



Financial Community Meeting AXP Interactive

Jud Linville

President, Consumer Card Services Group

August 2, 2006



Agenda



- **1.0** Brief History – Cost Reduction
- **2.0** Business Model Accelerant
- **3.0** Building our Brand

Web Presence



The Dot-Com Era



High Profile Sites



Web | MySpace | People | Music | Blogs | Video | More + MySpace.com | Help | Sign Up

Search Web

Home | Browse | Search | Invite | Film | Mail | Blog | Favorites | Forum | Groups | Events | Videos | Music | Comedy | Classifieds

myspaceim

Brought to you by **JOHN TUCKER DIE** IN THEATERS JULY 28th

Download the John Tucker skin for MySpaceIM!

Got IM? Get MySpaceIM

- IM your MySpace friends any time
- One-Click login to mail, bulletins, and more
- Instant alerts for all requests, messages, and comments
- Find and view your friends' profiles with one click

Rockstar - MySpaceIM

File Edit MySpace

View Profile | Send Mail | Comment

Rockstar: Hey, have you talked to Jason?
DotNetAIDay: No, not lately.
DotNetAIDay: Whoa! I just got a message from him.
Rockstar: Cool! Ask him if he's really the man.

Arial 11 B I U A

SEND

New Mail on MySpace

You've got a New Message from: Jason's TheMan
Subj: Yo, what's up dude?

Inbox Home

facebook

home search browse invite help logout

Ivonne Thompson's Profile (This is you) Harvard

Search

My Profile edit
My Friends
My Photos
My Groups
My Events
My Messages
My Account
My Privacy

Information edit

Account Info [edit]
Name: Ivonne Thompson
Networks: Harvard Alum '01
New York, NY
Last Update: July 26, 2006

Basic Info [edit]
Sex: Female
Relationship Status: Married
Birthdate: January 17, 1980
Hometown: New York, NY

Contact Info [edit]
Emails: ivonnenyc@gmail.com
ivonne@post.harvard.edu
GoCraGo
AIM Screenname: 917.941.4137
Land Phone:

Personal Info [edit]
Political Views: Moderate
Activities: The Seneca, Inc., Starwood Hotels & Resorts, American Express
Interests: Running, Travel, B&W Photography, Salsa
Favorite Music: Carlos Vives, Ruben Blades, Orishas, Outkast, Celia Cruz, Led Zeppelin, Ozomatli, Ibrahim Ferrer
Favorite TV Shows: Lost, 24, Monday Night Football
Favorite Movies: Snatch, Fight Club, The Usual Suspects, Lock Stock & 2 Smoking Barrels, The Three Amigos, The Jungle Book, Muppets Take Manhattan
Favorite Books: Sula, Beloved, Lord of the Rings, Love in the Time of Cholera, Soñando en Cubano, Where the Sidewalk Ends
Favorite Quotes: There is a crack, a crack in everything. That's how

Status edit
Keep your friends updated on your current status.
Where are you?
What are you doing?
I am

TAKE A SHORT SURVEY.

You Tube Broadcast Yourself

Sign Up | Log In | Viewing History | Help

Home Videos Channels Groups Categories Upload

All Categories

Arts & Animation
Today: 5216
Total: 365179
Tags: song we cartoon elope

Autos & Vehicles
Today: 1208
Total: 101211
Tags: car crash unimov driving

Comedy
Today: 9456
Total: 951016
Tags: funny asian porn sex

Entertainment
Today: 10199
Total: 1001925
Tags: dance hip cool comedy

Music
Today: 12193
Total: 1044407
Tags: music video dance smash

News & Blogs
Today: 1298
Total: 143334
Tags: 911 techno 11 trance

People
Today: 7775
Total: 624605
Tags: Celebrities, Personals, Family Events... Dogs, Cats, Fish, Birds, Bears...

Pets & Animals
Today: 1526
Total: 121649
Tags: Gadgets, Robots, Computers...

Science & Technology
Today: 681
Total: 93656

Ads by Google

Satellite TV on PC
2000 Stations, 60 Countries No Extra Material Required
dishnetworkvideoconfer

Funny Video
Funny video.
Specials Offers at Cinema Red.
www.Target.com/cinema

Japanese anime
Searching For Anything Japanese? You'll Find It On The Japanese Site
www.japanese.info

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First-time user? Register here
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Password
Select an Account:
Forgot ID or Password?
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Information for Customers Impacted by Recent Hurricanes
Introducing Ameriprise Financial
Application Status

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GET 0% INTRO APR FOR UP TO 15 MONTHS
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TRAVEL
REWARDS
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• Hotel
• Airline
• Cash Back
• City Rewards
Learn More
ENTERTAINMENT

American Express One®
My Life My Card
Yahoo! Broadway

FIND THE RIGHT CARD | Personal | Small Business | Corporate | Prepaid

Internet at AXP

- **Attract New Customers**
- **Connect AXP, Cardmembers and Merchants**
- **Virtual Service Center**
- **Generate New Business**

Putting the Web to Work

- We receive a Consumer Card application online every eight seconds
- 60% of all Membership Rewards redemptions are completed online
- Largest acquisition channel for Small Business Card accounts
- Over 50% of Cards in the U.K. are acquired online

Web Traffic



- Top 100 Sites based on Unique Visitors
- More Unique Visitors than:



Agenda



- **1.0** Brief History – Cost Reduction
- **2.0** Business Model Accelerant
- **3.0** Building our Brand

Channel History

Three interlocking grey gears are positioned in the center of the slide. The text "Turbocharged Processing Machine" is overlaid on the gears.

Turbocharged Processing Machine

Transaction Volumes

100,000,000 Online Payments



**Service
Representative**



**Customer
Needs**



**Less
Expense**

Corporate Services Paper Off



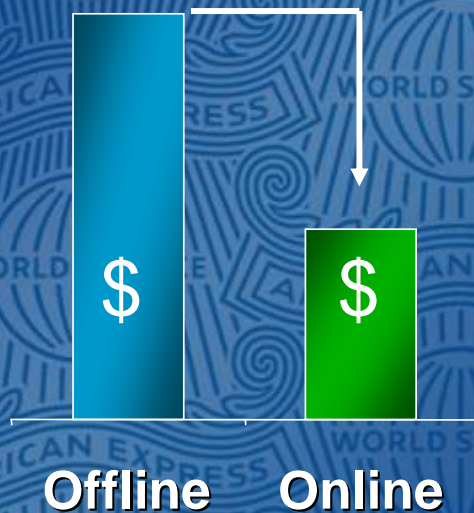
American Express



- Over 80% Adoption Rate
- 27% Growth in Customer Satisfaction
- 424 Million Pages Saved

