

AMEX

A M E X

THE TEAM



BRUCE BEH



TOBEY CHEN



MELINDA NG



JUSTIN POON



JANINE WONG



SID ZHAO

PITCH

We propose a mobile app paired with an online platform designed for upper-middle class individuals to access a premium tier of their favourite experiences. This builds on American Express's desire to help their customers live a more rewarding life.





TABLE OF CONTENTS

CHAPTER I. DISCOVER

CHAPTER II. DEFINE

CHAPTER III. DEVELOP

CHAPTER IV. DETAILS

CHAPTER V. DEPLOY



CHAPTER I.

DISCOVER

The team originally explored a large range of potential clients. Our list was modified several times upon deeper research and discussion about where we could intervene as user experience designers. We narrowed down our choices to Shiseido and Westin Hotels, two companies we felt had an interesting business problem beyond a decline in revenue.

We were intrigued by the insights we found with each company. However, we chose to abandon these clients after further research and looking into potential design interventions.

== SHORTLISTED CLIENTS



SHISEIDO

Shiseido, the Japanese personal care and cosmetics company, was performing well internationally, but not as well domestically. We did not feel confident enough in our understanding of Japanese culture, especially with the time constraints of the project, to proceed with Shiseido.



WESTIN HOTELS

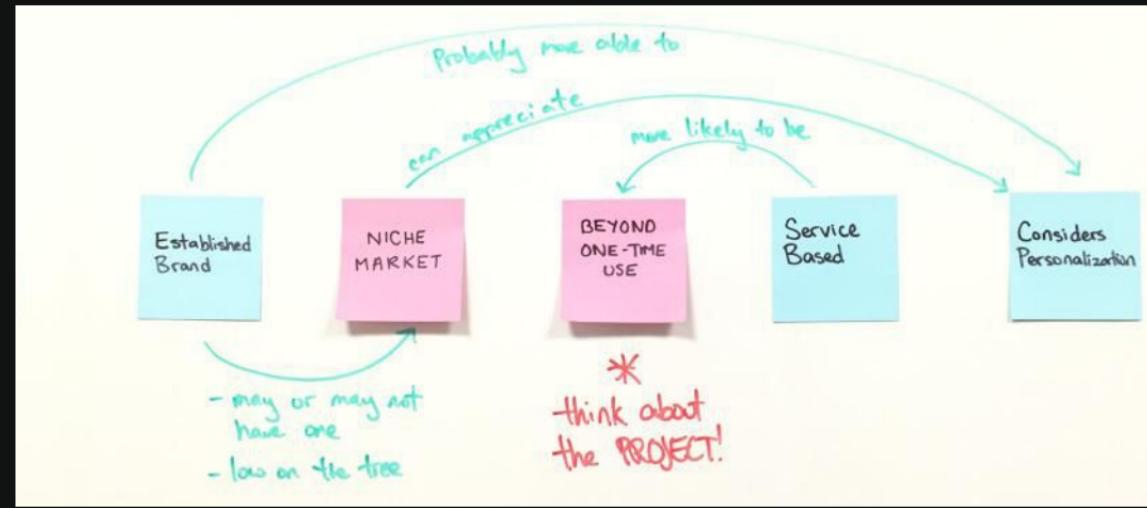
Starwood Hotels and Resorts, parent company of Westin Hotels, is currently under negotiations to be purchased by Marriott International. So, we decided not to move forward with Westin Hotels as we felt that the business problem was on a larger scope than we anticipated.

TEAM INTERESTS

TEAM VALUES
Established Brand
Niche Market
Service-Focused
Personalization
Beyond One-Time Use

TEAM RATIONALE

We wanted to find a client with a business problem, but as a team, we also wanted to pursue a client we are interested in designing an experience for. After deliberating, we found 5 core values that we agreed on that we should look for in our client. We set up constraints for ourselves which could be applied to both the client selection and design intervention.



CONSTRAINTS

ABLE TO BE USED IN MOBILE FORM, OUTSIDE OF ONE'S HOME
PROMOTES ONGOING USE
ADDRESS THE TANGIBLE VALUE FIRST
LEVERAGE SOMETHING THE COMPANY ALREADY DOES
DON'T FOCUS ON TRYING TO GET NEW/MORE CUSTOMERS
DON'T INTRODUCE TOO MANY "NEW INTERACTIONS"

CLIENT SELECTION

AMERICAN EXPRESS

American Express (AMEX) is a financial services company founded in 1850, offering a range of credit cards, charge cards, and travellers cheques.

They are the largest card issuer in the world and are best known for providing services to a wealthier clientele base who spend on average two to three times more than other card holders.

**BRAND MESSAGE**

"We help our customers realize their dreams and aspirations through industry-leading benefits, access to unique experiences, business-building insights, and global customer care. We enable our customers to do more and achieve more."

- American Express

**CUSTOMER COMMITMENT.
QUALITY.
INTEGRITY.
TEAMWORK.
RESPECT FOR PEOPLE.
GOOD CITIZENSHIP.
A WILL TO WIN.
PERSONAL ACCOUNTABILITY.**

AMEX CARDS

American Express offers up to 19 different types of credit cards, prepaid cards, and charge cards in the United States. Each one has its own set of spend-base benefits and most have an annual fee.

We categorized the cards into the most prominent 4 categories that American Express is well known for. This includes the Green level, Gold level, Platinum level, and prestigious Centurion (Black) Cardholder level.

Since one requires an invite before being able to apply for the Centurion Card, we will not pursue black card holders in our intervention.



American Express Card Types

Platinum
Annual Fee: \$196+



Gold
Annual Fee: \$96-195



Green / Regular
Annual Fee: \$0-95





CHAPTER II.

DEFINE

PRELIMINARY RESEARCH

American Express has experienced a steady decline in revenue and stock value since 2014. Their total revenue has dropped from \$35.90 billion USD in December 2014 to \$34.44 billion USD in December 2015. We saw an increase in competition from other credit card companies who offer

similar or better customer benefits that may be contributing to this decline. The projected growth for American Express is also among the lowest of the top financial services companies for 2019.

As American Express is a "spend-centric" business,

meaning the more its cardholders use their cards to buy products or services, the more income the company earns and vice versa.

PROJECTED GROWTH IN PURCHASE TRANSACTIONS WORLDWIDE (IN BIL)

CREDIT CARD COMPANIES	2006	2019
VISA	26.2	66.0
MASTERCARD	17.5	43.1
AMEX	4.3	10.3
UNION PAY	1.9	38.2
JCB	0.9	4.7
DISCOVER FINANCIAL	1.8	3.0

2015 THE NILSON REPORT

CO-BRANDED RELATIONSHIPS

Additionally, American Express experienced a termination of co-branded partnerships with Costco and JetBlue Airways Corporation in early 2016. American Express co-branded relationships account for about 23% of American Express' total revenue.

The contract between American Express and Costco was one of their largest partnerships. The failure to renew the contract with Costco contributed to the company's decline in revenue and stock.

"CO-BRAND PARTNERSHIPS HAS BEEN AND WILL CONTINUE TO BE IMPORTANT FOR US, ALTHOUGH THEY REPRESENT ONLY A PORTION OF OUR DIVERSIFIED PRODUCT SET."

