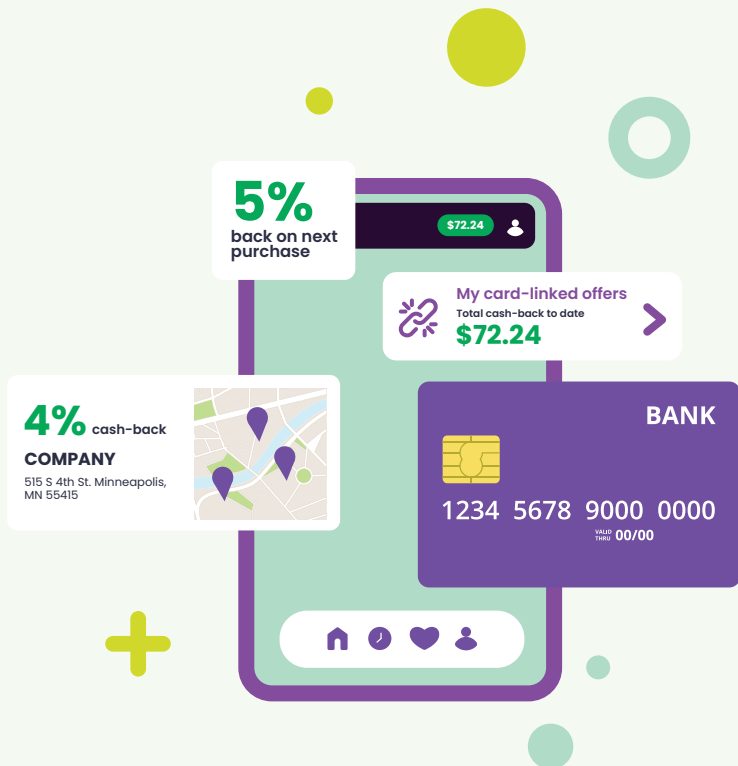


Card-linked offers:

Omni-channel marketing designed for today's consumers



Card-linked offers enable consumers to receive a discount or cash-back automatically when they pay with a debit or credit card that has been linked to an offer. Increasingly large national brands and SMBs are adopting the card-linking approach to connect online offers with in-store purchases.



From coupon clipping to card-linking

Promo codes and coupons (both paper and digital) have been moderately successful at increasing sales and average order value. With card-linking, you are still getting all of the incredible benefits of coupons but it is an effortless process for the customer at checkout. Consumers just link their credit or debit card with a publisher that promotes the offer and they get automatic cash-back when they pay at the store without the retailer needing to jump through any integration hoops.

Card-linking successfully answers consumer's coupon concerns.

Measuring digital marketing ROI

Card-linked offers tie the knot between online and offline shopping. Marketers now can track online advertising to offline purchases. Card-linked offers successfully get around the challenges like last-click attribution that exist with clip-or-code coupons. It has been difficult to draw a meaningful correlation between the efforts of the publisher and that of the marketer to attribute fair compensation in the coupon process. Card-linking alleviates these pain points.



Post-pandemic: brick and mortar commerce is not dead, it's just different.

According to The DCA (Digital Commerce Alliance) Report 2020, consumers spent \$861.12 billion online with U.S. merchants in 2020, up an incredible 44.0% year over year. It's nearly triple the 15.1% jump in 2019. If it weren't for the bump in online sales from the pandemic, the \$861.12 billion in ecommerce sales wouldn't have been reached until 2022.

Despite the increase of online ecommerce growth, Business Wire states that 84 percent of Americans prefer to shop at brick-and-mortar stores or at a combination of online and in-store retailers.

The study of 1,000 U.S. adults conducted by Propeller Insights found that Americans said the following benefits make buying a product at a store more satisfying than shopping online:



62%

Being able to get exactly the thing they want

61%

The immediacy of the experience

58%

Being able to see the product before it is delivered

CLO industry revelations

Recently, The Digital Commerce Alliance conducted a survey on the overall growth of card-linked offers. **Some highlights of the survey include:**

Card-linked marketing moved to the second most preferred channel (21.8%), following social media marketing (22.6%).



Those investing 5% to 10% of their total advertising budget on CLO grew from 37.8% in 2019 to 64.3% in 2020. Card-linking is emerging as a mainstream advertising channel along with social media marketing and social engine optimization.



Survey respondents overwhelmingly chose **CLO in mobile wallets as the best new technology**. 41.2% of respondents selected this as the best new tech.



Among the different merchant types that use card-linking, restaurants remain **the most popular**. 21% of survey respondents indicate restaurants as the top merchant category for CLO.

New merchants are adopting card-linking all over the world. About one-fourth (25%) of survey respondents reported the growth rate of new merchants to be more than 50%. **Nearly half of survey respondents (47%) reported the growth rate of new merchants at more than 30%.**



Card-linking is at its tipping point, with more traditional retailers starting to complement their traditional digital marketing channels with card-linked technology to drive in-store and online sales.

Are you currently looking into card-linked offers?

Learn more at gofigg.com

