AMEX MOBILE BILLING HERO STATES

FEBRUARY 10, 2015

BILLING DISPLAY STATES: CHARGE (PART 1)

Charge Timeline from Statement Ready

Day 1

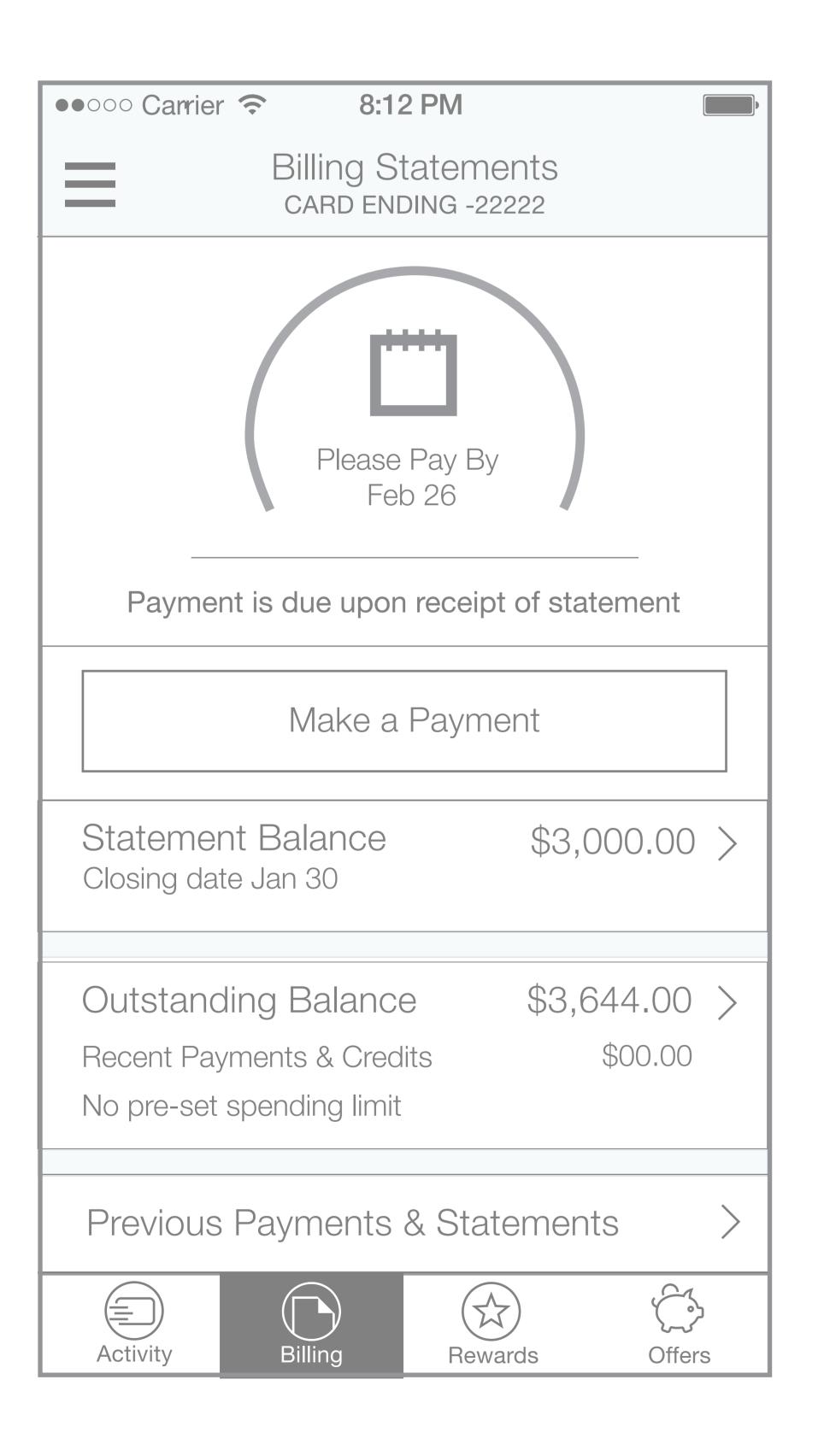
Days 1–15
after period start

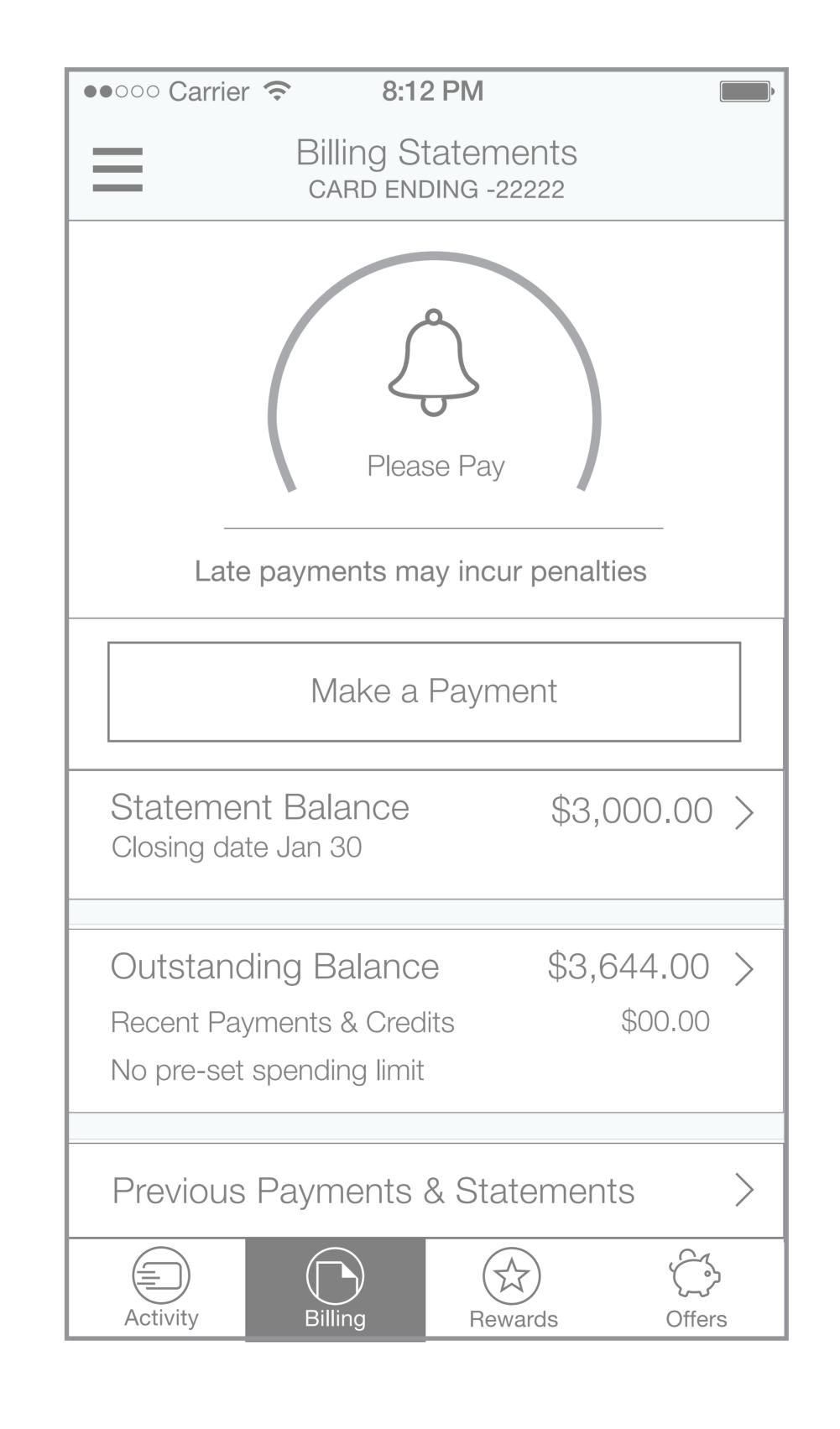