KEN CHENAULT (CHAIRMAN & CEO)

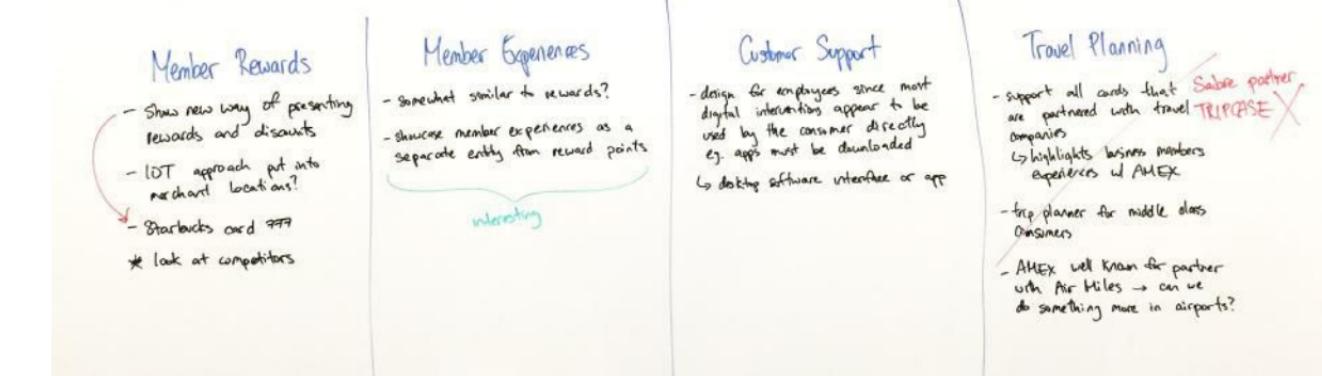
PEEK IN THE BOX

Originally, we wanted to propose a solution which would get more people to sign up for AMEX cards by increasing the amount of merchants who accept AMEX cards. However, upon further discussion, we thought that this idea was too big of a scope to accomplish since it relies solely on the merchant's decision.

From this, we then scaled down and looked at what American Express is already doing and see where we could intervene from there.

MEMBER EXPERIENCES

Accepted: We discovered that Membership Experiences are different from Member Rewards. Experiences are exclusive offers American Express offers their members whereas Member Rewards are more transaction-based incentives like cash-back benefits, reward points, air miles and discount deals.



MEMBER REWARDS

Rejected: AMEX has already collaborated with Sabre to produce Tripcase

CUSTOMER SUPPORT

Rejected: Too similar to what most competitors are already doing

TRIP PLANNER

Rejected: AMEX already ranks in the top 3 for customer service

"DIFFERENTIATE. COMPETITION FORCES SPECIALIZATION. THE LAW OF THE JUNGLE IS 'SURVIVAL OF THE FITTINGEST', AND THE SMART COMPANY DOESN'T WAIT TO BE FORCED"

MARTY NEUMEIER, THE BRAND GAP

COMPETITORS



COMPANY

Over 18 billion payments per year

COMPETITIVE ADVANTAGES

Price Protection Program - allows cardholders to get a certain amount of money back if the price of a product drops after they purchased it



2.4 billion cards issued and widely accepted worldwide

Signature Program - allows cardholders to utilize programs, such as their Visa Signature Luxury Hotel Collection, to access over 900 luxury hotels

STRATEGY

American Express has a history of innovation. They were the first to introduce the plastic credit card and differentiated themselves as a premium company by charging higher annual fees for premium benefits.

We attempt to differentiate American Express from its competitors who are predominantly offering spend-base benefits for their cards such as cash-back rewards, air miles, and discounts.

To do this, we focused on highlighting their membership experiences so that it is more well-known and creating a memorable digital experience.

INDUSTRY TRENDS
Reward Points
Insurance benefits
Shift to technology sector



OPPORTUNITY

BUSINESS PROBLEM

American Express does not have a clear competitive advantage or value for customers to keep AMEX cards as opposed to their competitors because it is now a standard for credit cards to offer benefits.

TARGET AUDIENCE

American Express targets a more affluent clientele base. These individuals often have fewer financial worries and are able to spend more freely. Thus, they are more willing to pay for or invest in premium experiences such as VIP tickets by paying higher prices.

HOW CAN WE GET MEMBERS TO KEEP THEIR CARDS?

Per-Transaction Benefits

Membership Experiences

Customer Support

Travel Planner

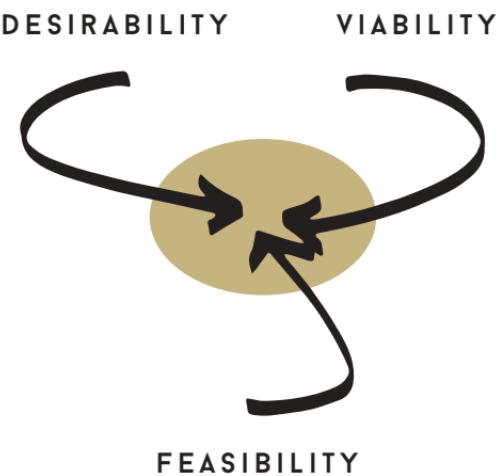
PROPOSED SOLUTION

Of the many programs and benefits AMEX offers, we chose to highlight the membership experiences program American Express. This way, we will treat owning an AMEX card as a membership instead of a payment method.

INSIGHT

American Express uses a closed-loop network which allows them to analyze trends and information on cardholder spending and provide customized offers to attract and retain customers.

With a closed-loop network, only American Express has the ability to utilize cardholder information to this extent. If their competitors attempt to mimic what American Express is doing based on our proposed solution, they won't be able to get the same value in data that American Express has.



"We have a tremendous set of assets to draw upon — our trusted brand, financial strength, the advantages of our closed loop and the data it provides, world-class customer service, and our proven ability to innovate in digital commerce."

KEN CHENAULT (CHAIRMAN & CEO)

App Features	Members	Existing AMEX Merchants	Non-AMEX Merchants	AMEX
"Bypassing the merchant" No need to have to use AMEX card on location	Can use membership at locations that typically don't take AMEX	Wealthy clientele exposure	Still needs to be approached by AMEX X	Doesn't guarantee new partnerships X
Adds more "hidden gem" locations to AMEX partnership	Can use AMEX at more locations	Not as exclusive as before X	Wealthy clientele exposure	More merchants accept AMEX
Make AMEX experiences more well known	Access to premium exp.	Exclusive events sold at higher prices	Needs AMEX partnership	More members to join for premium exp. Stronger partnership with existing merchants

PROJECT SCOPE

We considered different values for each American Express stakeholder: cardmembers, existing AMEX merchants, non-AMEX merchants, and AMEX. Initially, we wanted to increase the number of AMEX merchants because AMEX is not as widely accepted with as many merchants worldwide.

However, it became clear that trying to convince non-AMEX merchants was too big of a project scope. Instead, we decided to drop non-AMEX merchants as a main stakeholder and focus on strengthening current relationships with existing AMEX merchants.

DEFINING THE MARKET

Although American Express caters to a more affluent market, we could not ignore that American Express is available worldwide and has a very broad customer base. Our focus remains on the upper-middle class, but we did also consider experiences for those outside of this market.

We looked at different personas who would fall under the major categories of American Express cardholders with exception to the Centurions.

