



# CardMAX

By: Xinran Li, Yue Yu, Xianyuan Zhou, Xin Zou

# AGENDA



BUSINESS  
PROBLEMS



BUSINESS  
MODEL



TECHNOLOGY



FORECAST

# BUSINESS PROBLEMS



THERE ARE **80%** OF  
CARDHOLDERS DO NOT FULLY  
UNDERSTAND THEIR BENEFITS  
FROM CREDIT CARDS.



**TIME-CONSUMING** PAYMENT  
MANAGEMENT.



SOME CUSTOMERS HAVE TO  
**GIVE UP** SOME BENEFITS.



**CardMAX**

## BUSINESS IDEA

- CardMax is dedicating to maximize customers' benefits by distributing the transactions of different products that customers purchased online to various credit cards in order to maximize customers' benefits from cash backs, rewards or discounts.

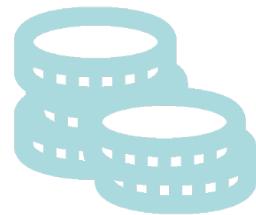
# SERVICE DESCRIPTION



Maximize Benefits



Efficiency  
&  
Convenience



Manage credit card  
redeem

# TARGET MARKET



Multiple credit card  
holders.



Enjoy shopping online  
with different categories.

# PARTNERS



## Banks

Help banks to increase credit card promotion awareness and usage rate.

More new customers opportunities for banks.



## e-Commerce

To acquire more customers, it is important to get support from e-Commerce.

A long-term cooperation relationship with multiple e-Commerce platforms.