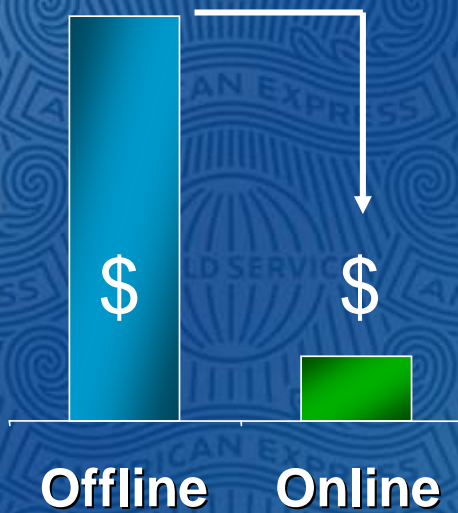
Unit Cost Reductions

Applications



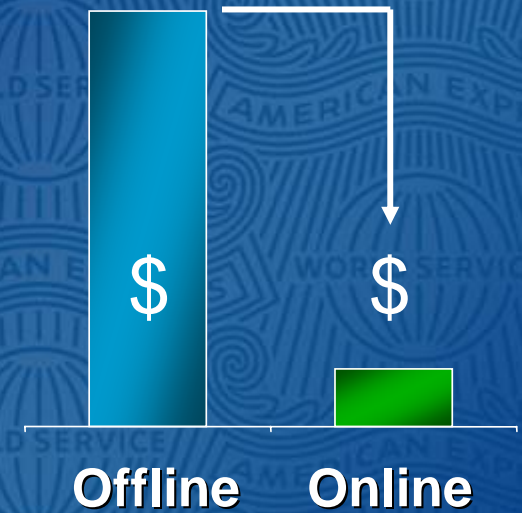
53%

Payments



84%

MR Redemptions

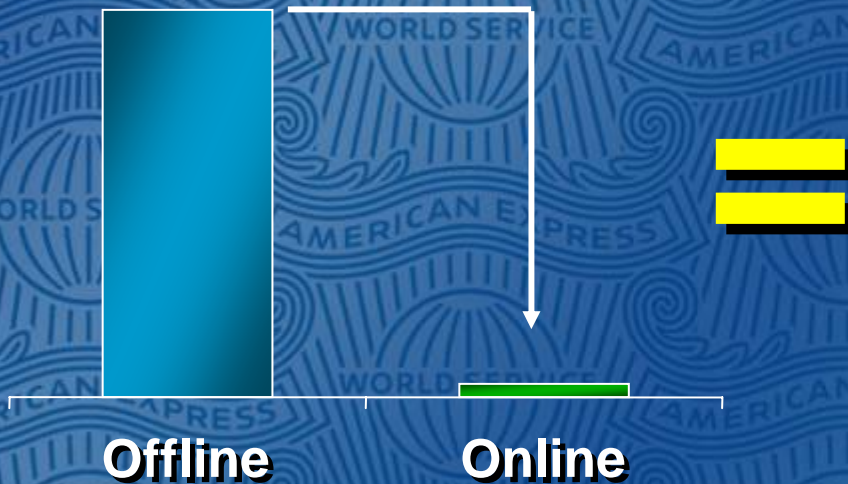


86%

Virtual Service Center

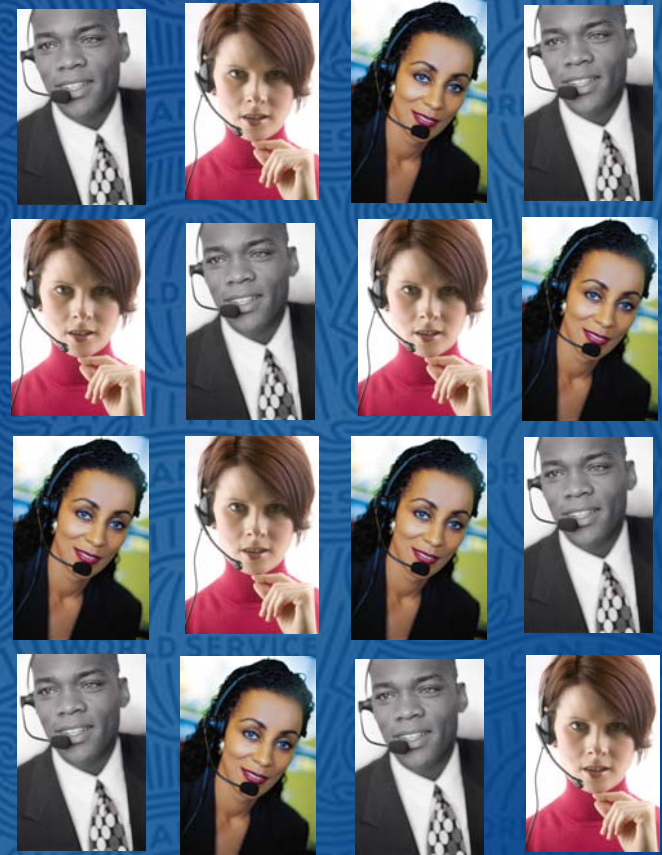


Cost of Online Balance Inquiry



97%

500+ Reps



Reengineering Savings

Process @ Lower Cost

Leverage Capabilities

Innovate

Drive the Bottom Line

Cost and Quality



Applications

5.7%

Payments

6.0%

MR Redemptions

10.5%

Room to Grow



Agenda

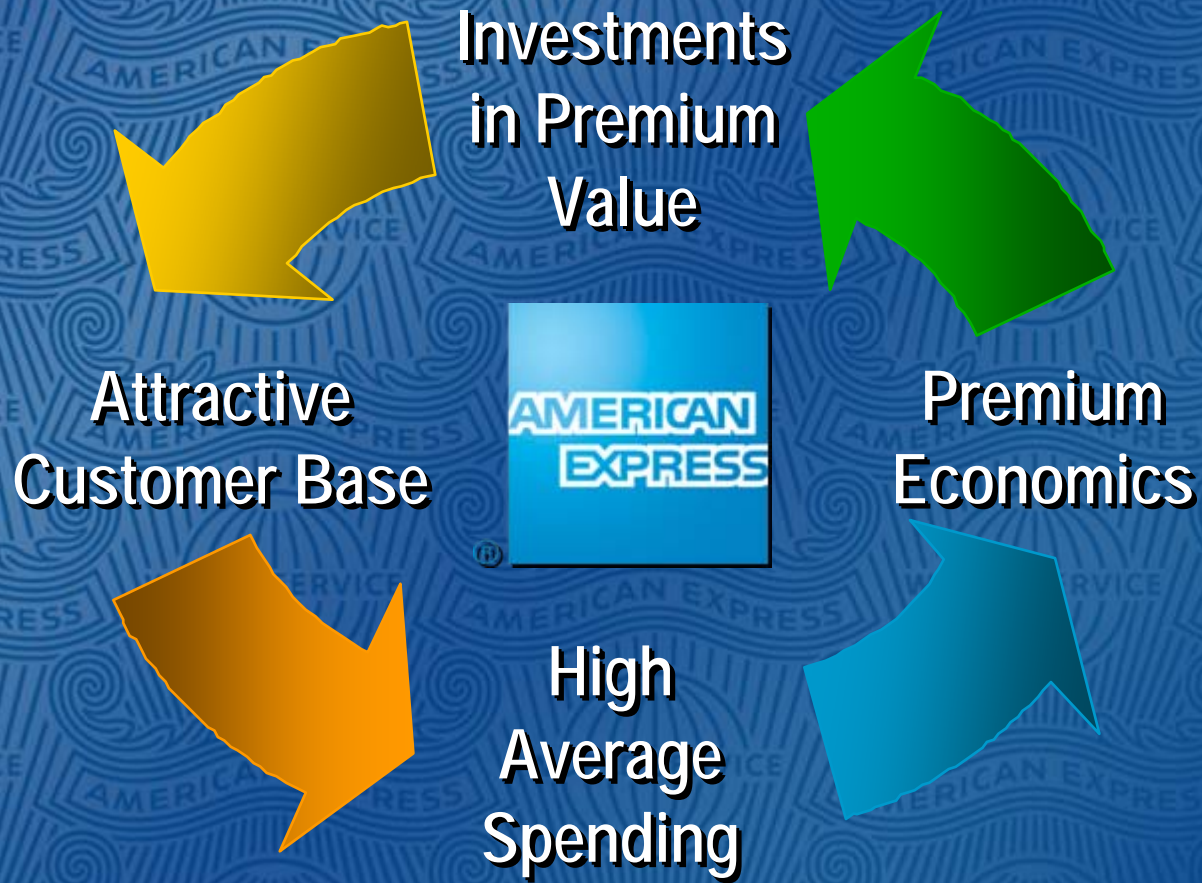


- **1.0** Brief History – Cost Reduction
- **2.0** Business Model Accelerant
- **3.0** Building our Brand