GREEN

Edward Zhang

- Physical Therapy \$60,000 annual
- Age 29

- Engaged

- No children

- Lives in Seattle, WA

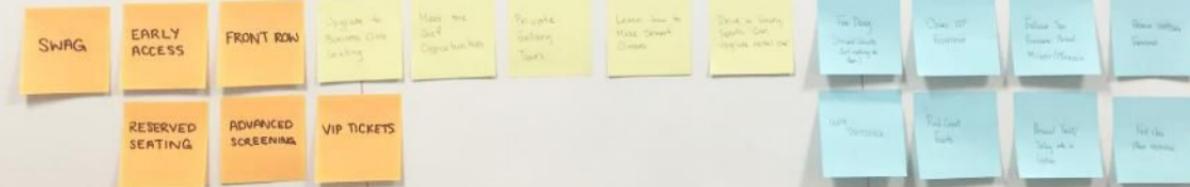
Hobbies: Photography, sports teams, hiking, extreme sports, local bands

GOLD

Rachel Thompson

- Lawyer \$140,000 annual
- Age 34
- Married
- No Children
- Lives in Boston, MA

Hobbies: Travelling overseas, fine dining, a chocolate fanatic, reading about different cultures



PLATINUM

Arlene Williams

- Real Estate \$180,000 annual
- Age 51
- Married
- 2 children @ 20, 22 years old
- Lives in San Francisco, CA

Hobbies: going to the spa, brand name shopping, travelling overseas, wine tasting



Mobile experiences are becoming more prominent in the market with mobile digital media time in the U.S. increasing to 51% compared to 42% on desktop. There is also a rising trend for both online and offline commerce through mobile platforms.

This sparked an interest to work with this medium. So, we looked at American Express consumer frictions which were occurring with their existing channels. We found that an intervention by creating an app for their experience program can help to eliminate cognitive overhead and provide value for customers.



CONSUMER FRICTIONS

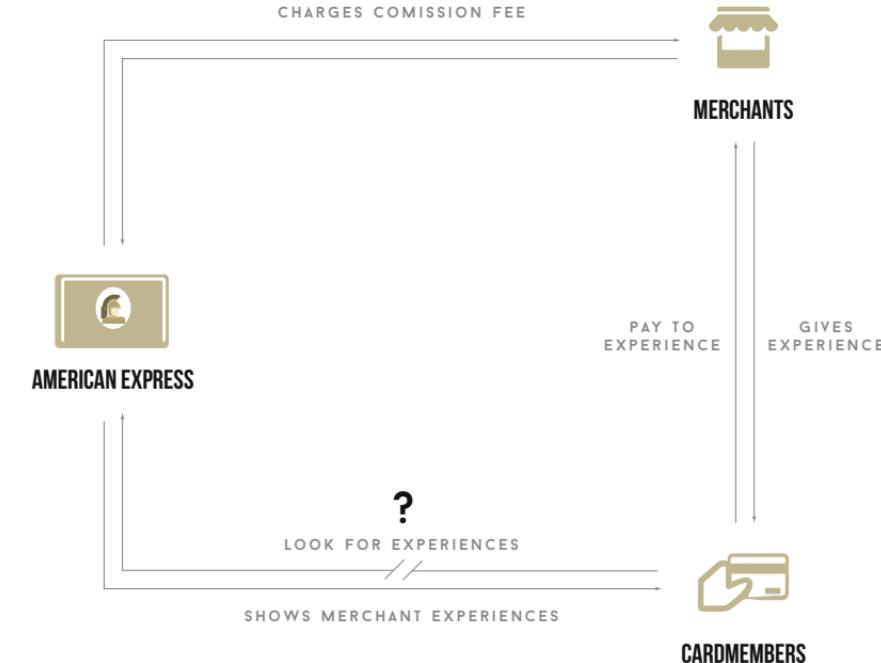
Exclusive experiences are available, but they are not as readily available to consumers on either American Express's mobile or web platforms compared to transaction-based rewards.

The AMEX mobile app does not feature exclusive experiences like it does on the web.

Design of the membership experiences page on the AMEX website does not appear premium or exclusive.

STAKE HOLDERS

Access the application we created. It hopes to bring value to all of our stakeholders. The application features allow cardmembers to find member experiences more easily as well as look at a wider range of experiences available. This can reduce consumer cognitive overhead and let members look at experiences on a mobile platform on the go.

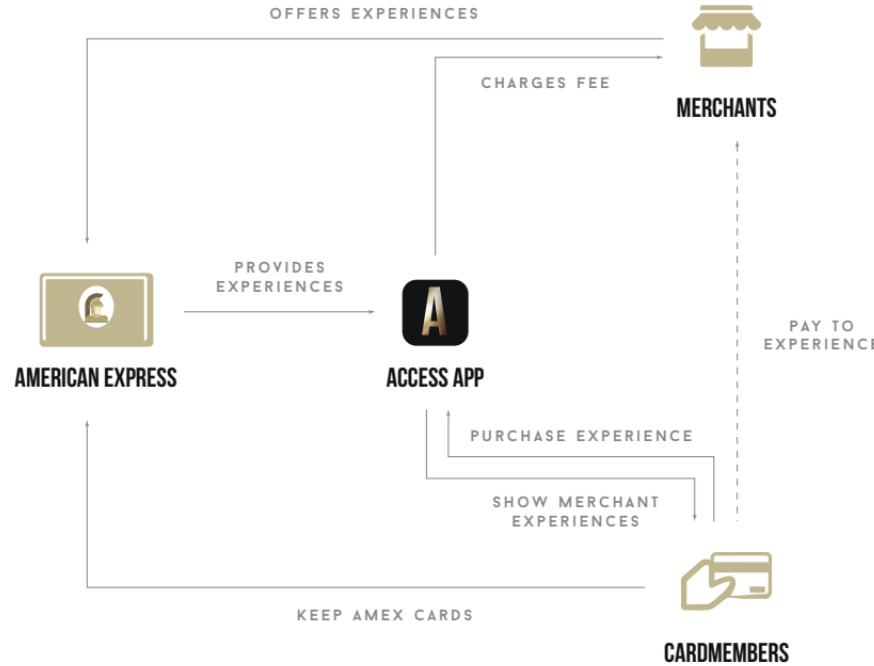


- ? The current website is hard to find membership experiences.

STAKE HOLDERS

AMEX higher spending clientele who purchase premium tier experiences can help drive higher revenues for AMEX merchants. The more experiences bought using an AMEX membership also leads to higher revenues for American Express.

Success can be an incentive for merchants to offer more experiences to American Express. Ideally, this can also be an incentive for new merchants to become AMEX partners and for non-AMEX cardholders to sign up.



TRANSFORMATIONAL METAPHOR: VIP PASS

A VIP pass is admission to an experience at a more premium level compared to the general admission pass. They are often much fewer in number, more difficult to obtain, and set at a higher price point.

Only those with the financial capability and have a deep passion for the experience are those who will be after the VIP pass.





CHAPTER III.

DEVELOP





APP DECISIONS

FEATURED EVENTS

Shows a more exclusive variety of experiences and those that have very limited offers

IMPLEMENTED

FILTER PREFERENCE

Ability to pre-filter the 'For You' to further personalize types of experiences one sees

YET TO BE IMPLEMENTED

FAVOURITE

Keep tabs on an experience in case it is not purchased immediately

IMPLEMENTED

PHOTO LOG

Puts photos taken at the experience into the AMEX app ticket page as a keepsake

REJECTED

FOR YOU

Recommended experienced for each member based on AMEX closed-loop data

IMPLEMENTED

NEARBY

Look for events occurring for that day based on phone GPS location

IMPLEMENTED

SEND TO FRIENDS

Ability to send tickets to other AMEX accounts if purchasing tickets for a group of friends

