THE VISION: AN AI-POWERED, CLOUD-NATIVE FUTURE THAT ALLOWS AMERICAN EXPRESS TO INNOVATE AT ITS OWN PACE

Context

Over the last several years American Express' data warehouse, data analytics, and AI platform has modernized by migrating Cornerstone and IDN to GCP and creating Lumi. Leveraging this success, American Express is now in a position to build a next generation customer contact center platform co-located in GCP directly next to this data and AI platform, to deploy across worldwide regions for reliability and performance, and to move beyond a legacy technology stack that is brittle, expensive, and can't evolve to today's customers' demands.

The following vision outlines an all-on-GCP solution with best of breed components and partners colocated with Amex's Lumi platform to enable next generation customer experiences. Starting with the Five9 platform, which modernizes the contact center and unlocks tightly coupled business logic allowing easy and rapid evolution of interactions, data segmentation and fragmentation become an issue of the past and a multi-channel unified customer experience becomes a reality. Powered by the most advanced AI platform integrated throughout American Express' environment and secured by a unified security posture across all of GCP.

American Express has built a reputation for consistently providing a high-quality customer experience that drives loyalty and trust and it has truly become a cornerstone of your brand's identity. The purpose of this document is to outline the considerations that American Express needs to evaluate to protect that moat by ensuring that you are future-proofing your ability to build agile, AI-powered customer sales and services experiences. Google, Five9 and Syndeo are committed to providing American Express with:

- A solution built with best-of-breed components and providers, **designed to meet American Express' specific needs**, ensuring ease of migration, seamless integration, and the ability to enhance capabilities with AI

- A solution **underpinned by Google as an industry's leading AI innovator**, ensuring continuous investment and advancement. This provides cutting-edge AI capabilities from day one and a future-proof foundation for ongoing innovation and evolution – directly from the vendor who owns the AI capability.

- A commitment to **transform with a de-risked approach**, that minimizes disruption and allows American Express to innovate at at their pace

- A **globally scalable platform** that aligns with American Express' data strategy, providing the security, compliance, and flexibility needed to support operations across the globe

Priorities for Transformation

Enterprise grade and globally scalable in line with American Express' global footprint

Adheres to and is in line with your approved corporate data & cloud strategy

Modular solution - no single vendor lock-in preventing you from innovating

Co-teamed innovation - American Express & Google will co-create products

Google's $75bn investment in AI infrastructure - outpacing any other vendor

Highly strategic relationship between American Express & Google

Precision outreach

De-risked approach

Path to Agentic

Addressing AMEX complexity

Best of breed

Continuous improvement

AMERICAN EXPRESS

Multi-channel approach for collections, compliance & CSAT

VR Transformation with enhanced speech and voice capability

Enhanced with AI and LLM and multi-modal solutions

Rich insights with integration to Lumi

AI Routing for voice and digital

Workforce capacity planning & WEM

Enhanced CCP experience with ISP integration

Leveraging commonality of AI and data

Critical Considerations & Key Questions for American Express

1. DATA ACCESS & INTELLIGENCE

Google and Five9 enable real-time, unified access to first-party data across Google Search, Ads, Maps, Cloud, and Workspace — paired with Five9's advanced CX intelligence. This ensures American Express extracts the full value from its GCP investment without duplicating infrastructure or incurring unnecessary costs.

Key Questions:
- How will American Express ensure it's not duplicating compute, storage, or data transport across multiple cloud stacks (e.g., AWS and GCP)?

- What are the operational and financial risks of managing data silos in separate CCaaS and AI ecosystems?

- Which CCaaS platform can ingest and activate the full 360° view of cardmembers available in Google's ecosystem?

2. AI-POWERED ENGAGEMENT

With Google's AI and Five9's orchestration layer, American Express can execute real-time personalization across every customer journey—without hitting API limits or incurring additional fees. This enables smart routing, outbound optimization, and a complete 360° view of each customer.

Key Questions:
- Who owns the AI strategy today—and which platform will best support continuous adaptation across inbound and outbound journeys?

- How seamlessly is data integrated across the customer lifecycle to inform real-time decisions?

- Are AI outputs immediately actionable across all engagement channels—or is there lag due to fragmented data?