Day 16

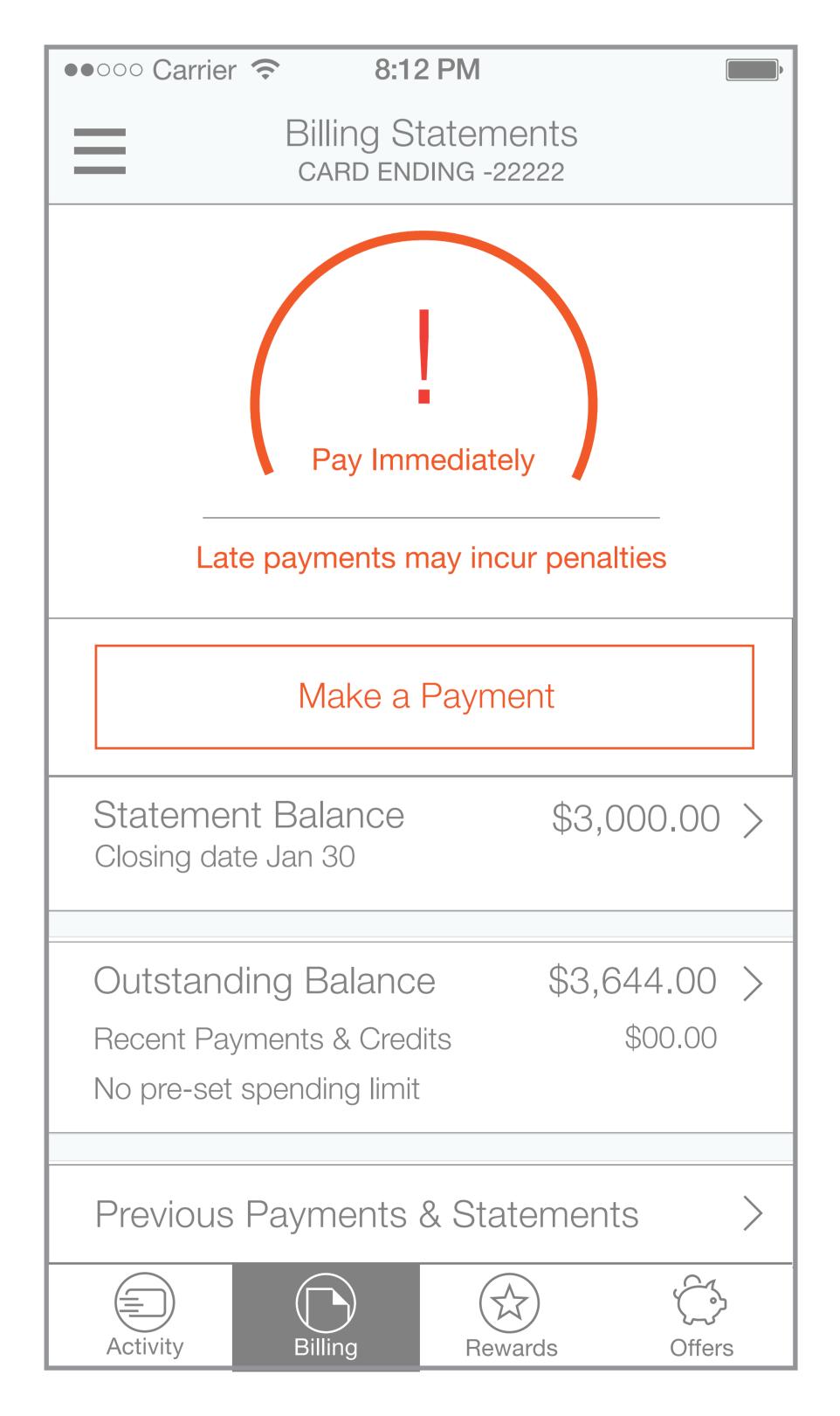
Day 30

Days 16–30
after period start

4
Days 30 +
after period start