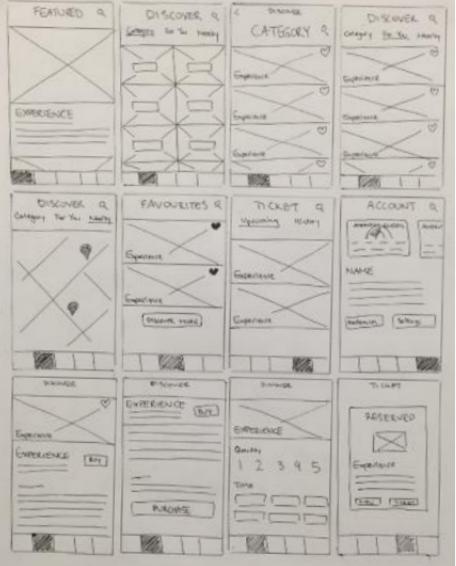
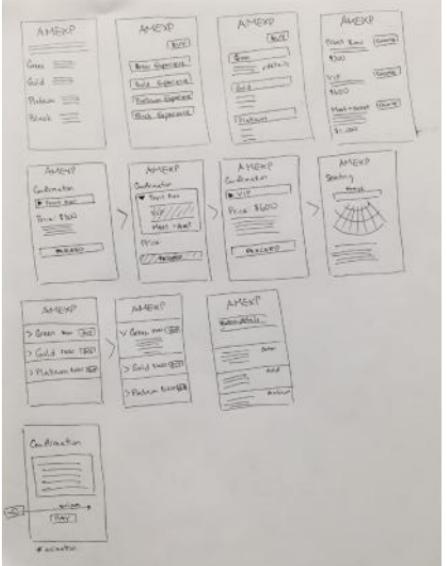
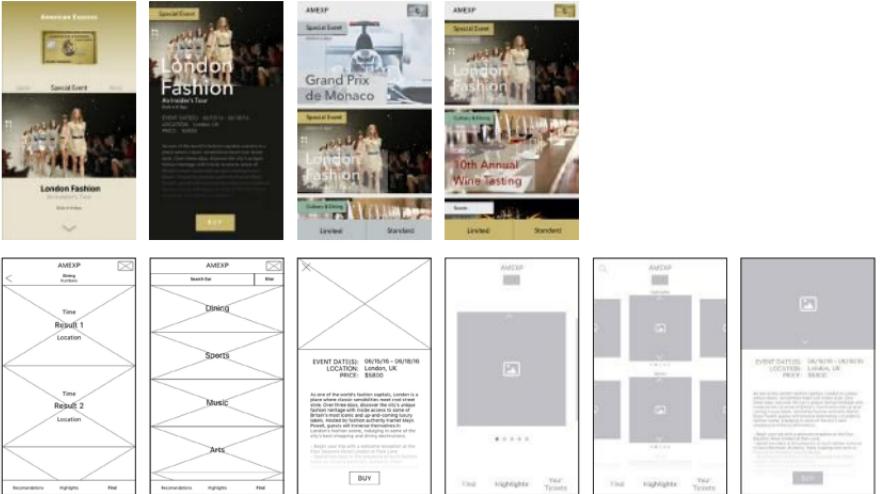
YET TO BE IMPLEMENTED

SHARE TO SOCIAL MEDIA

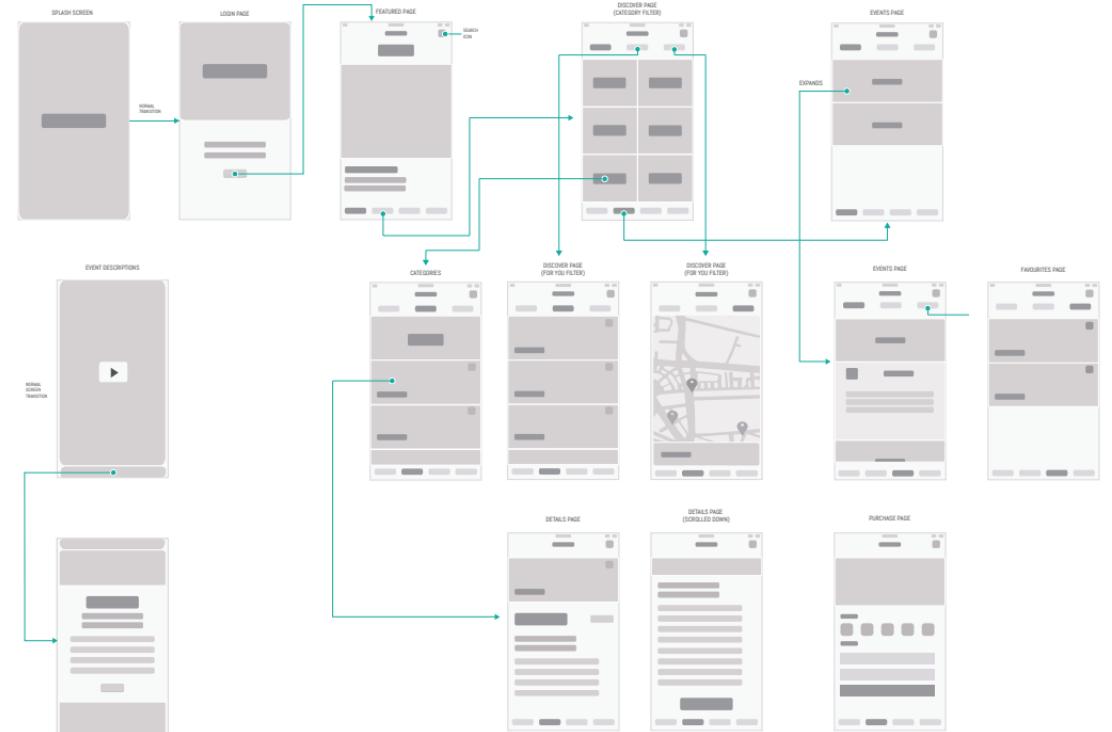
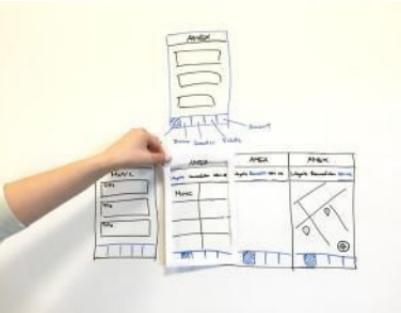
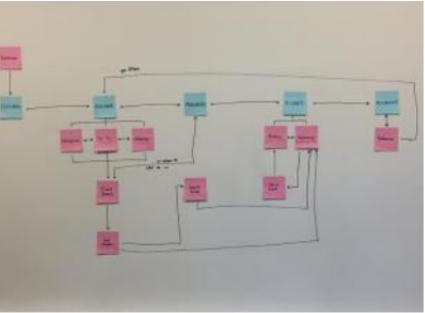
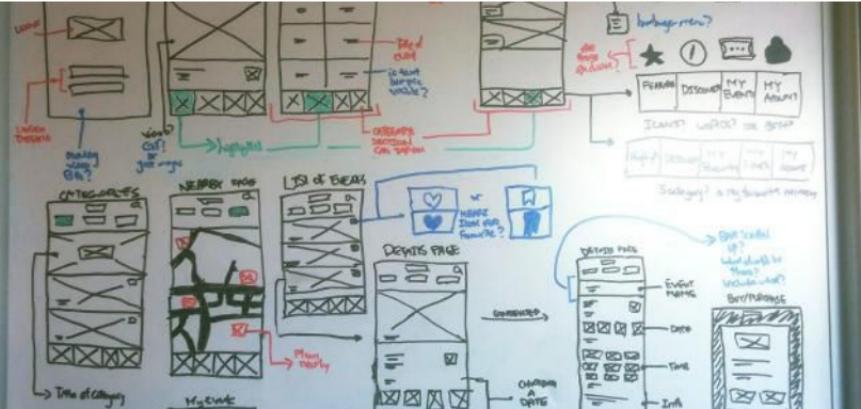
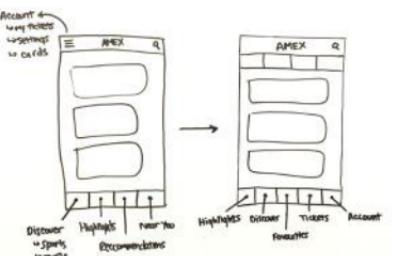
Ability to link social media account and share certain features