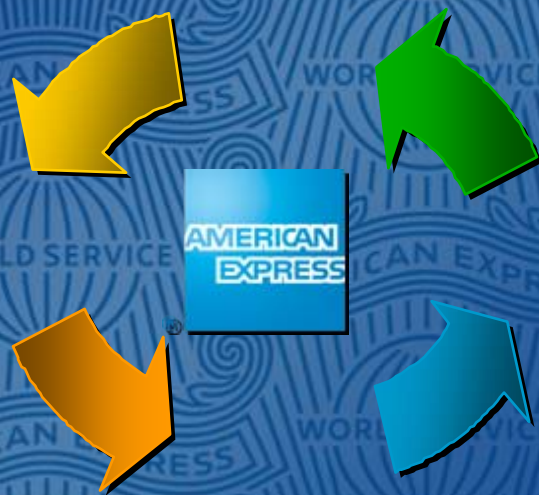
**AMERICAN
EXPRESS**



Spend-Centric Model



Business Model Accelerant



Customer Insights

Integration Power

Network Effect



Affluent Customer Insights

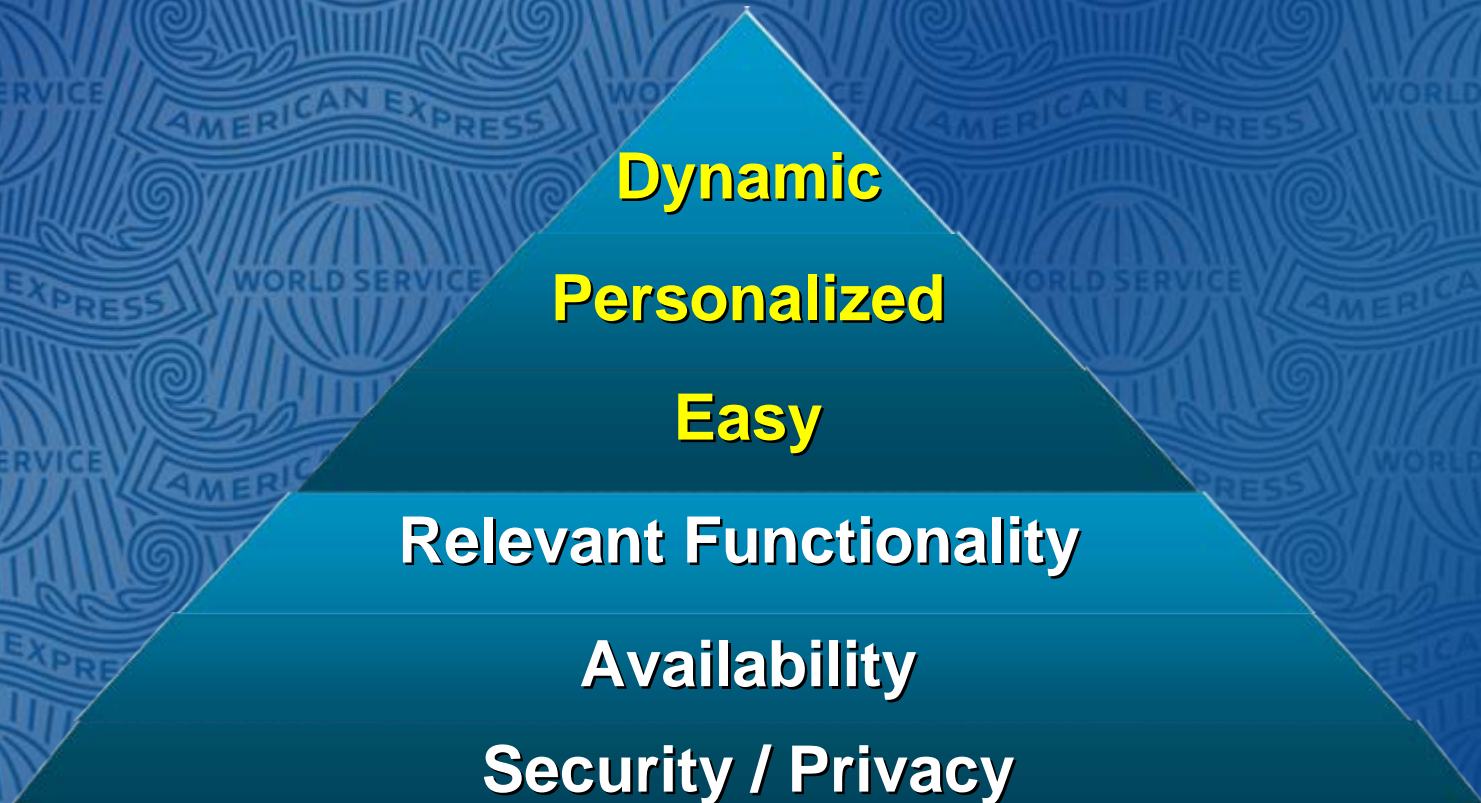
Test-and-Learn

Customer Insight

Customer Tracking

Changes in Behavior

Affluent Customer Insights



Broadband Adoption



Affluent

70%

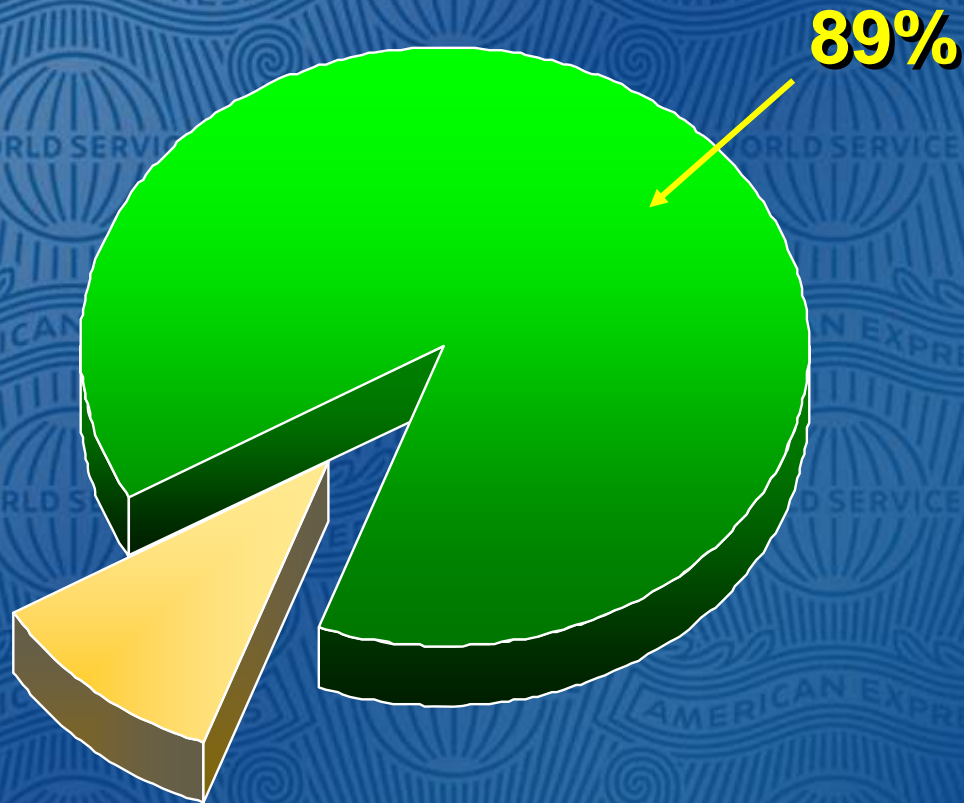
Non-Affluent

52%

Broadband Penetration



AmericanExpress.com




Old Homepage Design



[Worldwide Sites](#)

[Customer Service](#) [Site Directory](#) [Search](#)

 **American Express**

LOG IN First-time user? [Register here](#)

User ID

Password

Brokerage

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Reward yourself with a dream vacation and you could earn double Membership Rewards® points.




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Rich Visual Design





English | Français | Italiano | Deutsch | Español | Portuguese | 汉语

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Click on a continent to select it and
find a country.

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HSBC: The world's local bank

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- Savings:** Online Savings Account | Premium Money Market Savings | Regular Savings | CDs | More Options
- Loans and Mortgages:** Mortgages | Mortgage Rates | Home Equity | Personal Loans | TaxLine® | More Options
- Auto Loans:** Auto Refinancing | New and Used Car Loans | Auto Loan Rates | More Options
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- Less Than Perfect Credit Options:** Credit Cards | Home Equity | Mortgage Refinance | Personal Loans | HFC | Auto Loans | Beneficial | More Options

Apply / Open an Account

Select a product / service

Go

Access Your Account

Log-in - select account

Go

Register - select account

Go

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Find Contact Information

Locate a Branch

Get Ahead with a Home Equity Loan

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Start banking online now Get a User ID GO

The Flexible RewardsSM Platinum Visa[®] Earn 3 POINTS for every \$1 spent at gas stations, drug stores and grocery stores. Learn More

Returning Users: Log On

User ID: Password: Remember my User ID Forget User ID/Password? Log On

Security Center Highlights

- Chase helps keep you safe and informed.
- Scams involving advance fees and cashier's checks
- Other online fraud and e-mail scams
- Ways we protect you
- How you can protect yourself

Personal Banking

- Checking
- Credit Cards
- Savings
- CDs
- Online Banking & Bill Pay

Business

- Small Business Banking Revenues up to \$10MM
- Commercial Banking Revenues over \$10MM

Personal Lending

- Home Equity
- Mortgage
- Auto/Vehicle Loans
- Student Loans

Insurance & Investing

- Insurance
- Investing
- Retirement Planning

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- Premier Platinum Banking** Exclusive banking and investment benefits for clients with higher balances
- U.S. Armed Forces Overseas** Please contact us if you need assistance with your Chase or Bank One accounts
- Chase offers Zero-Fee!** For academic year 2006-2007 the origination fee will be paid on all Federal Stafford Loans that Chase funds directly to students.
- Fair Lending & HMDA Data

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earn free toys gas maps cash shipping coffee etc. (clothes cosmetics pet supplies tickets books toys gifts cards travel services) browse rewards credit cards

Bank of America Higher Standards

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Credit Cards

Overview

Get a New Card

Popular Cards

- Rewards
- Airline Rewards
- Cash Back
- Everyday Cards
- Entertainment
- Colleges & Universities
- Charitable Causes
- Sports
- Outdoors & Recreation
- Organizations
- View All Cards
- Get a Recommendation

Cardholders

Access Accounts

Activate a New Card

Check Application Status

More

Security Features

Frequently Asked Questions

% Balance Transfer

Bank of America WorldPointsSM Platinum PlusSM MasterCard[®] Credit Card

- 0% introductory APR on balance transfers and cash advance checks for your first 12 billing cycles*
- Act now for your \$50 Statement Credit after qualifying transactions!

Apply Now

Get a New Card

Shop for a card

Get a recommendation View all cards

Or see cards by category

Popular Cards

Go

Cardholders

Access your account

Use Online Banking to view and manage your accounts. Sign in

New to Online Banking? Learn more

Apply for a card

You may be preapproved Check for offers

Check your application status

Ready to apply? What you need to apply

MBNA Cards

MBNA is now part of the Bank of America credit card family. You now have access to more cards than ever: NFL, Major League Baseball, NASCAR, and more.

Access your MBNA account

Sign in to MBNA Net Access

Learn about the merger

"Pack Your Bags" Getaway

Play the Instant

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What would you like to do?

sign on to your accounts

Choose one

apply for a new account

Choose one

find an ATM / branch location

address:

city:

state:

ZIP code:

OR

Branch ATM and global locations

more search options

Consumer Alert: Review of fraudulent e-mails

Over 5,500 7-Eleven® stores have Citibank ATMs

Introducing the new e-Savings account

5.00% APY*

get details

Introducing the new e-Savings account

Get 5.00% APY from Citibank

5.00% APY

The perfect housewarming gift: \$500 credit at closing when you purchase or refinance your home with CitiMortgage

details

0% APR on purchases and balance transfers for 12 months*

with your Citi® Platinum Select® Card from Citi® Cards

Home Equity Line of Credit

from CitiBank, Variable APR at the 1.01% introductory rate

3.01% APY

currently 5.24% (variable) 7.24% (fixed) 15 & 20 years

get details

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- Online Banking with Bill Pay
- Checking
- eSavings
- Savings
- IRAs & Rollovers
- Certificates of Deposit
- Overdraft Protection
- CitiSolve
- Small Business
- Citigroup Private Bank

Credit Cards

- Compare Credit Cards & Apply
- Cards with ThankYou[®] Network

Services

- ThankYou[®] Network
- Credit Identity Theft Solutions
- Email & Wireless Alerts
- Powerless Bank Statements
- Life Insurance Transfers
- Wire Transfers
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Lines & Loans

- Lines & Loans at a glance
- Home Equity Lines of Credit
- Home Equity Loans
- Student Loans
- Mortgages

Japan

AMERICAN EXPRESS

JCB future, together.

カードのご利用にあたって サービス停止案内 紛失・盗難連絡 資料請求 法人のお客様 JCB加盟店のお客様

ホーム MyJCB Q&A お問い合わせ 登録内容変更 検索

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カード一覧 一般カード ゴールド LINDA Arubara ETC

もっと速く、もっと強く、もっと面白く。JCB はセリーグを応援します。

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Disney
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入金キャンペーン2006
買う人が増えるほど安くなる！
JCB ギャザ!

JCBカード入会はこちら

オススメ!
JCBカード NANA version
大人気のNANAが
クレジットカードに
なったよ！
マイルを貯めよう!!
JCBカードでできる

新着情報
MyJCBで住所変更キャンペーン(05/01) NEW!
JCB 使ってトクするぐるなびレストラン(05/01) NEW!
会員紹介deラッキーキャンペーン2006(05/01) NEW!
今月のトラベル情報 更新! (04/18) NEW!
JCB大相撲9月場所観戦キャンペーン(04/17) NEW!

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みんなにも意識してほしいこと
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加盟店情報(お)
JCBオンラインデ
JCB グルメWalk

新作2本追加!
オー!JCBの達人
なるほど90秒ムービー公開中

SecureBrain

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AMERICAN EXPRESS JAPAN

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■ オンラインサービスについて
■ 初めてオンライン・サービスにアクセスされる方
■ ヘルプ

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カード会員さま限定のショッピング、ダイニング、トラベルのさまざまなご優待特典をご紹介します。
Best of the Cityの詳細情報

新会員ご紹介プログラム
お知り合いの方をご紹介ください。素敵なプレゼントを差し上げます。

American Express® Membership Loan 実質年率 **7.9%** 詳しくはこちら ▶

My life. My card. のテレビCMがご覧いただけます
What's New
■ 2006/07/03 「夏の宿」に新しい旅館が追加
■ 2006/07/01 ゴールド・ワインクラブ7月のおすすめワイン更新
■ 2006/06/22 「オンライン明細書サービス」を開始
お知らせ
■ 2006/04/24 旅行会社の仕入れ代金を購買専用カードで決済

カードのご案内
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アメリカン・エクスプレス®・カード
心強いから、心地いい。
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■ お買い物も安心「心強い3つのプロテクション」
■ 充実のポイント交換アイテム「メンバーシップ・プラス®」
▶ カードの入会申し込み

加盟店のお客さま トラベラーズ・チェック



Online Customer Facts

- **70% of our High Value Cardmembers enrolled online**
- **38% higher dollar per transaction**

Business Model Accelerant



Customer Insights

Integration Power

Network Effect

Online Applications



WORLD SERVICE AMERICAN EXPRESS WORLD SERVICE AMERICAN EXPRESS WORLD SERVICE AMERICAN EXPRESS

HOME PERSONAL CARDS FINANCIAL SERVICES TRAVEL SMALL BUSINESS CORPORATIONS

OPEN FOR BUSINESS **SMALL BUSINESS**

Summary of Accounts Cards Loans & Lines of Credit Rewards & Benefits Customer Service



Earn up to 100,000 POINTS or more in one year*

THE BUSINESS GOLD REWARDS CARD

Use your **tab key** to move through the fields or click on the fields.

Do you have another American Express Personal or Small Business Card?