# SERVICE PROCESS



Add to cart



Check out & go  
to CardMAX



Sign up & log in



Review payment  
plans



Pay with  
CardMAX



Place orders  
& Get  
benefits

# SERVICE PROCESS

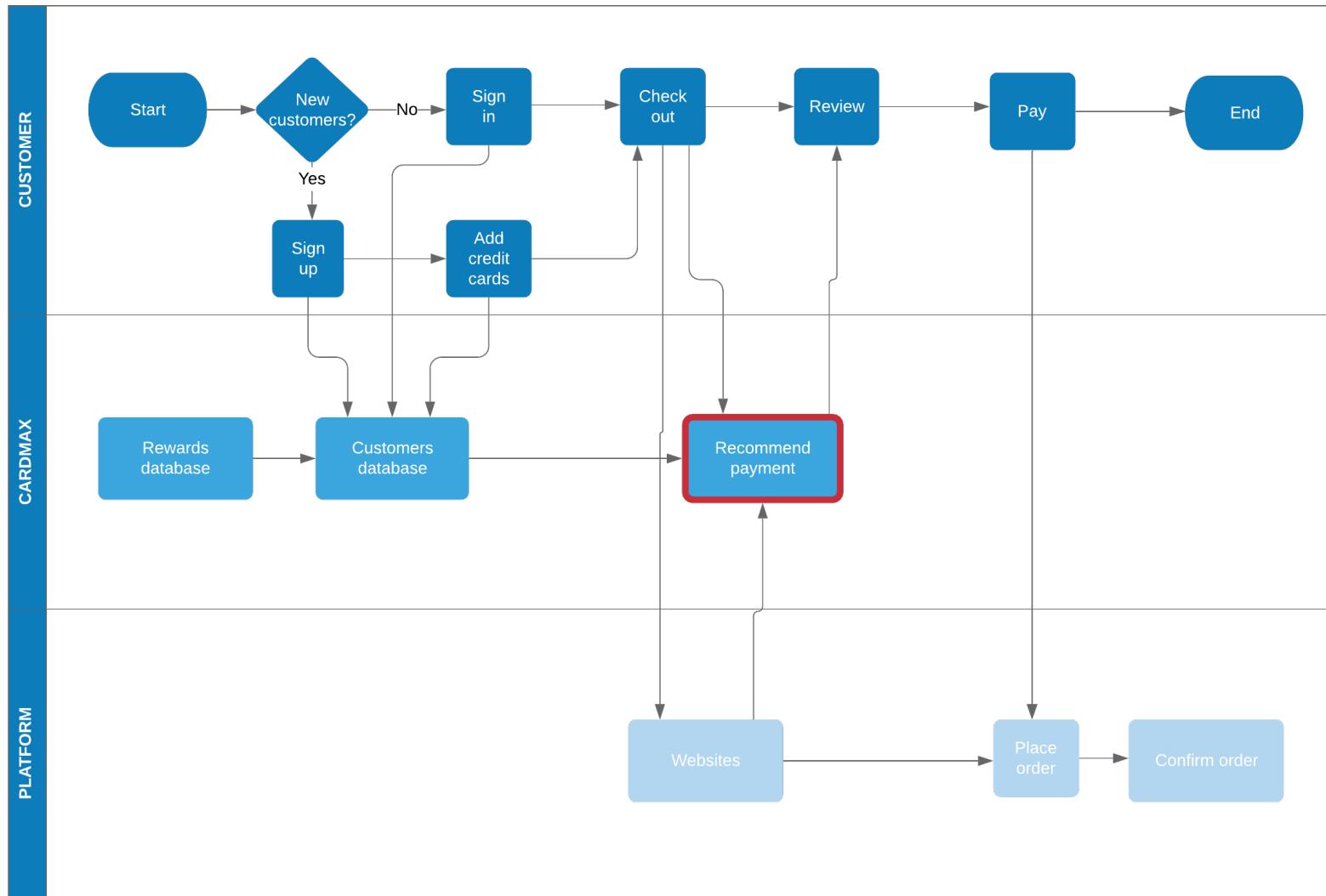


Figure 2: CardMAX Swim Lane Diagram



\$100 Instant Gift Card

get \$100 Off Instantly upon approval for the Amazon.com Store Card

Current subtotal:

\$ 212.95

Gift Card savings:

- \$ 100.00

Cost after savings:

\$ 112.95

[Apply now](#)

Subtotal (4 items): \$212.95

 This order contains a gift[Proceed to checkout](#)[CardMAX](#)

## Shopping Cart



2019 Rose Gold Confetti Balloons Kit | Large 40 Inch 2019 Balloons Rose Gold | New Years Eve Party Supplies 2019 | Graduations Party Supplies  
2019 New Years Party Decorations, Graduation Decorations

In Stock

✓prime

 This is a gift [Learn more](#)[Delete](#) | [Save for later](#) | [Compare with similar items](#)

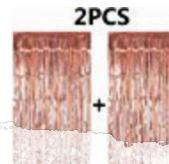
Price

Quantity

\$18.97

1 ▾

Customers Who Bought 2019 Rose Gold Confetti Balloons Kit | Large 40... Also Bought



FECEDY 2pcs 3ft x...  
★★★★★ 94  
\$9.95 ✓prime

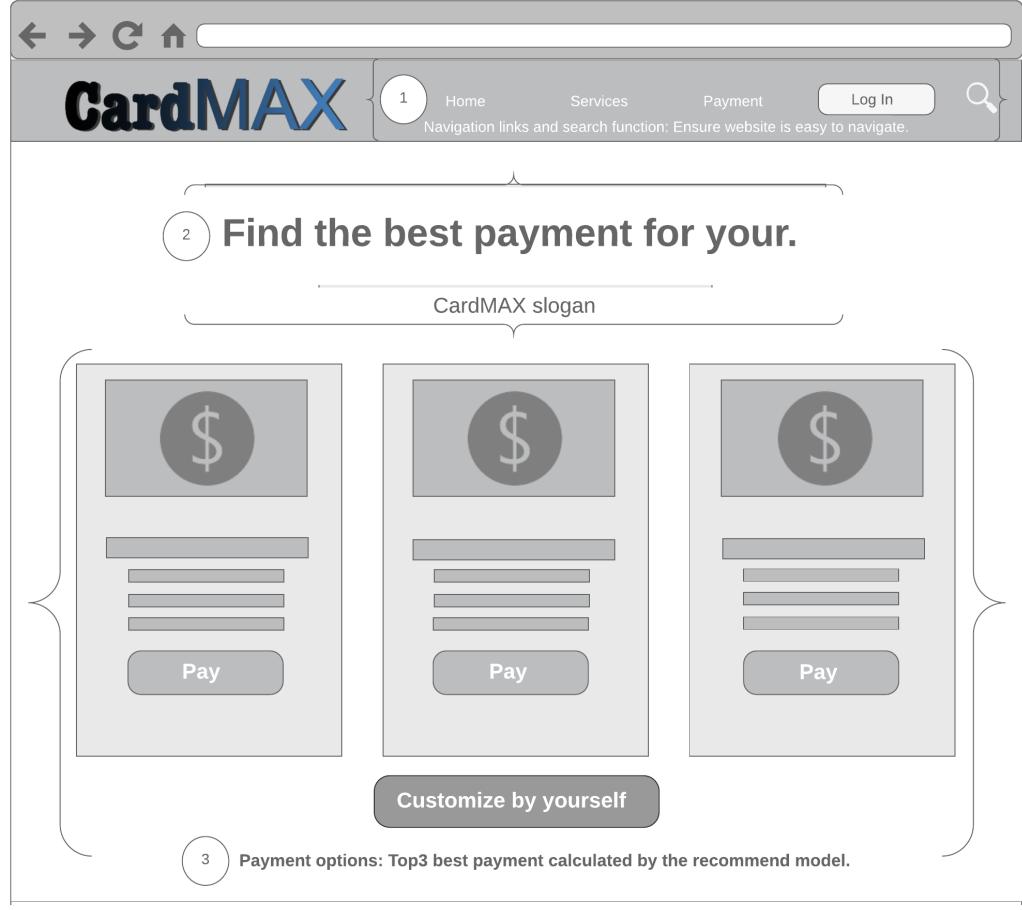
[Add to Cart](#)