HAS FUTURE POTENTIAL

WIREFRAMES



FRAMEWORK



VISUAL DESIGN

BEBAS NEUE
ABCDEFGHIJKLMN
OPQRSTUVWXYZ

BARON NEUE
ABCDEFGHIJKLMN
OPQRSTUVWXYZ

#F5E3B5

#F5E3B5

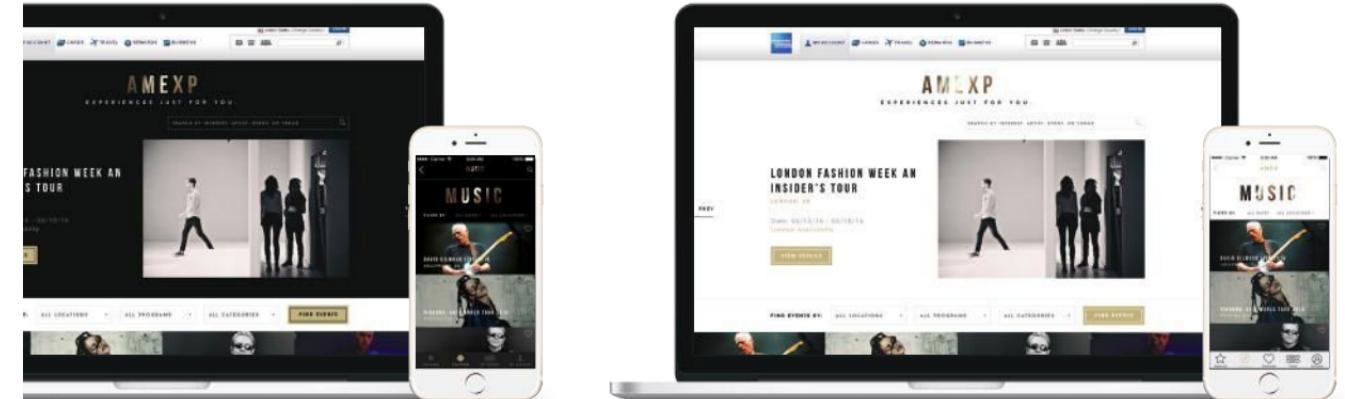
#F5E3B5

#F5E3B5

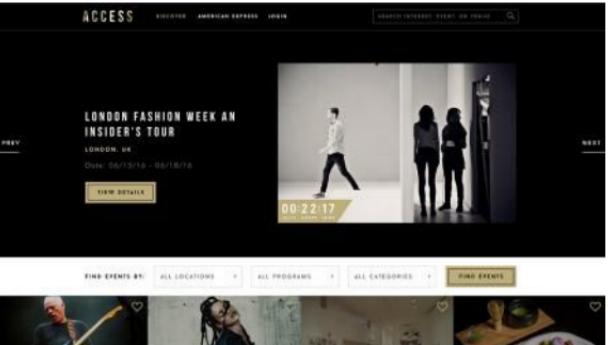
Futura Bk BT

This a body font. Lorem ipsum dolor sit amet, consectetur adipiscing elit. Duis vel ex ultricies nisi fermentum gravida ac eu massa. Vestibulum viverra massa vel consectetur consectetur.

WHITE & BLACK VERSIONS



COMPANION WEBSITE



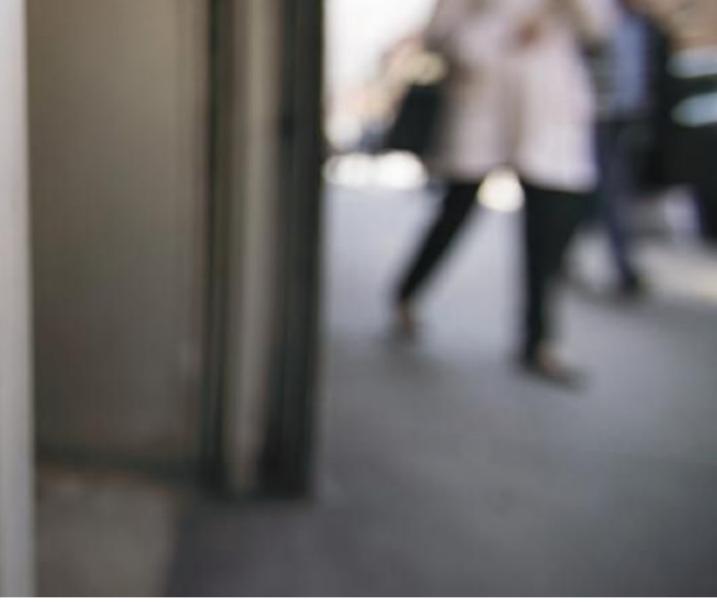
The aim of our design intervention was to highlight the existing American Express Membership Experiences program.



Although we focused on bringing this concept to fruition through a mobile app, we felt it would cause cognitive overhead if the design did not match its web companion where the membership experiences are originally found.



So, we also attempted a redesign of a few pages of the existing website to complement our app.



CHAPTER IV.

DETAILS

REFINEMENT

Several iterations of the UX, UI, and visual design were made. Some of the most prominent changes included what was included on the main navigation bar, visual design changes for the main navigation bar, visual design changes for the experiences, and decisions on what was an appropriate app name.

