this year for companies seeking to bring a card-linking program to market. On June 28th, the European Digital and Mobile Commerce Forum will be held in Zurich. Forum attendees include Lidl, REWE, MasterCard, UBS, Postfinance and many others.

On September 12th in Chicago, CardLinx will host a forum on Retail in the Age of Artificial Intelligence and Commerce Bots. Companies leading the development of AI for commerce including Hilton Worldwide and FIS will be presenting.

To learn more and to register, go to: <http://www.cardlinx.org/events/>

Membership in CardLinx Association is open to financial institutions, publishers, advertisers, merchants, merchant acquirers, payment networks and fintech companies. Companies interested in joining the association should visit: cardlinx.org/membership/become-a-member/

About the CardLinx Association

The mission of the non-profit CardLinx Association is to increase interoperability and promote the growth of online-to-offline (O2O) commerce and the card-linking industry. On behalf of its members, the association fosters cross-industry collaboration, develops industry services, organizes executive-level innovation forums and institutes common standards to minimize and eliminate friction for purchases. Founding members of the CardLinx Association include Microsoft, Mastercard, Discover, Facebook and First Data; other current members include: Chevron, Hilton, FIS, MUFG, UBS, Sumitomo Mitsui Card Company and Rakuten/EBATES. Visit our website for more information: www.cardlinx.org