Fire TV Stick with Alexa Voice Remote, streaming media player

\$29.99

1 ▾

# e-Commerce Platform with CardMAX service

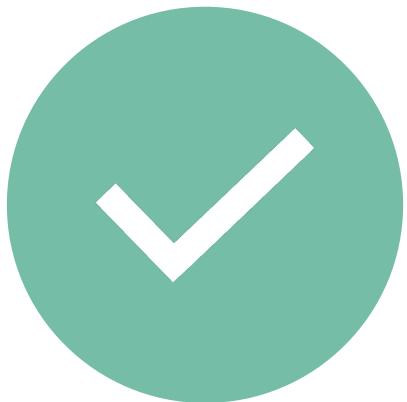


# CardMAX webpage interface

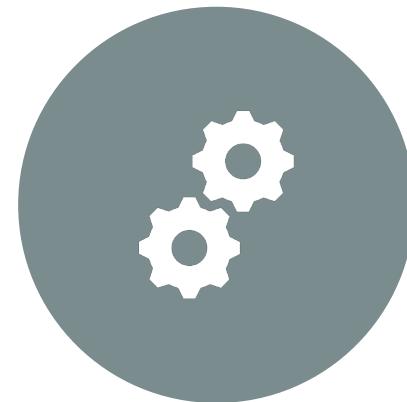
# TECHNOLOGY



AI (ARTIFICIAL INTELLIGENCE)  
CARD RECOGNITION



CARD MATCHING  
ALGORITHM



RECOMMENDATION  
ALGORITHM.

# TECHNOLOGY

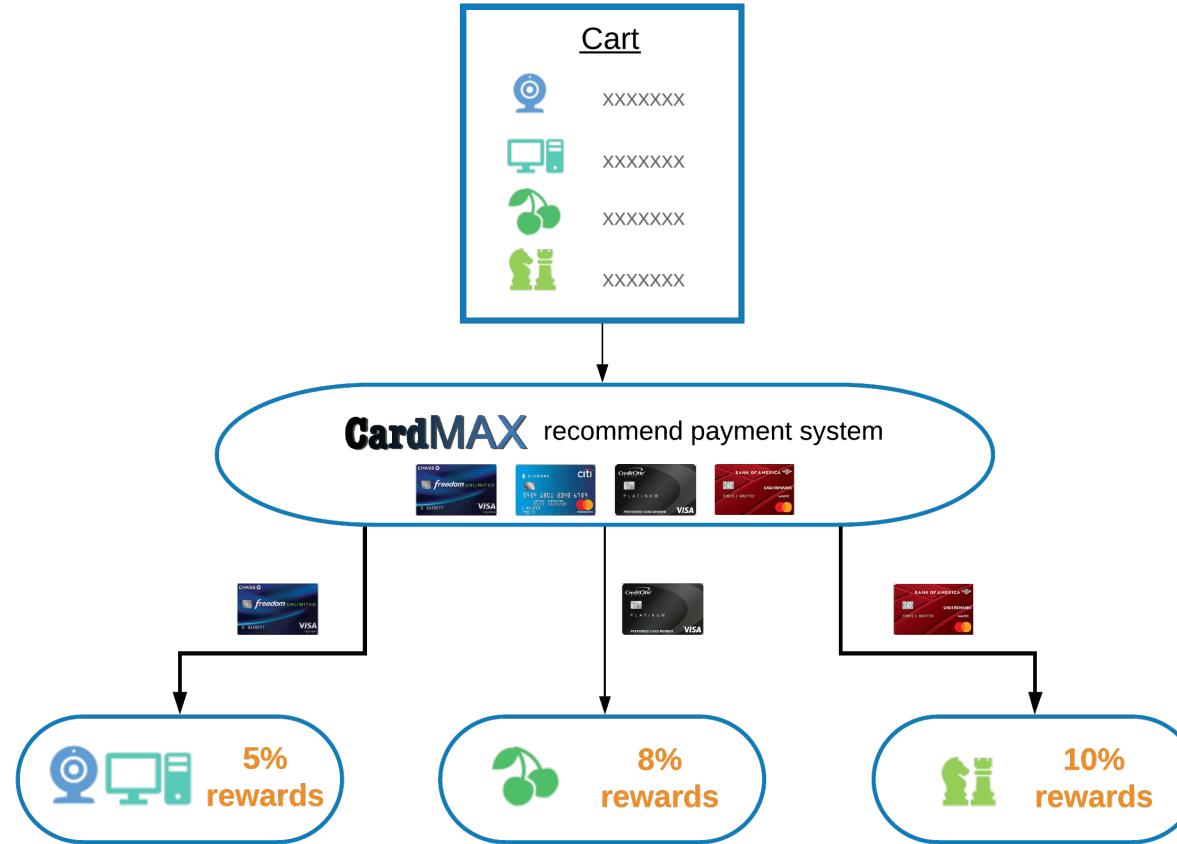
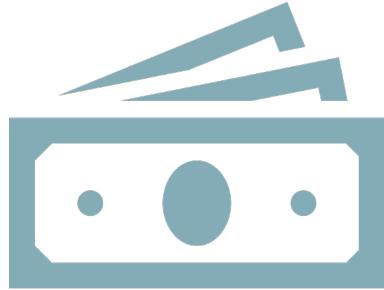
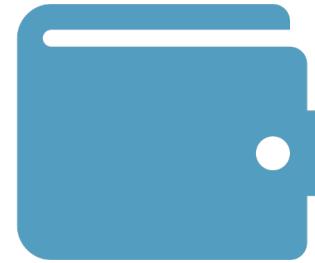