First Name

Middle Initial

Last Name

Home Zip Code



Take-One Applications



Experience the **fastest** way ever to enjoy Nectar Rewards with the Nectar Credit Card from American Express

- No annual fee
- Earn up to 4 points for every £1 you spend*
- Receive 1,000 bonus points if approved, when you first use your card*

Typical 12.9% APR variable rate


For more information or to apply visit www.americanexpress.co.uk/nectar/bp

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London, SW1E5BZ, England

Respondent must be a UK resident and over 18.
*Terms and Conditions apply
Application subject to status



Nectar – UK



Experience the fastest way ever to enjoy Nectar Rewards

INTRODUCING THE NEW NECTAR CREDIT CARD FROM AMERICAN EXPRESS

Our simple online [application form](#) takes around five minutes. All you need to hand are your bank/building society details and a Nectar account number. If you don't have a Nectar account number, you can apply for one online now at www.nectar.com

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[▶ APPLY NOW](#)

| CARD FEATURES | |
|-------------------------------|--|
| Standard Interest Rate | Typical 12.9%APR Variable ¹ |
| Reward Scheme | Earn up to 4 points for every £1 spent when you use both the Nectar Credit Card and your Nectar loyalty card at participating Nectar sponsors. Earn an additional 1 point for almost every £1 spent elsewhere – wherever American Express is welcomed, worldwide ² . |
| Balance Transfer Rate | 5.9% p.a. for the life of the balance on all balances transferred within the first 6 months ¹ |
| Security When You Shop | Purchase and Refund Protection Benefit ³ , Online Fraud Guarantee ⁴ , Chip and PIN |
| Annual Fee | Free |

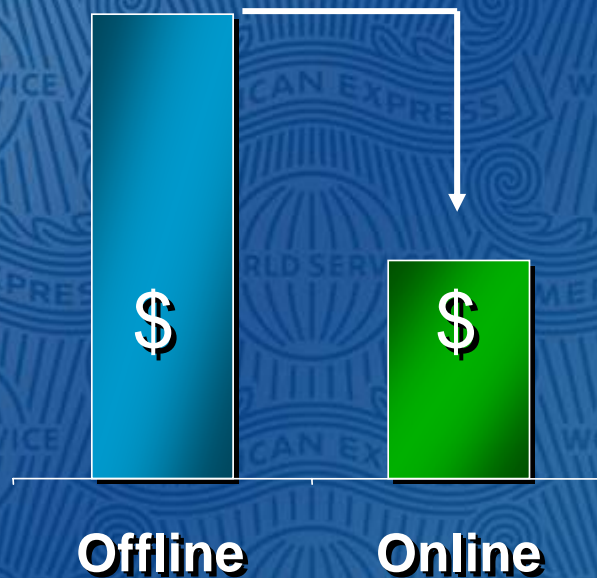
[▶ APPLY NOW](#) [Learn more](#)

