Company Overview

Each day, American Express makes it easier, safer and more rewarding for consumers and businesses to purchase the things they need and for merchants to sell their goods and services. An engine of commerce, American Express provides innovative payment, travel and expense management solutions for individuals and businesses of all sizes. Most of all, 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.

Loyalty Programs

American Express (AMEX) is well known for its Membership Rewards (MR) program, one of the earliest loyalty programs in the card payments industry. The program is simple: for every dollar a Card Member spends on an AMEX card, they earn a point. Points are redeemed through proprietary and partner channels that include travel, merchandise, and entertainment. Hence, points are "earned and burned."

As a currency, MR points can be leveraged to encourage behavior and drive business. We've seen the "one dollar, one point" construct evolve to include earn accelerators (e.g. 2X points on dining) and incentives (e.g. use your AMEX card at Merchant X and receive 5,000 MR points). MR point redemption value also varies depending on where, when, and how points are redeemed. Powerful as these programs are, they're only available to AMEX and a handful of strategic partners.

The Project: Merchant-Backed Loyalty Services

What if ordinary merchants could gain access to the Membership Rewards program? What if they could use it as a channel to meaningfully communicate with customers? Is that something merchants are willing to pay for? These are the questions at the core of this project.

For this project you will explore ways to leverage the MR program for a broad range of merchants and Card Members. You'll need to consider the various players — merchants, customers, and AMEX — and each audience's specific needs. Merchants will offer incentives using MR points as the foundation. They'll be able to create, run, and analyze promotions, all in a self-service portal. Ideally, merchants would be able to target Card Members based on specific attributes, all of which leverages AMEX's considerable customer data and insights. Card Members would realize even greater card benefits with the merchants they love most.

For this project you will design and implement a working prototype that demonstrates workflow and user experience for a merchant to offer a promotion, and for a Card Member to receive and redeem a promotional offer. The mockup should be sufficiently functional to deliver a "cradle to grave" experience. You will decide which use cases and features to implement, then further break them user stories. Your solution should consider human factors with an eye toward usability. Using appropriate technologies, you'll build your working prototype. Finally, you'll develop a presentation that tells the story of your product.

You will:

- Identify key constituents
- Using the "jobs to be done" framework, develop use cases that address your constituents
- Short-list the use cases you wish to address
- Develop high-level features and requirements
- Develop more in-depth user stories based on the features you choose to implement
- Apply a lean, agile mindset to your work

Thought Starters

- Who are the various users of this product?
- What kinds of promotional constructs should the program support? Earn? Burn? Merchant-fulfilled benefits?
- Are certain settings more appropriate than others for using the product? Certain times of day?
- As the service provider, American Express will need to service the product. What kinds of servicing needs might AMEX anticipate?
- What kind of governance should be put in place?
- How will we measure success?

Contact and Logistics

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Meetings will occur weekly at AMEX offices.