Figure 1: Algorithm Matching Process

# SALES FORECAST

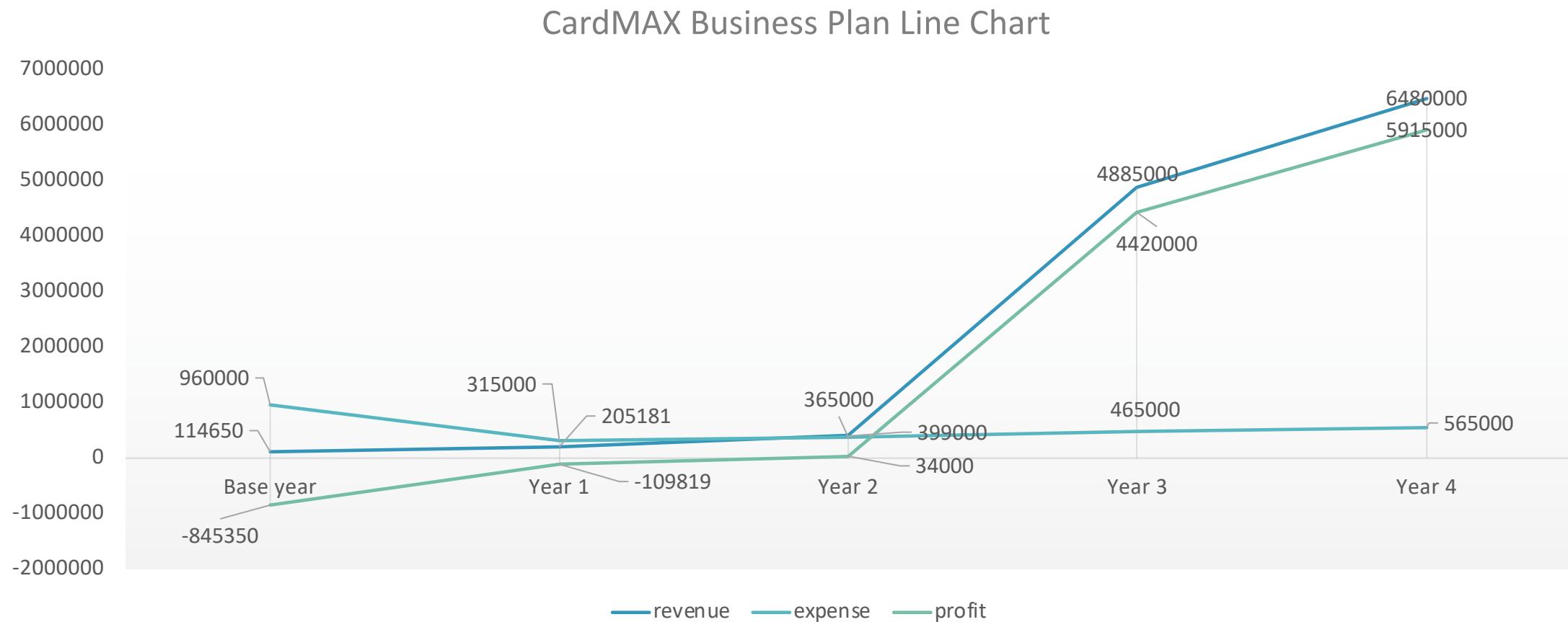


REVENUE



EXPENSE

# SALES FORECAST



# COMPETITORS



PAYPAL



THE COMPANIES WHO HAS THEIR OWN  
BRAND CREDIT CARDS WILL BE CARDMAX  
BIGGEST COMPETITORS.



Thank you

# Q&A