NAV BAR

INITIAL



ITERATIONS



FINAL



TICKET PAGE

ITERATIONS



WEBSITE DETAILED PAGE

ITERATIONS



FINAL



APP NAME

ITERATIONS

AMEXP
PRIME
PINNACLE

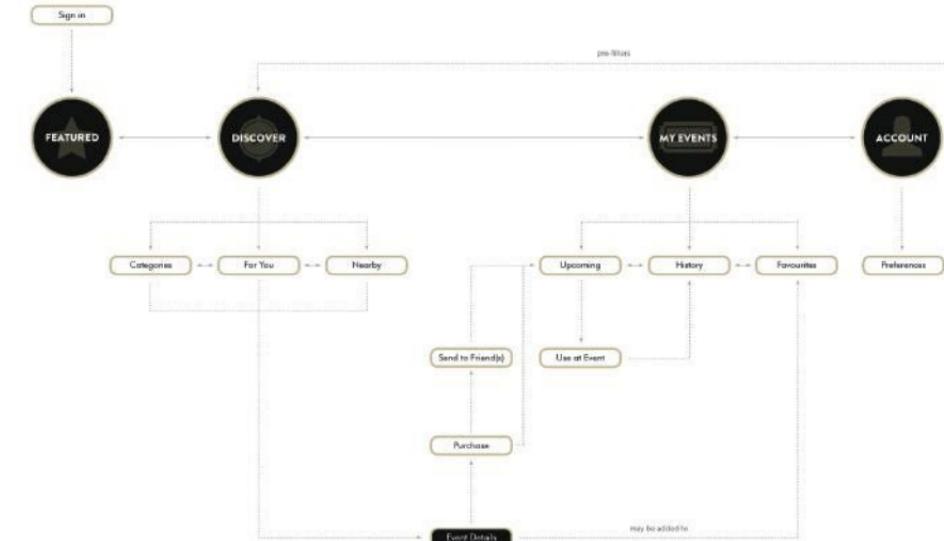
FINAL

ACCESS

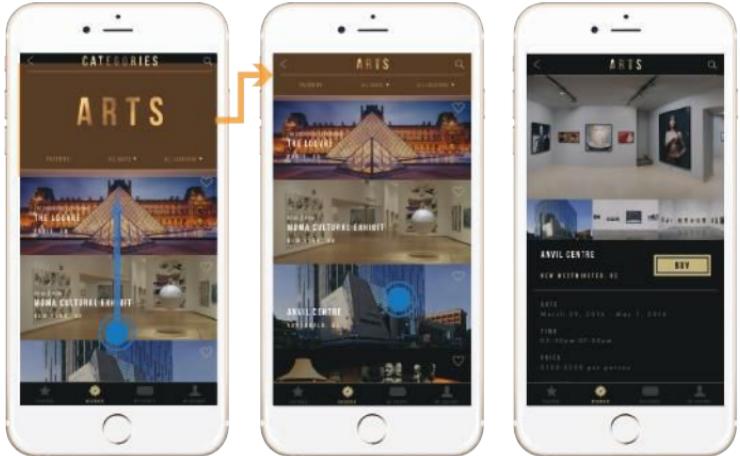
“A USER’S FRAME OF REFERENCE WILL SHIFT AS THE PERSON USES A PRODUCT OR SERVICE. WE WANT TO FOCUS ON AREAS THAT PERTAIN TO THE EXPERIENCE OF SPECIFIC VALUE AND NOT JUST BEST PRACTICES FOR DESIGN METHODOLOGY.”

NEWBERY AND FARNHAM

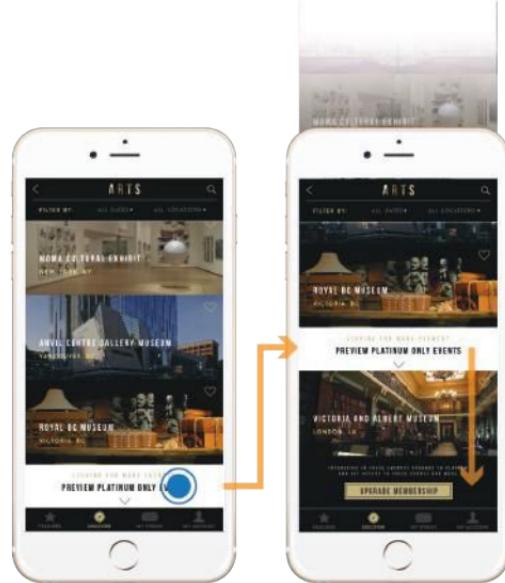
FINAL UI FLOW



INTER ACTIONS

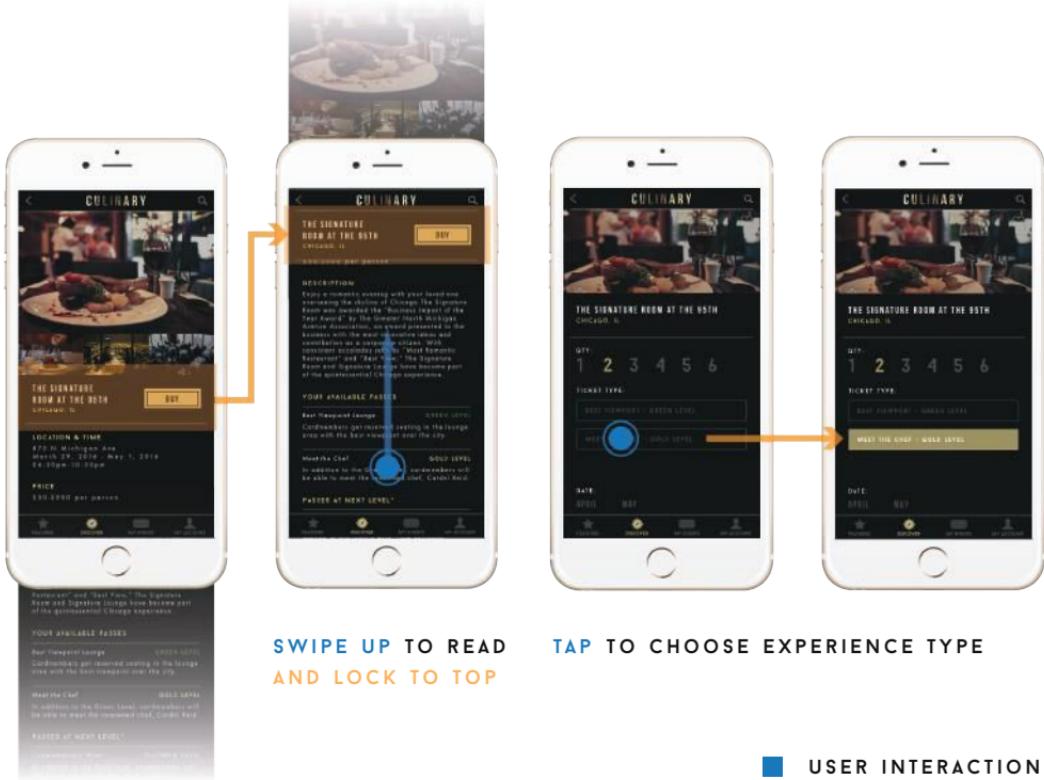
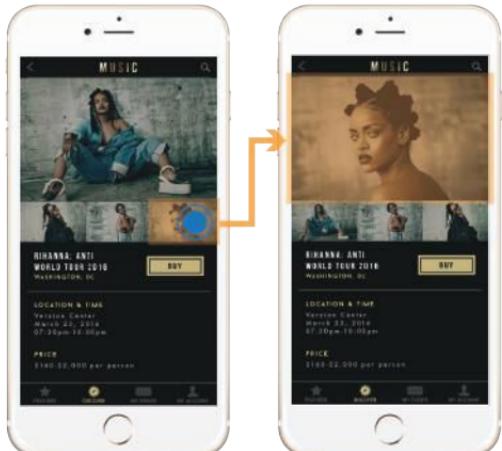
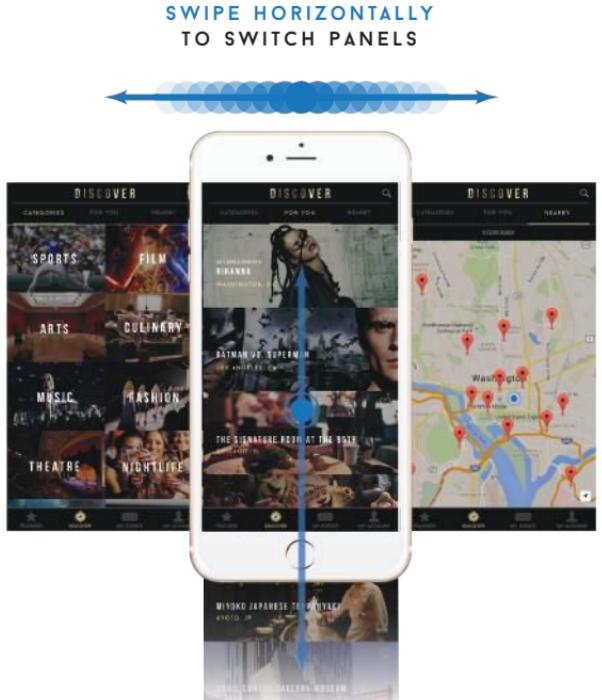