- **Merchant Commission**
- **Consumer Ease**
- **Cost Savings**

Online Unit Cost



Applications

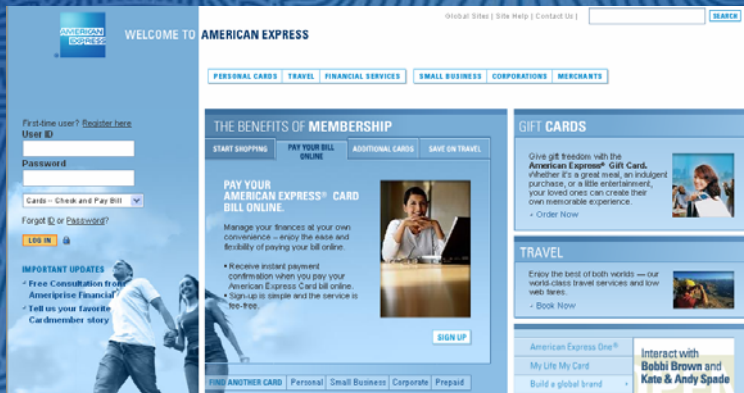


53%

Homepage Redesign



Marketing Capabilities



Online Assets

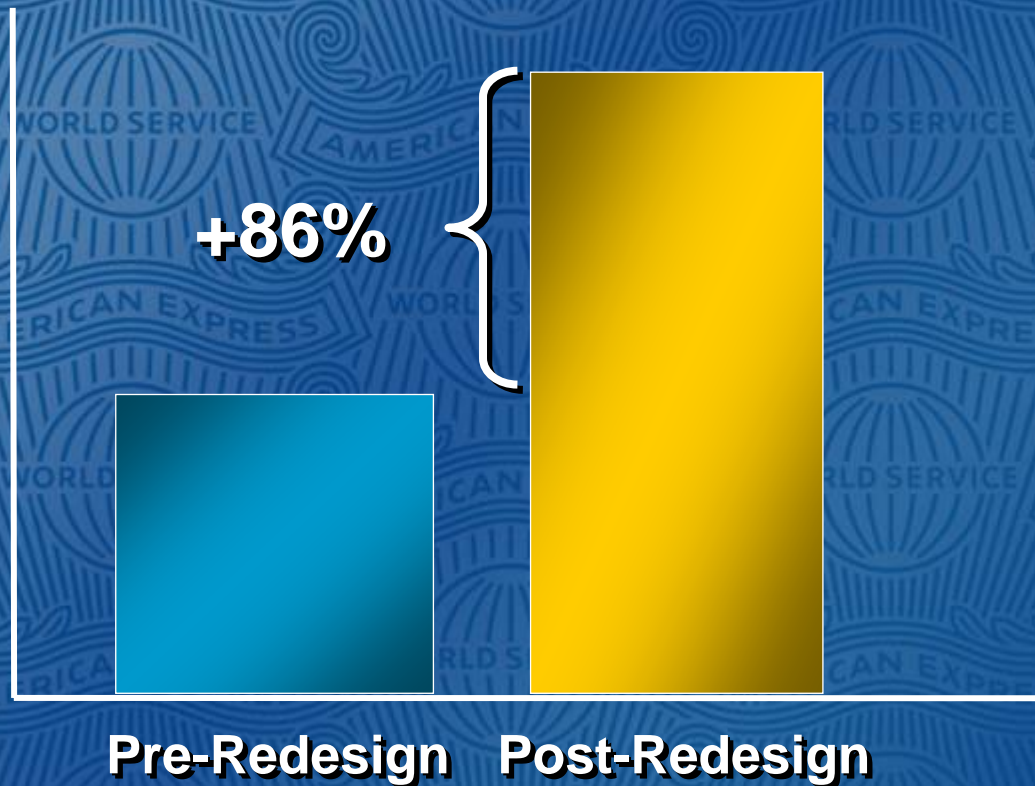


Business Results

Homepage Redesign



New Cards Generated through Homepage



Opportunity

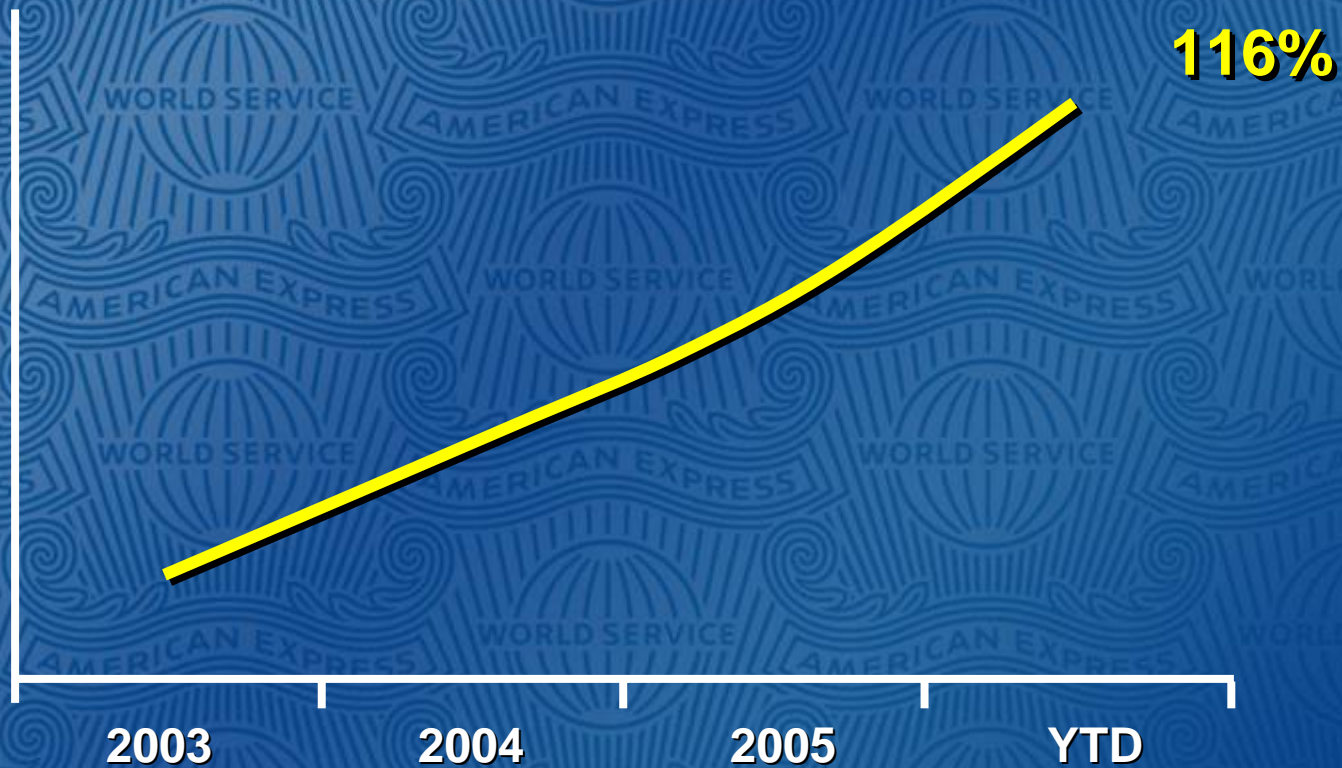


- **US Penetration**
- **International Expansion**
- **Global Team**



Online Card Growth

**US Card Services
New Cards Acquired**



Online Customer Value



179%

NPV



92%

Acquisition Cost



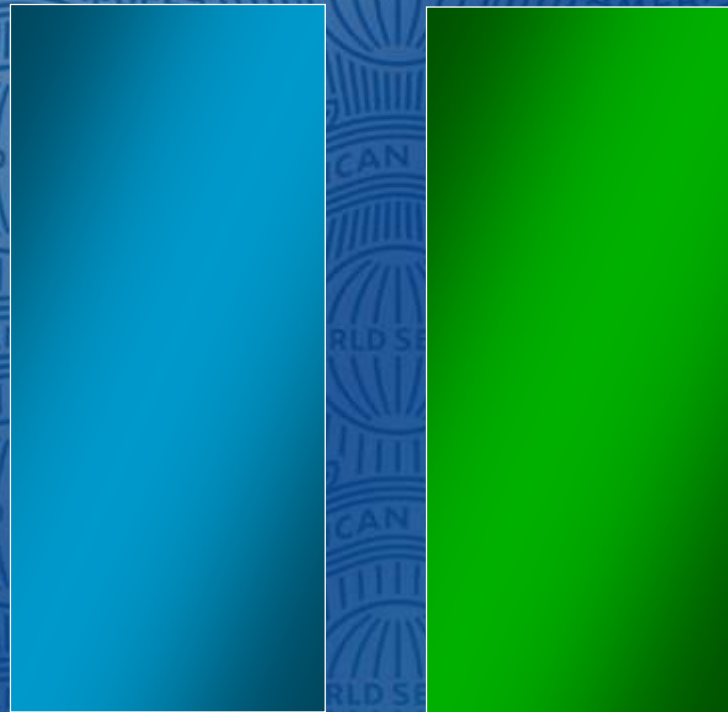
79%

Spend

Total New Spend



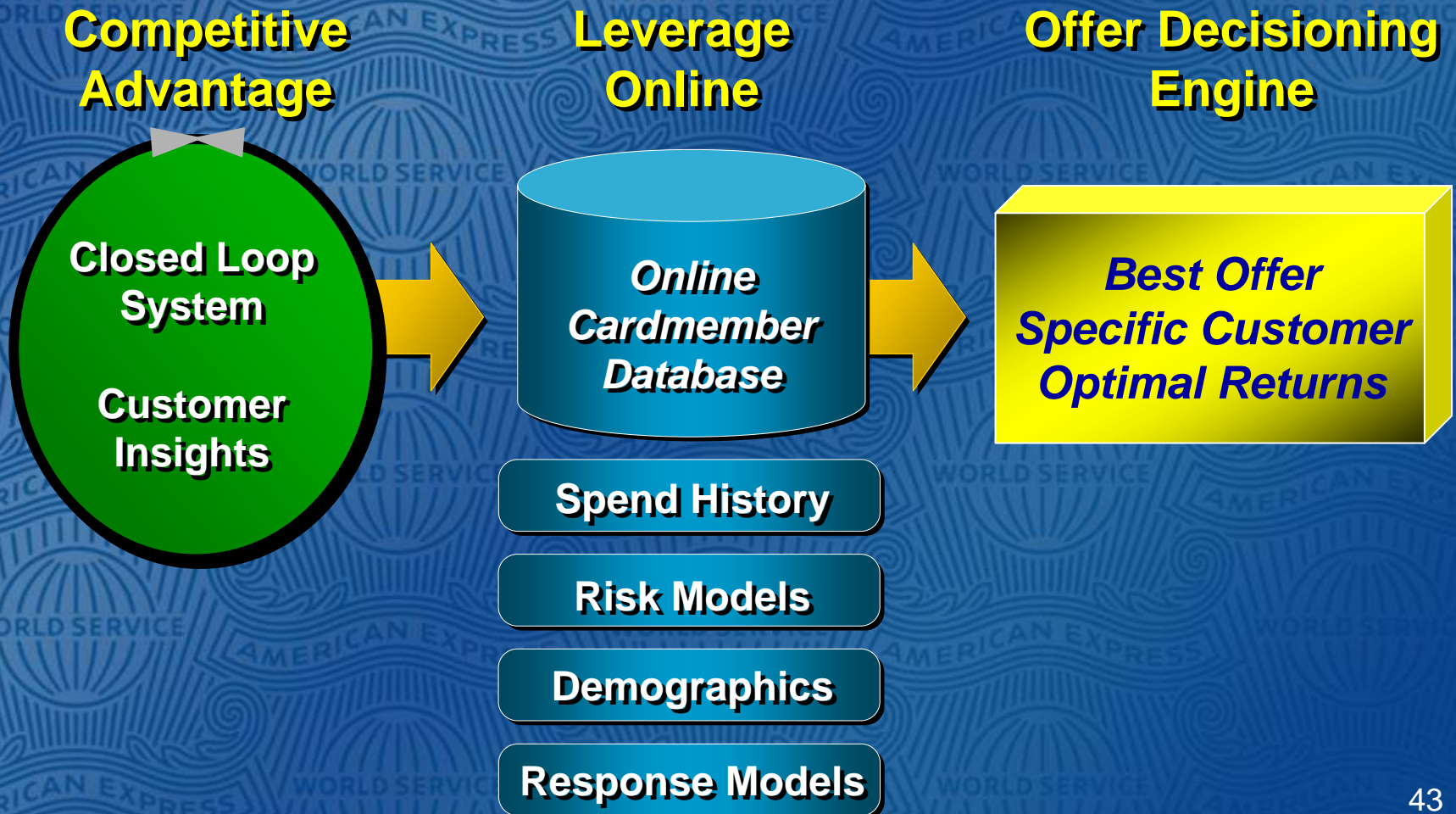
**New
Cardmember
Spend (\$)**



**Pre-Approved
Direct Mail**

Internet

Integration Power



Personalization of Offers



The screenshot shows the American Express website homepage. A dashed yellow box highlights the central promotional area titled "THE BENEFITS OF MEMBERSHIP". This area includes sub-sections for "START SHOPPING", "AUTOMATIC BILL PAYMENT", "CARDMEMBER EXCLUSIVE", and "THE BENEFITS OF DISTINCTION". Below these, it says "ENJOY THE BENEFITS OF DISTINCTION" and features an image of an American Express Platinum Card. A list of benefits is provided, including earning double Membership Rewards points, airport club access, and exclusive events. An "APPLY NOW" button is at the bottom right of this section. The page also includes a navigation bar with links like "PERSONAL CARDS", "TRAVEL", "FINANCIAL SERVICES", "SMALL BUSINESS", "CORPORATIONS", and "MERCHANTS". On the left, there's a login/register section with fields for "User ID" and "Password", and a "LOG IN" button. On the right, there are sections for "MEMBERSHIP REWARDS" and "TRAVEL".

THE BENEFITS OF MEMBERSHIP

START SHOPPING | AUTOMATIC BILL PAYMENT | CARDMEMBER EXCLUSIVE | THE BENEFITS OF DISTINCTION

ENJOY THE BENEFITS OF DISTINCTION

AMERICAN EXPRESS PLATINUM CARD

PLATINUM CARD® FROM AMERICAN EXPRESS

- Earn double Membership Rewards® points on everyday purchases
- Airport Club Access
- By Invitation Only® Events


APPLY NOW

WANT ANOTHER CARD | Personal | Small Business | Corporate | Prepaid

**Offer
Decisioning
Engine**

Pre-Approved Offers



**AMERICAN EXPRESS**


HOME | PERSONAL CARDS | FINANCIAL SERVICES | TRAVEL | SMALL BUSINESS | CORPORATIONS | MERCHANTS

Site Help | Search



Summary of Accounts

All | [Personal](#) | [Corporate](#)

Welcome **SCOTT BELOUS**, member since 1990.



You're pre-approved for the Platinum Card®. Travel and other rewards are built in. [Click here to upgrade your Card.](#)

| PERSONAL | Statement Balance | Recent Payments | Recent Activity | Outstanding Balance | Payment Due |
|--|-----------------------------|-----------------|--------------------------|------------------------------|-------------|
|   Green Card -02004 | \$3,428.95 Closed Jul 12 | \$3,000.00 | \$328.44 Since Jul 13 | \$757.39 No Pre-Set Limit | \$0.00 |

**Offer
Decisioning
Engine**

Contextual Offers

Purchase

**Golf
Vacation**

=

Offer




=

Invite



Summary of Accounts





AMERICAN EXPRESS


HOME | PERSONAL CARDS | FINANCIAL SERVICES | TRAVEL | SMALL BUSINESS | CORPORATIONS | MERCHANTS

Site Help | Search


Summary of Accounts

All | [Personal](#) | [Corporate](#)

Welcome **SCOTT BELOUS**, member since 1990.

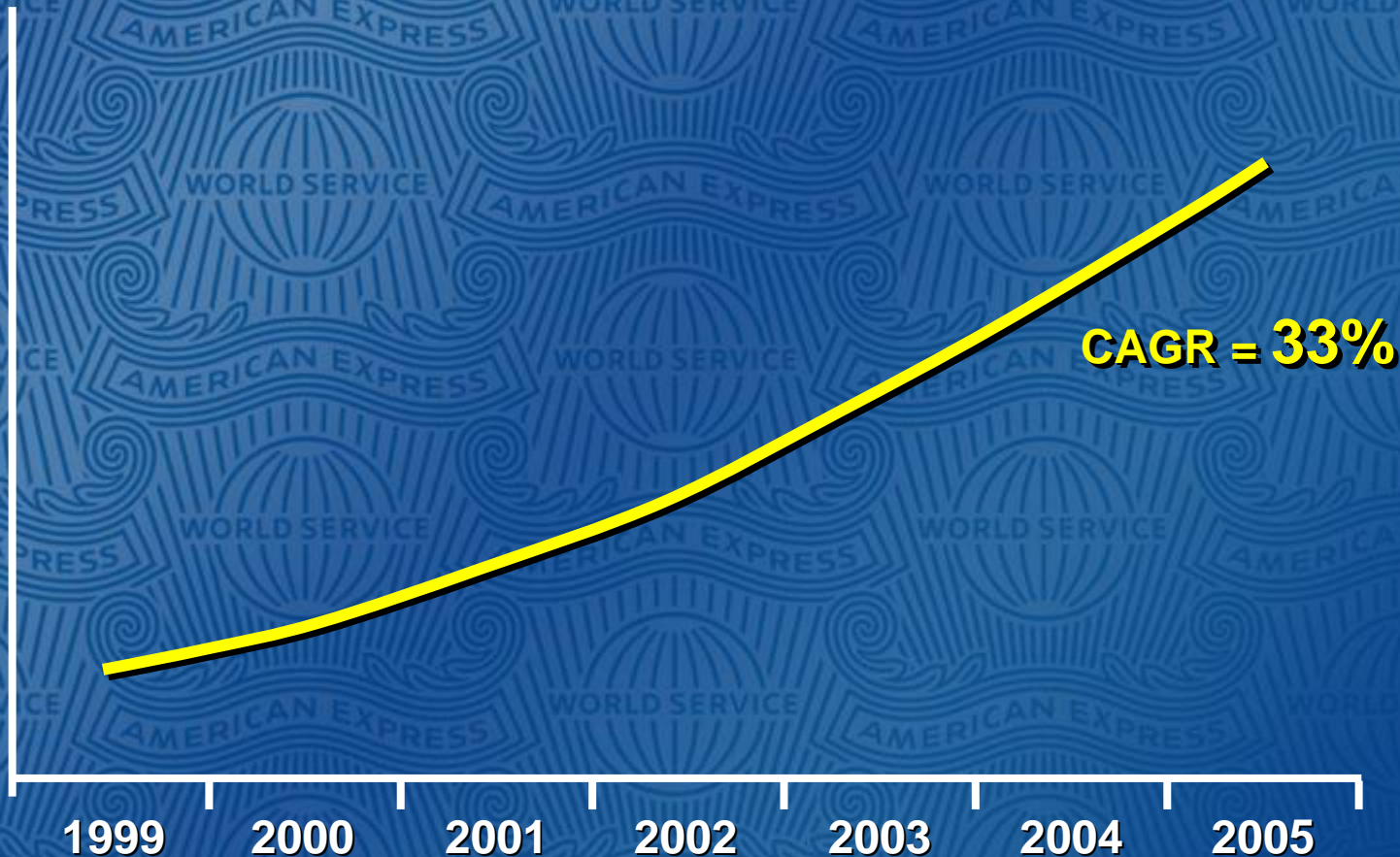


You're pre-approved for the Platinum Card®. Travel and other rewards are built in. [Click here to upgrade your Card.](#)

| PERSONAL | | Statement Balance | Recent Payments | Recent Activity | Outstanding Balance | Payment Due |
|---|--|-----------------------------|-----------------|--------------------------|------------------------------|---------------|
|  |  <div>Green Card -02004</div> | \$3,428.95 Closed Jul 12 | \$3,000.00 | \$328.44 Since Jul 13 | \$757.39 No Pre-Set Limit | \$0.00 |