3. OPERATIONAL FLEXIBILITY

The solution gives American Express full control over routing, configuration, reporting, and integrations—free from "black box" limitations.

Key Questions:
- Do American Express's internal teams (DevOps, TechOps, BizOps) have direct access to configure and iterate on business flows?

- How much effort is required to make a significant change—can the customer own the action, or are changes limited by service tickets, change orders, and vendor queues?

- How easily can American Express integrate with upstream and downstream systems without hitting API limits or requiring custom workarounds?

4. STRATEGIC INNOVATION

American Express can leverage direct influence over roadmap priorities with both Google and Five9—enabling features to be built around real-world needs rather than generic product cycles.

Key Questions:
- Does American Express want influence over roadmap planning and product feedback cycles?

- Which platform empowers American Express to steer upcoming capabilities—or are we adapting to features designed for others?

- Where is American Express best positioned to co-innovate?

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5. OUTBOUND REVENUE ACCELERATION

The platform enables intelligent outbound across sales, marketing, and collections—with integrated campaign chaining, persona-based targeting, and real-time compliance.

Key Questions:
- Are we maximizing contact rates across all outbound channels—or are compliance gaps and legacy tooling limiting performance?

- Do we have visibility into campaign performance in real time?

- Can we segment and personalize outreach based on full customer context—or will we need to rely on static lists, limited data, and disconnected tools?

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6. GLOBAL SCALE & RESILIENCE

Five9 supports global routing, cross-region agent registration, and real-time data replication to protect against downtime, performance issues, or blind spots—without requiring custom architecture.

Key Questions:
- What happens if American Express needs to shift agent capacity between regions—how seamless is the handoff?

- Is multi-region failover standard, or a custom-built solution?

- Are data, reporting, and voice continuity preserved in failover scenarios?

- Do we want to discover potential gaps during an outage—or proactively validate resiliency through standard processes?

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7. PLATFORM RESTRICTIONS, THROTTLING & API LOCKOUT PROTECTION

The Google + Five9 solution imposes no API throttling, usage caps, or hidden "fair use" limits. The architecture is built with ample headroom across compute, concurrency, interactions, and storage.

Key Questions:
- How many API calls does American Express make daily—and how would that impact platform performance?

- What happens when volume spikes—are we throttled, billed more, or shut down?

- Do we want to operate within API limits—or select a platform that scales with our needs?

Google's Commitment to American Express

- Google acknowledges that migrating American Express' complex technology infrastructure and re-inventing its workforce and digital capabilities is a huge undertaking that requires deep migration expertise and best practices. Google is committed to becoming American Express' primary infrastructure provider, delivering the necessary architectural, migration, and training support to facilitate American Express' modernization efforts while maintaining American Express' high level of security and trust with its customers and partners.

- In addition to the most robust GCP technology foundation established at American Express, Google is committed to providing resources and expertise to support the necessary migration to help American Express de-risk its operating environment and maintain performance and stability while migrating to the cloud with speed.

- GCP's unique infrastructure, network, location, and AI/ML capabilities are able to reduce latency, increase throughput, reduce time to insight, and acceleration.

- We are successful if you are successful. Google is committed to investing in and partnering with American Express to ensure that you have a seat at the table to help co-create our product roadmap by participating in various roundtables, innovation and feedback sessions with our product managers.

AI-Powered Customer Experience & Agent Empowerment

- The rise of agentic AI is set to revolutionize the business landscape, marking a **significant shift from AI as a tool to AI as a collaborative partner**. Organizations like American Express, need more than just a chatbot or a single powerful large language model (LLM). Google is committed to being that collaborative partner by providing a diverse and broad portfolio of enterprise-ready AI models, tools, and services to deliver conversational AI capabilities — cost efficiently, scalably and safely.