SWIPE VERTICALLY TO SEE MORE
HEADER SHRINKS AND LOCKS TO TOP
TAP TO SEE DETAILS



TAP TO SEE NEXT LEVEL EXPERIENCES
EXPERIENCES ARE REVEALED

■ USER INTERACTIONS
■ ANIMATIONS



SWIPE VERTICALLY TO SEE MORE

■ **USER INTERACTIONS**
■ **ANIMATIONS**



TAP TO SEE TICKET DETAIL

TICKET UNFOLDS

TAP TO RETURN TO EVENTS

TICKET ANIMATES INTO MY EVENTS



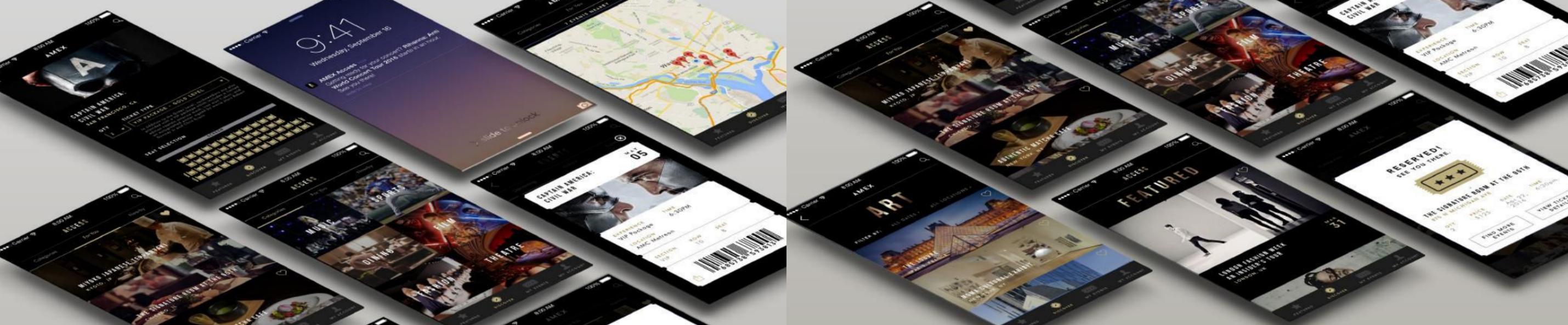
SWIPE DOWN

TO REVEAL NOTIFICATIONS

Most of the interactions that were implemented are swipe and tap gestures. We decided to use these reputable interactions throughout the most part of the app as to reduce cognitive overhead.

This was also done in consideration for an audience that had a general understanding of using mobile devices. Some of the animations in the ticketing process of our app are emphasized more because this is what the customers will value the most.

■ USER INTERACTIONS
■ ANIMATIONS



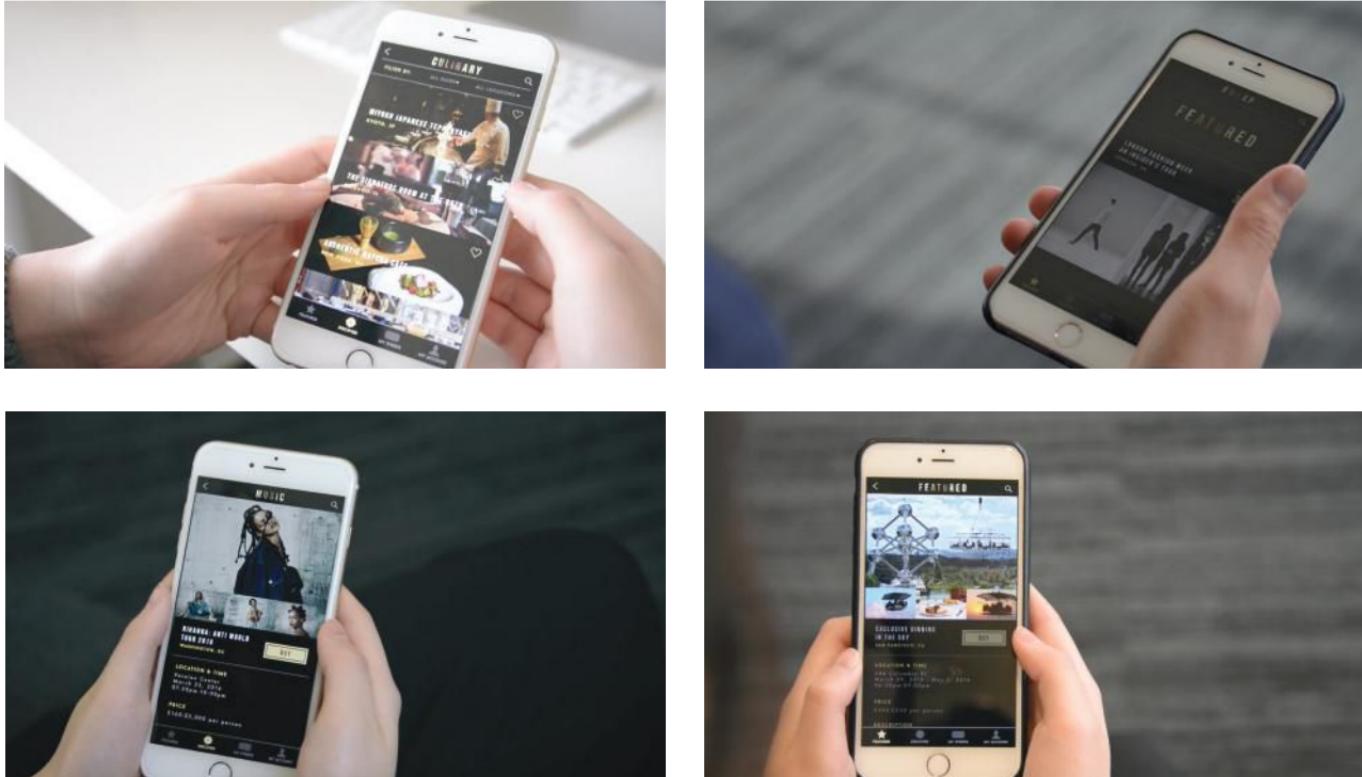
CHAPTER V.

DEPLOY

USE IN REALITY

In the end, the tangible product is a mobile application to be used by the target audience. Although we were not able to conduct formal user testing and evaluation, the prototype was shown and given to several users to go through.

We received feedback on the UX, UI, visual design, interactions, and animations. This feedback was greatly appreciated as it helped the team to make all the decisions that lead to our final product.



MAKING A STORY

In order to showcase the app's abilities, we wanted to create a video as it is a great method to communicate the entire project within a short time frame. Initially, we introduced the business problem and used motion graphics, but then leaned towards a narrative and using real footage instead.

We wrote a script that highlights a cardmember using the app to search for an exclusive event and then attends it. This scenario did not allow us to convey the many use cases the app has potential for. We also had trouble writing a compelling story that was more dynamic than linear.