Online Payment Growth

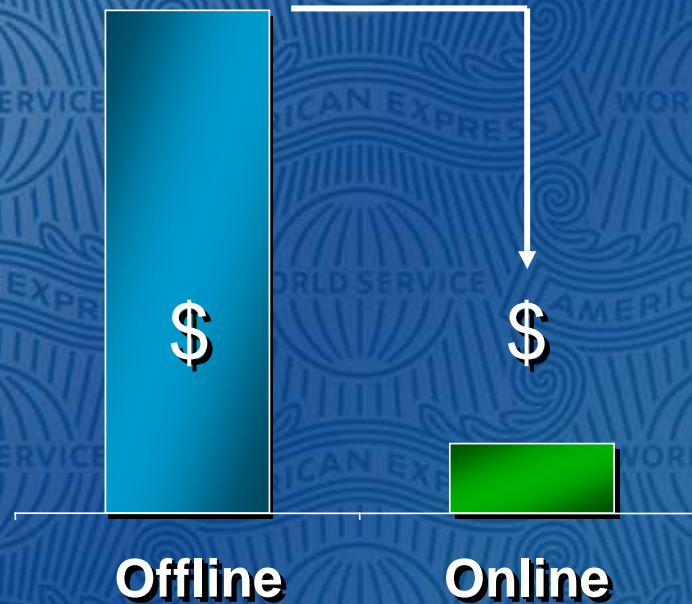
US Online Payment Volume



Online Unit Cost



Payments



84%

Business Model Accelerant



Customer Insights

Integration Power

Network Effect

My Wishlist



My Wishlist

IN-DEMAND ITEMS. UNHEARD OF PRICES.
NEW PRODUCTS EVERY DAY. **NOV 29 – DEC 16**

01:59:58

[QUESTIONS ABOUT MY WISHLIST?](#)



Certificates in limited supply: Save up to 25% on top brands.

[GET ONE >](#)



Great gifts at great prices available all day.

[SHOP NOW >](#)

200 ARCHOS AV 700 MOBILE DIGITAL VIDEO RECORDERS

WISHLIST PRICE
\$300^{ea.}
Retail Price: \$799.95

[I WANT IT](#)

Up for grabs on Dec 12th at 12PM, 3PM, & 7PM (ET).

Entertainment hits the road with the new ARCHOS 7" color wide-screen 100GB Mobile Digital Video Recorder. Carry up to 400 hours of video with you wherever you go.

[> SEE DETAILS](#) [> DOWNLOAD FULL DETAILS](#)

NOT A CARDMEMBER?

[APPLY NOW](#)



SEE WHAT'S NEXT:

TODAY >

WEDNESDAY >

THURSDAY >

FRIDAY >

SATURDAY >

SUNDAY >

MONDAY >

12PM, 3PM, & 7PM
ARCHOS Mobile DVR >

ON DEC. 16, WISHES ARE COMING TRUE.

My Wishlist



Bombardier Jet Experience

**3 PRIVATE JET
EXPERIENCES FROM
BOMBARDIER SKYJET**

WISHLIST PRICE

\$3,000^{ea.}

Retail Price: \$33,000

[REMIND ME](#)

[TELL A FRIEND](#)

Up for grabs on Dec 8th at 12PM, 3PM, & 7PM (ET).

Five hours on your own private Learjet and a \$1,000 American Express® Gift Card to splurge with when you land. Now you're flying.

[SEE DETAILS](#) [DOWNLOAD FULL DETAILS](#)

NOT A CARDMEMBER?

[APPLY NOW](#)



Wishlist Price: \$3,000

Retail Price: \$33,000

American Express Selects



AMERICAN EXPRESS SELECTS

**CARD
MEMBERS
GET IT**

United States



As an American Express® Cardmember, enjoy offers from every corner of your world.

TRAVEL & LEISURE

Wander far and wide with these [special offers](#)



[A Day to Remember...](#)

[See all](#) Travel & Leisure

DINING

See [dining offers](#) at some of your favorite restaurants



[10% off private...](#)

[See all](#) Dining

SHOPPING

Take advantage of [superb values](#) on designer clothing, electronics, jewelry and much more



[50% off the Crowd...](#)

[See all](#) Shopping

[Frequently Asked Questions](#)

[See All Offers](#)

VIEW OFFERS

Select a country/location

United States

Select a region

All

Select a category

All Categories

GO



[Complimentary...](#)



[Reward yourself...](#)



[15% off Famous Farm...](#)

TRAVELING SOON? SEE OFFERS FROM AROUND THE WORLD.

North America & Caribbean

[Aruba](#)
[Bahamas](#)
[Bermuda](#)

Europe & Middle East

[Austria](#)
[Belgium/Luxembourg](#)
[Croatia](#)

Oceania - South Pacific

[Australia](#)
[New Zealand](#)

U.S. Membership Rewards

A m e r i c a n E x p r e s s[®]



- Spend earning MR points
- Spend per Card vs. Non-MR
- Credit Performance

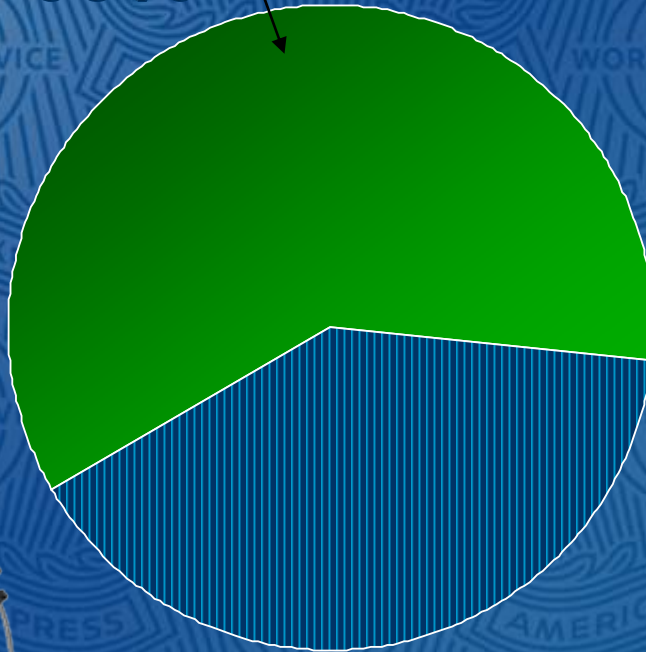
+ 77%*



Membership Rewards

Online Redemption Penetration

60%












Pay with Points Online

- **Virtually any Airline, Hotel, Cruise**
- **No Blackout Dates or Restrictions**
- **Seamless Transaction Process**

SEARCH BY LOCATION:
WORLD


**SEARCH BY PROPERTY
NAME OR LOCATION:**

3. Redeem

| | | | |
|---|--|--|---|
| Bacara Resort & Spa  Amenities | |  Map this Property | |
|  | | Bacara Resort & Spa Santa Barbara County 8301 HOLLISTER AVENUE Santa Barbara, CA 93117 More Photos More Hotel Info <p>On the bluffs and beaches of the central California coast lies a resort of stunning natural beauty and relaxed luxury. Like an intimate Mediterranean village, Bacara sprawls over 78 pristine beachfront acres, nestled between the Pacific Ocean and the Santa Ynez mountains. Located just ten minutes from Santa Barbara Airport, the resorts terra ...</p> | |
| | | Rate Range: \$450.00 - \$1,900.00 | <input type="button" value="SELECT"/> |
| Best Value Inn Lompoc  Amenities | |  Map this Property | Lowest Avg Nightly Rate: \$89.18  LOWEST RATES GUARANTEED |
|  | | Best Value Inn Lompoc Santa Barbara County 1200 NORTH H STREET Lompoc, CA 93436 More Hotel Info <p>Americas Best Value Inn, Lompoc is a cozy 2 story AAA rated Inn located in the heart of the Lompoc Valley.</p> | |
| Room Types Standard Room Deluxe Room | Membership Rewards® payment options | | Avg. Nightly Rate* \$89.18 <input type="button" value="SELECT"/> \$99.37 <input type="button" value="SELECT"/> |
| *Select one of the following: | | | |

Redeem the full balance of 14,831
Membership Rewards® points toward the trip
cost. Your Credit Card will be charged
\$2,626.41 and credited \$126.06.