- Customer Engagement Suite (CES) ("CCAI") **helps deliver exceptional customer experiences across all touchpoints in a customer's journey** - from AI-enhanced customer service operations that deliver personalized interactions across every channel, and proactively assisting and coaching human customer service representatives, to analyzing and providing insights that improve performance of the customer care operations. Additionally, Google offers multi-modal capabilities, combining text, voice, and even image in agent interactions. Google is committed to long term innovation of our Customer Engagement Suite as showcased in the recent announcements at NEXT

Co-locating the CCaaS + Data/AI Platform in GCP

- Deploying a next generation contact center platform that is co-located in GCP directly next to Lumi (data and AI platform), and is deployed across worldwide regions for reliability and performance, allowing American Express to **move beyond a legacy technology stack that is brittle, expensive, and can't evolve to today's customers' demands**

- Often, much of an enterprise's knowledge is trapped in silos. Contact Center agents spend a significant amount of their time searching for information across the many disparate enterprise systems and then having to synthesize information from them to perform their jobs. **With the data unification effort completed for Lumi, American Express now has the ability to access that seamlessly and deploy AI-powered Next Best Action type capabilities** to support their agents and reduce their ramp to full proficiency

- Data segmentation and fragmentation will become an issue of the past and integration with Lumi and American Express enterprise knowledge stores **will provide a single source of truth for agents and processes alike**. Integrated analytics will enable American Express to make better decisions faster, improve CX, and reduce costs

End to End CCaaS Stack powered by Google & Five9

- The pace of product development continues to accelerate, but now to meet customer expectations, companies like American Express are facing additional competitive pressure to enhance their products and services with the latest AI innovations. A **Google CES & Five9 solution will allow American Express to significantly increase their velocity when it comes to deploying AI** into experiences with the quality and reliability their customers and agents require

- Google CES + Five9's leading CCaaS provides an AI-powered platform that encompasses the entire customer journey with end to end services across omnichannel and AI-first engagements to **simplify contact center operations, consolidate and integrate your GCP technical platforms, drive cost savings, improve CX and employee productivity -** all while integrating into American Express' broader hyper personalization efforts to drive increased top line revenue

- Modernizing the contact center with Google CES & Five9 allows American Express to **unlock tightly coupled business logic allowing easy and rapid evolution of interactions** and multi-channel, highly personalized customer and human agent experiences become a reality with the ability to understanding customer and agent needs and taking action to resolve those needs

- A Google CES + Five9 arrangement **will not lock American Express into a single vendor solution** by allowing a modular approach for future proofing. Unlike some of the challenges being experienced today, this means that you will be able modernize and evolve various parts of the stack to support new and improved experiences

Security, Scalability, & Modernization

- Lumi and the general compute (in progress) cloud environments have been fully enabled on GCP by American Express development teams. As part of this process. American Express' **Infosec and cloud engineering organizations have spent years securing GCP to a higher level than on-premise** and have created a robust set of security policies to ensure a safe and secure environment

- Five9's CCaaS solution is deployed directly on GCP and Google's CES natively fits into American Express' existing GCP security design and architecture and **would require no changes to stay in compliance** with American Express' internal policies

- Enabling CES + Five9 will allow American Express to leverage efficiencies in spend (via GCP Marketplace using existing commit), **take advantage of generous storage and compute operations, eliminate "nickel and dime" toll charge on expensive data transport from GCP to AWS**, connectivity to restricted platforms and concerns around integrations and fair use restrictions defined by others.

- **Modernized CCaaS Architecture with best-in-class reliability** with Google's massive, lightning-fast network that operates at supports a global region deployment for unparalleled business continuity and provides disaster recovery readiness that scales to 100k agents and beyond. The global region deployment is a key differentiator with other cloud providers and allows American Express to provide un-interrupted customer service.

- Unlike other CCaaS vendors who cannot show fail over outside of their primary organization and its associated availability zones within a region (e.g., Virginia to Columbus), we **offer true geographic redundancy and data residency** meaning that if an organization goes down, we provide four to five different layers of redundancy that can pick up and take over the operation

Closing Points

For American Express to modernize the way they engage with their customers, improve its cost structure and de-risk its current dependence on legacy technology to address the scale, speed and security demands that are foundational for near-term and sustained business success, and create a new flexible technological engagement architecture that will allow rapid evolution in the future.

The Five9-Google partnership is about more than just technology – it's about enabling enterprises like American Express to deliver exceptional, secure, and scalable customer experiences with confidence. **With cloud-native security, AI-driven intelligence, and a flexible buying model, Five9 and Google Cloud together provide the best foundation for the future of customer engagement.**