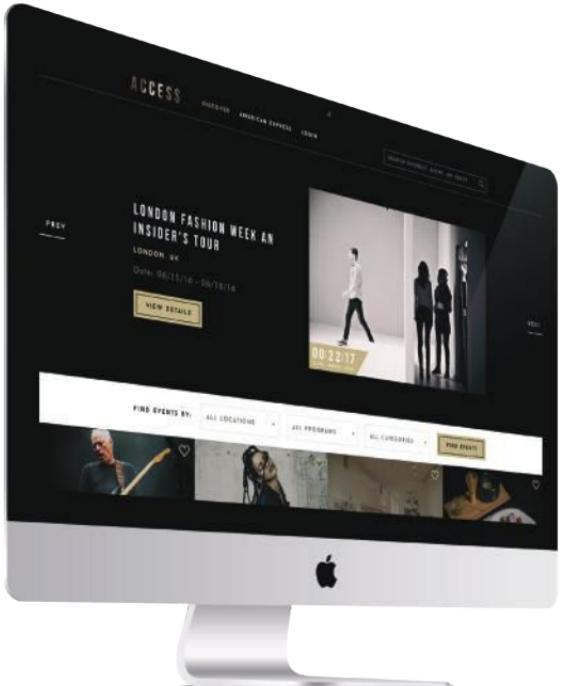


FILM PRODUCTION & EDITING

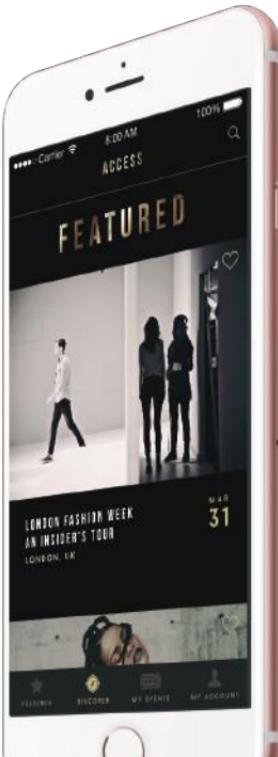
After several script changes and changing the prototype to suit the scenario, the team decided on using a fast-paced voice-over narrative that showed several situations where the app could potentially be used in reality.



FINAL UI



85



86



MEASURABILITY

- # of app downloads
- Membership differences
- # of people who continue subscription to the AMEX card in following year
- # of new members vs. # of cancelled subscriptions
- # of members who upgraded membership
- # of exclusive experience purchases
- Which types of experiences are being purchased most often
- # of partnered companies, collaborations
- Revenue changes



REFLECTION

The team's journey throughout this project was a very enriching experience. Through careful research and analysis, we were able to agree on a client, address a core business problem, and work in the realm of experience design that aligned with our own individual values while staying true to the client's brand.

One of our greatest takeaways was to approach design empathetically by not designing for ourselves. By considering industry trends, the target audience, and consumer frictions, we were able to make design decisions throughout the entire project that would bring value to all of the client's stakeholders.

Storytelling became a large component of how our app was designed and how we wanted to communicate it to the world.



REFERENCES

- American Express Company 2015 Annual Report. (2015). Retrieved March 15, 2016, from https://materials.proxyvote.com/Approved/025816/20160304/AR_276402/HTML1/tiles.htm
- AMERICAN EXPRESS® VALUES AND CULTURE. (n.d.). Retrieved March 22, 2016, from <https://www.americanexpress.com/au/content/careers/culture.html>
- Baig, E. C. (2015, July 09). Amex launches fast digital checkouts but don't call it a mobile wallet. Retrieved March 16, 2016, from <http://www.usatoday.com/story/tech/columnist/baig/2015/07/09/amex-launches-fast-digital-checkouts-but-dont-call-it-wallet/29903455/>
- Berger, W. (2010). Glimmer: How Design can Change Your World. Toronto, Canada. Random House Canada.
- Brown, T. (2009). Change in Design. New York, New York,, HarperCollins Publishing .
- Cash, K. (2015). "Visa Credit Cards vs MasterCard - Does it make a difference?" Retrieved from April 3, 2016 from <https://www.nerdwallet.com/blog/credit-card-benefits/visa-credit-cards-mastercard-difference/>
- Clark, J. (2012). Sfo Entrance. [Digital Image]. Retrieved April 6, 2016 from https://thedesignair.files.wordpress.com/2015/07/sfo_entrance.jpg
- Credit Card Processing Fees and Costs. (n.d.). Retrieved March 20, 2016, from <http://www.valuepenguin.com/what-credit-card-processing-fees-costs>
- Dexheimer, E. (2016, January 21). American Express Tumbles Most Since 2009 After Profit Falls 38%. Retrieved March 15, 2016, from <http://www.bloomberg.com/news/articles/2016-01-22/amex-s-chenault-braces-for-new-reality-as-profit-declines-38->
- Dexheimer, E., & Leonard, D. (2015, October 15). How Bad Will It Get for American Express? Retrieved March 16, 2016, from <http://www.bloomberg.com/features/2015-how-amex-lost-costco/>
- Dexheimer, E. & Schlangenstein. (2016). JetBlue to drop card partner, AmEx for Barclays and mastercard. Retrieved April 1, 2016. From <http://www.bloomberg.com/news/articles/2015-02-13/jetblue-said-to-drop-card-partner-amex-for-barclays-mastercard>

- Kiernan, J. (n.d.) List of Credit Card Companies & network: Differences, Contact Info and more. Retrieved April 2, 2016, from <https://wallethub.com/edu/credit-card-companies/20409/>
- McEvoy, T. (n.d.). The New Amex Mobile App. Retrieved March 16, 2016, from <http://www.timmcevoy.pro/the-new-amex-mobile-app/>
- Newberry, P & Farnham, K. (2013). Experience Design: A framework for integrating brand, experience and value. Hoboken, New Jersey. John Wiley & Sons, Inc.
- Neumeier, M. (2005). The Brand Gap: How to bridge the distance between business strategy and design. Published by Pearson Education, Berkeley, U.S.
- Oyedele, A. (2015, April 07). American Express is under pressure because of one big problem: It's being copied by the competition. Retrieved March 19, 2016, from <http://www.businessinsider.com/oppenheimer-downgrades-american-express-2015-4>
- Pang, C. (2016). Understanding American Express Business Model. Retrieved April 3, 2016 from <http://www.gurufocus.com/news/378211/understanding-american-express-business-model>
- PYMNTS. (2015, February 27). Amex's New Strategy? Return To The Old Strategy – Focus On The Affluent | PYMNTS.com. Retrieved March 16, 2016, from <http://www.pymnts.com/news/2015/amexs-new-strategy-return-to-the-old-strategy-focus-on-the-affluent>
- Shiseido Annual Report. (2015). Retrieved March 15, 2016, from <https://www.shiseidogroup.com/ir/library/annual/pdf/2015/anu00001.pdf>
- Sidel, R. & Stynes, T. (2016). "AmEx offers gloomy outlook, as offer drops 38%. Retrieved April 1, 2016, from <http://www.wsj.com/articlesamerican-express-to-cut-1-billion-in-costs-1453411625>
- Silbert, Sarah. (n.d.). The inside scoop on American Express Centurion Black Card. [Digital Image]. Retrieved April 6, 2016, from <http://thepointsguy.com/2015/10/amex-centurion-black-card/>
- Steele, J. (2015). "What's the difference between Visa and Mastercard." Retrieved April 2, 2016 from, <http://time.com/money/3980261/visa-mastercard-whats-the-difference/>
- Visa vs MasterCard vs American Express. (n.d.). Retrieved March 16, 2016, from <http://www.consumerfu.com/visa-vs-mastercard-vs-american-express>
- Viviane. (2015). Amex-Centurion. [Digital Image]. Retrieved April 6, 2016 from <http://webluxo.com.br/home/wp-content/uploads/2015/05/amex-centurion-3.jpg>
- Wasay, A. (2016). "American Express Company, Charles Schwab Partner to Offer Diversified Co-Branded Cards. Retrieved April 1, 2016, from <http://www.bidnessetc.com/66467-american-express-company-charles-schwab-partner-offer-diversified-cobran/>
- What Makes Us Different. (n.d.). Retrieved March 22, 2016, from <http://about.americanexpress.com/oc/whatmakesusdifferent/>
- Who We Are. (n.d.). Retrieved March 22, 2016, from <http://about.americanexpress.com/oc/whoweare/>