See calculation

 **Redeem some** Membership Rewards® points for **part of the cost of travel** (enter number of points below)

Redeem Membership Rewards® points

Current balance: **14.831**

Number of points to redeem: 10000

(minimum redemption amount is 5,000 points)

CALCULATE NOW

Avg. Nightly Rate*

\$89.18 [SELECT](#)

\$99.37 **SELECT**

| | |
|--|--|
| | |
| | |
| | |

CITY

KIDS

SKI

Santa Barbara, CA

**DISCOVER PARADISE
IN YOUR BACKYARD**

Competitor Experience



**Air & Hotel
Redemption**

**Partial
Payment**

Bonus Points Mall



[membershiprewards.com](#)
[Mall Home](#)
[Mall Home Page](#)

MEMBERSHIP REWARDS® PROGRAM
BONUS POINTS MALL SM

Search by Bonus Points Merchant Name or Category

Shop at Your Favorite Merchants and Earn Bonus Points Automatically. Search by Merchant Name or Select a Category to Get Started.
[Click Here to Learn More.](#)

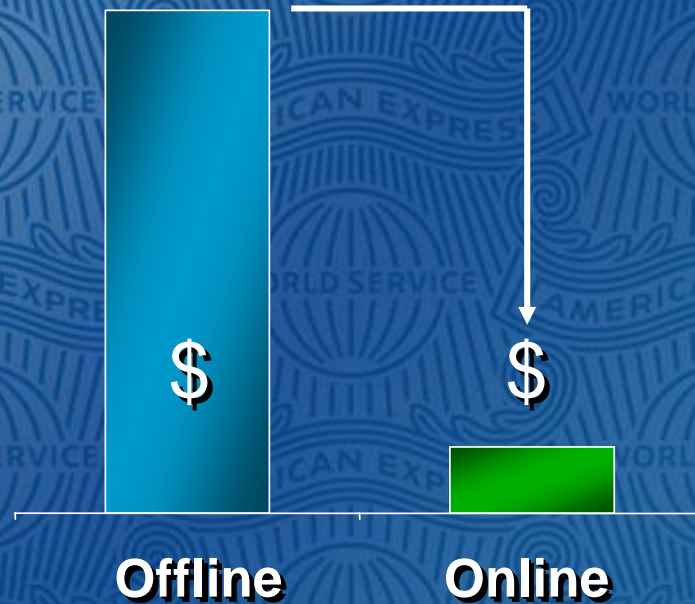
BONUS POINTS CATEGORIES
[Mall Home Page](#)
 Apparel (29)
 Baby (8)
 Books (6)
 Children (10)
 Computers (12)
 Department Stores (8)
 Electronics (15)
 Entertainment (18)
 Flowers (2)
 Gifts (29)
 Gourmet (9)
 Health & Beauty (14)
 Home & Garden (23)
 Jewelry & Accessories (12)
 Maternity (5)
 Music (10)
 Office (10)
 Pets (4)
 Photo (7)
 Shoes (9)
 Sports (12)
 Toys (7)
 Travel & Leisure (18)
 Video & DVD (9)
 All Bonus Points Merchants

| | | | |
|---|---|--|---|
| Cooking.com 2X Points Shop Now | RedEnvelope 2X Points Shop Now | Blue Nile 2X Points Shop Now | Buy.com 2X Points Shop Now |
| Sur La Table 2X Points Shop Now | Neiman Marcus 2X Points Shop Now | The Home Depot 2X Points Shop Now | Staples 2X Points Shop Now |
| Brooks Brothers 2X Points Shop Now | Target 2X Points Shop Now | eLUXURY.com 2X Points Shop Now | ESPN SHOP 2X Points Shop Now |
| Apple iTunes 2X Points Shop Now | Saks Fifth Avenue 2X Points Shop Now | baby GAP 2X Points Shop Now | Blue Nile 2X Points Shop Now |

Online Unit Cost



MR Redemptions



86%

RSS - Really Simple Syndication



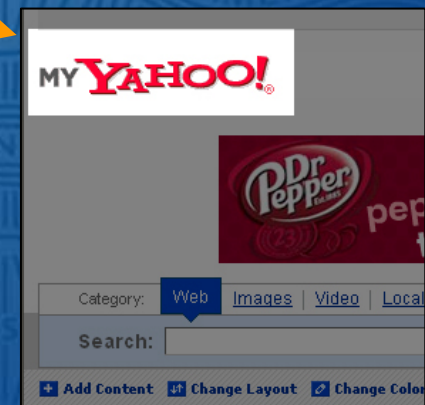
Mobile
PDA



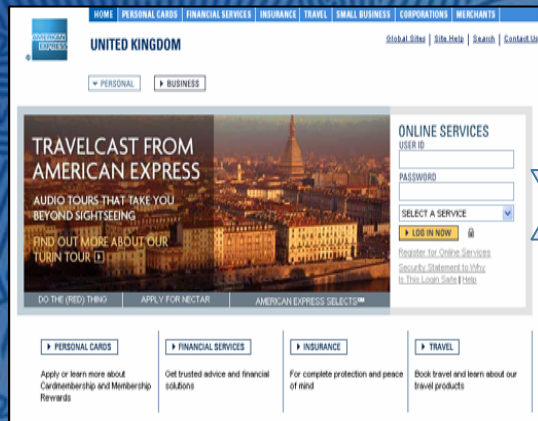
Computer



My Yahoo!



Travel Podcast



UK Homepage



Podcast Microsite



Audio Tour - Map

OPEN Iconic Event

AMERICAN
EXPRESS



OPEN

"Making A Name For Yourself," an OPENSM forum with
**BOBBI BROWN, KATE & ANDY SPADE
AND OTHER BRAND BUILDERS**

03:10:03:01
DAYS:HOURS:MINUTES:SECONDS
UNTIL THE EVENT

HOW AMERICAN EXPRESSSM SERVES SMALL BUSINESS



OPEN from American ExpressSM Presents a Live Small Business Webcast Event

Join us live online, Thursday, July 27, 2006

OPEN from American Express invites you to join moderator Jean Chatzky and our panel of global brand builders for an evening of inspiration that can help turn your business into a brand.

Hear Bobbi Brown, Kate & Andy Spade, and other brand builders share their stories and insights into their remarkable success. You'll also get the rare opportunity to interact with the live event by submitting online questions that could be chosen for our guests to answer.



Agenda



- **1.0** Brief History – Cost Reduction
- **2.0** Business Model Accelerant
- **3.0** Building our Brand

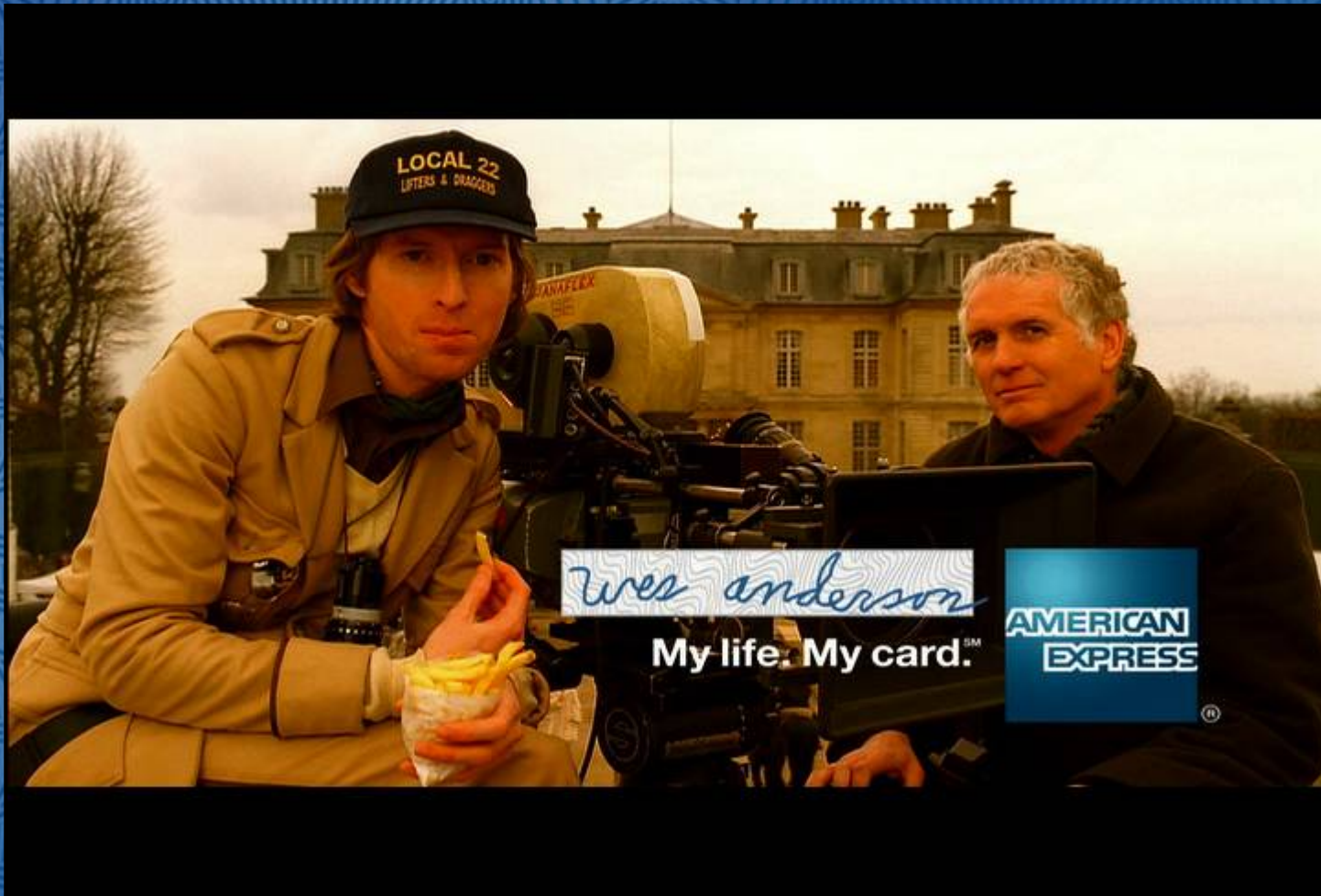
Brand Opinion Drivers

- Customer Commitment
- Travel Legacy
- Value
- Website Satisfaction
- Merchant Acceptance
- Rewards

**AMERICAN
EXPRESS**



My Life My Card – Wes Anderson



Australian Open

AMERICAN EXPRESS



RADIO STREAMING ▶▶



Play Pong
for your chance to win
2 tickets to the US Open!

My life. My card.



Official Card of the Australian Open

My Australian Open



My Life
puts me in some
strange positions

My perfect day
winning a slam

Your Australian Open



American Express® is the Official Card of the Australian Open. Get up close to all the tennis action and make it your Australian Open!

My Australian Open

| | | | |
|---------------|--------------------|------------|---------------------------------|
| MY PROFILE | MY ACES CHARITY | MY PLAY | AMERICAN EXPRESS SPONSORSHIP |
|---------------|--------------------|------------|---------------------------------|

Your Australian Open

| | | | | |
|--------------------|-----------------|-------------------|--------------|------------------|
| YOUR LIVE SITES | YOUR TICKETS | YOUR DOWNLOADS | YOUR POSE | YOUR BENEFITS |
|--------------------|-----------------|-------------------|--------------|------------------|

Australian Open - Pong



My life. My card.™

SINGLE PLAYER

MULTIPLAYER

coming soon

TOP 10 SCORES

| | |
|-------------|-----------|
| 1. chelle06 | 69690 PTS |
| 2. dwbb | 52620 PTS |
| 3. Natske | 44010 PTS |
| 4. dwbb | 40870 PTS |
| 5. Chelle06 | 33060 PTS |
| 6. ry guy | 25698 PTS |
| 7. dwbb | 25480 PTS |
| 8. ry guy | 25260 PTS |
| 9. ry guy | 24782 PTS |
| 10. ry guy | 24726 PTS |

[VIEW ALL SCORES](#)

INSTRUCTIONS

Can you stop PONG? Click the left mouse button to serve. Use the mouse to move Andy and position him to return the ball. Andy will swing automatically. First to fifteen wins. Move up the leaderboard by collecting trophies and winning rallies against PONG. You can also select Multiplayer mode to play against a live opponent.

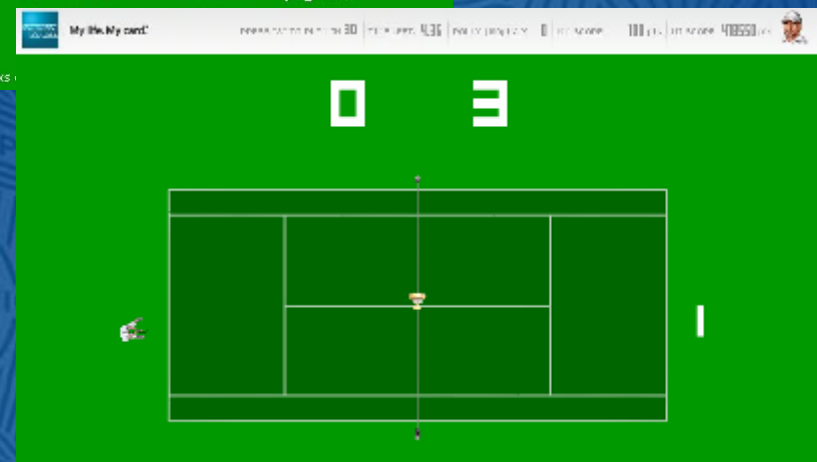
BONUS POINTS

- = 100 pts
- = 300 pts
- = 500 pts

GAME MODES

Press "2" to play in 20

Press "3" to play in 30



Tribeca Film Festival

AMERICAN
EXPRESS

MY LIFE MY CARD > 15-SECOND CLIPS COMPETITION

My life.  My card.

[HOME](#) [RULES](#) [NEED HELP?](#)

What's your childhood ambition?



TRIBECA
FILM
FESTIVAL
AMERICAN EXPRESS

Show us yours in 15 seconds.

American Express and the Tribeca Film Festival have joined together to create the 15-Second Clips Competition.

Martin Scorsese, M. Night Shyamalan and a panel of judges will award a filmmaker with Top Honors. The winner and a guest will fly to New York City for the VIP treatment, including attending the Festival's exclusive closing night awards ceremony. And if that's not enough, how about **\$15,000**.

The top 100 finalists will receive a certificate of recognition from the Tribeca Film Festival and the new iPod. See rules for complete details.



The Clips Gallery Showcase

View, Rate, Download, and Send any of these 15-second clips to your friends.

[VIEW THE GALLERY](#)

DEADLINE FOR SUBMISSIONS: **APRIL 26, 2006**

GALLERY

SUBMIT

AWARDS

JUDGING

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NOT A CARDMEMBER?

[APPLY NOW](#)


Video clip

**AMERICAN
EXPRESS**



AmexLabs








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AMERICAN EXPRESS

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AMERICAN EXPRESS LABS

WHERE WORLD-CLASS SERVICE MEETS ONLINE INNOVATION

Welcome! We want our products and services to be as useful to you as possible, so please provide as much feedback as you can by using the "Provide Feedback" links.

FEATURED PILOT

[TRY IT NOW](#) [PROVIDE FEEDBACK](#) 

Widgets

AMERICAN EXPRESS LABS

WHERE WORLD-CLASS SERVICE MEETS ONLINE INNOVATION

Welcome! We want our products and services to be as useful to you as possible, so please provide as much feedback as you can by using the "Provide Feedback" links.

FEATURED PILOT



ACCOUNT INFORMATION WIDGET

[TRY IT NOW](#)

[PROVIDE FEEDBACK](#)



View up-to-date account information right on your desktop, anytime. Plus get quick access to other information you want, like Membership Rewards points, RSS feeds, and travel offers.

Widgets



My Computer

My Documents

My Network Places

Recycle Bin

Menu Links ?

AMERICAN EXPRESS GET A \$100 SHIPBOARD CREDIT WITH PRINCESS® CRUISES

CYNTHIA A TUO... Log Out

Green Card - 23009
Balance: \$912.02
Due: \$0.00

Green Card - 23009
Statement Balance: \$450.01
Recent Payments: \$450.01
Recent Activity: \$912.02
Outstanding Balance: \$912.02

Payment Due: \$0.00
Due Date:

from America...
\$0.00
\$0.00
\$0.00
wards: 273,542

Enter for chance to win Or...
Receive air credits, a free ...
Philadelphia, Boston and D...
Receive a \$100 onboard cr...
Carnival 7-day W. Caribbe...
Exclus ve: Relax in St. Luci...

Start | Internet Explorer | 10:26 AM

AmexLabs



www.labs.americanexpress.com

Business Model Accelerant

- Lowers transaction expense
- Improves top-line metrics
- Attracts better, higher-spending customers
- Deepens loyalty
- Drives innovation



Opportunity Ahead

AMERICAN
EXPRESS



ENJOY THE BENEFITS OF DISTINCTION



PLATINUM CARD® FROM AMERICAN EXPRESS

- Earn double Membership Rewards® points on everyday purchases
- Airport Club Access
- *By Invitation Only*® Events

APPLY NOW

**AMERICAN
EXPRESS**



NOTE RELATING TO NON-GAAP FINANCIAL DISCLOSURES

This presentation contains certain non-GAAP financial disclosures, including the Company's pro forma return on equity, as well as information that is reported on a "managed" basis. Managed basis assumes no securitization transactions, i.e., all securitized loans and related income effects are reflected as if they were in the Company's balance sheet and income statement, respectively. Information relating to comparable GAAP financial measures may be found on the relevant slides both attached hereto and located on American Express Company's investor relations website at <http://ir.americanexpress.com>.

INFORMATION RELATING TO FORWARD LOOKING STATEMENTS

This presentation includes forward-looking statements, which are subject to risks and uncertainties. The words "believe," "expect," "anticipate," "optimistic," "intend," "plan," "aim," "will," "may," "should," "could," "would," "likely," and similar expressions are intended to identify forward-looking statements. Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date on which they are made. The Company undertakes no obligation to update or revise any forward-looking statements. Factors that could cause actual results to differ materially from these forward-looking statements include, but are not limited to, the following: the Company's ability to generate sufficient net income to achieve a return on equity on a GAAP basis of 28 percent to 30 percent; the Company's ability to grow its business and meet or exceed its return on shareholders' equity target by reinvesting approximately 35 percent of annually-generated capital, and returning approximately 65 percent of such capital to shareholders, over time, which will depend on the Company's ability to manage its capital needs and the effect of business mix, acquisitions and rating agency requirements; consumer and business spending on the Company's credit and charge card products and Travelers Cheques and other prepaid products and growth in card lending balances, which depend in part on the ability to issue new and enhanced card and prepaid products, services and rewards programs, and increase revenues from such products, attract new cardmembers, reduce cardmember attrition, capture a greater share of existing cardmembers' spending, sustain premium discount rates on its card products in light of regulatory and market pressures, increase merchant coverage, retain cardmembers after low introductory lending rates have expired, and expand the Global Network Services business; the Company's ability to introduce new products, reward program enhancements and service enhancements on a timely basis during 2006; the success of the Global Network Services business in partnering with banks in the United States, which will depend in part on the extent to which such business further enhances the Company's brand, allows the Company to leverage its significant processing scale, expands merchant coverage of the network, provides Global Network Services' bank partners in the United States the benefits of greater cardmember loyalty and higher spend per customer, and merchant benefits such as greater transaction volume and additional higher spending customers; the continuation of favorable trends, including increased travel and entertainment spending, and the overall level of consumer confidence; the costs and integration of acquisitions; the success, timeliness and financial impact (including costs, cost savings and other benefits including increased revenues), and beneficial effect on the Company's operating expense to revenue ratio, both in the short-term and over time, of reengineering initiatives being implemented or considered by the Company, including cost management, structural and strategic measures such as vendor, process, facilities and operations consolidation, outsourcing (including, among others, technologies operations), relocating certain functions to lower-cost overseas locations, moving internal and external functions to the Internet to save costs, and planned staff reductions relating to certain of such reengineering actions; the Company's ability to reinvest the benefits arising from such reengineering actions in its businesses; the ability to control and manage operating, infrastructure, advertising and promotion expenses as business expands or changes, including the ability to accurately estimate the provision for the cost of the Membership Rewards program; the Company's ability to manage credit risk related to consumer debt, business loans, merchant bankruptcies and other credit trends and the rate of bankruptcies, which can affect spending on card products, debt payments by individual and corporate customers and businesses that accept the Company's card products and returns on the Company's investment portfolios; bankruptcies, restructurings or similar events affecting the airline or any other industry representing a significant portion of the Company's billed business, including any potential negative effect on particular card products and services and billed business generally that could result from the actual or perceived weakness of key business partners in such industries; the triggering of obligations to make payments to certain co-brand partners, merchants, vendors and customers under contractual arrangements with such parties under certain circumstances; a downturn in the Company's businesses and/or negative changes in the Company's and its subsidiaries' credit ratings, which could result in contingent payments under contracts, decreased liquidity and higher borrowing costs; risks associated with the Company's agreements with Delta Air Lines to prepay \$300 million for the future purchases of Delta SkyMiles rewards points; fluctuations in foreign currency exchange rates; fluctuations in interest rates, which impact the Company's borrowing costs and return on lending products; accuracy of estimates for the fair value of the assets in the Company's investment portfolio and, in particular, those investments that are not readily marketable, including the valuation of the interest-only strip relating to the Company's lending securitizations; the potential negative effect on the Company's businesses and infrastructure, including information technology, of terrorist attacks, disasters or other catastrophic events in the future; political or economic instability in certain regions or countries, which could affect lending and other commercial activities, among other businesses, or restrictions on convertibility of certain currencies; changes in laws or government regulations; outcomes and costs associated with litigation and compliance and regulatory matters; and competitive pressures in all of the Company's major businesses. A further description of these and other risks and uncertainties can be found in the Company's Annual Report on Form 10-K for the year ended December 31, 2005, and its other reports filed with the SEC.