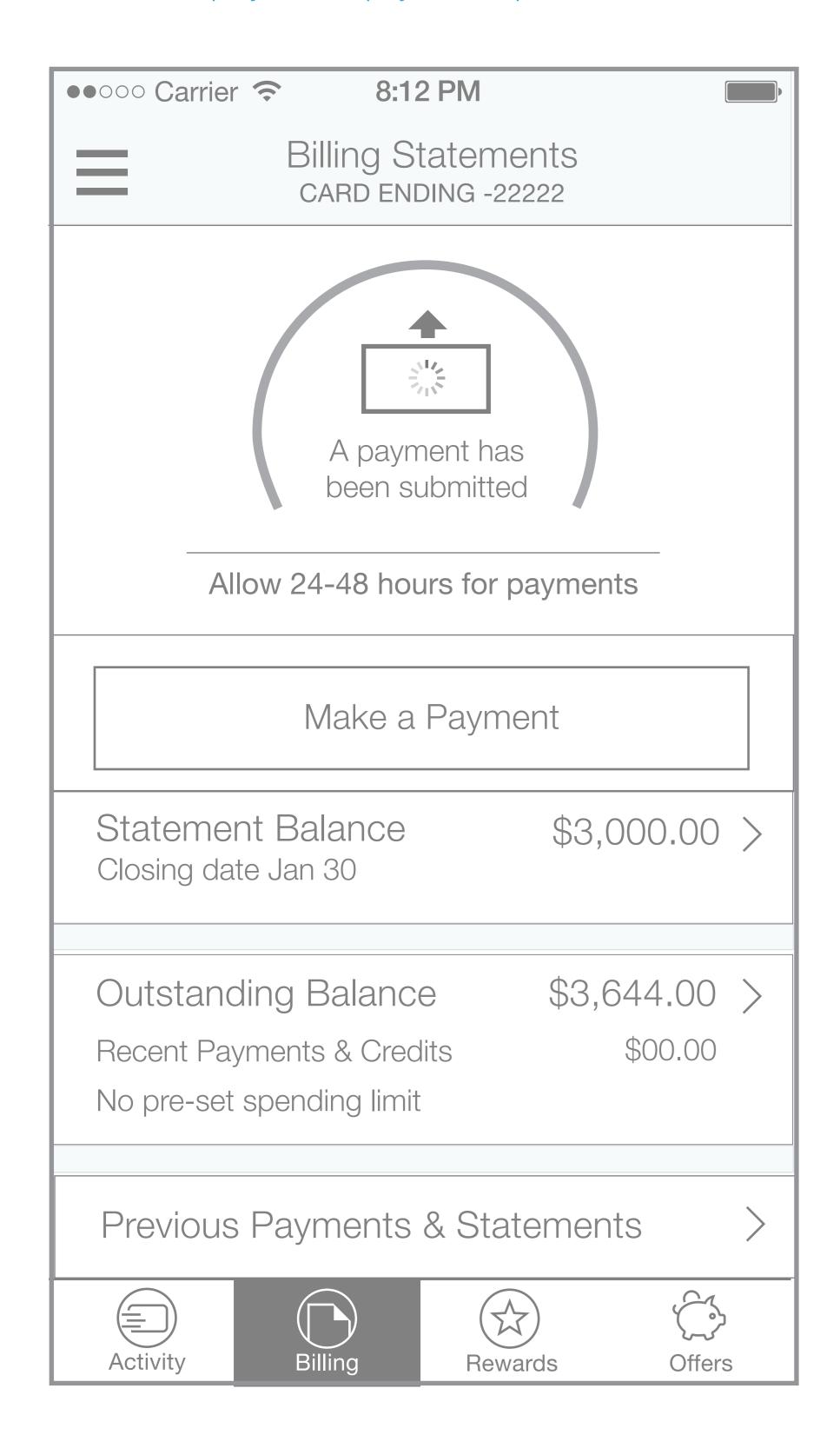


BILLING DISPLAY STATES: CHARGE (PART 2)



A payment has been submitted

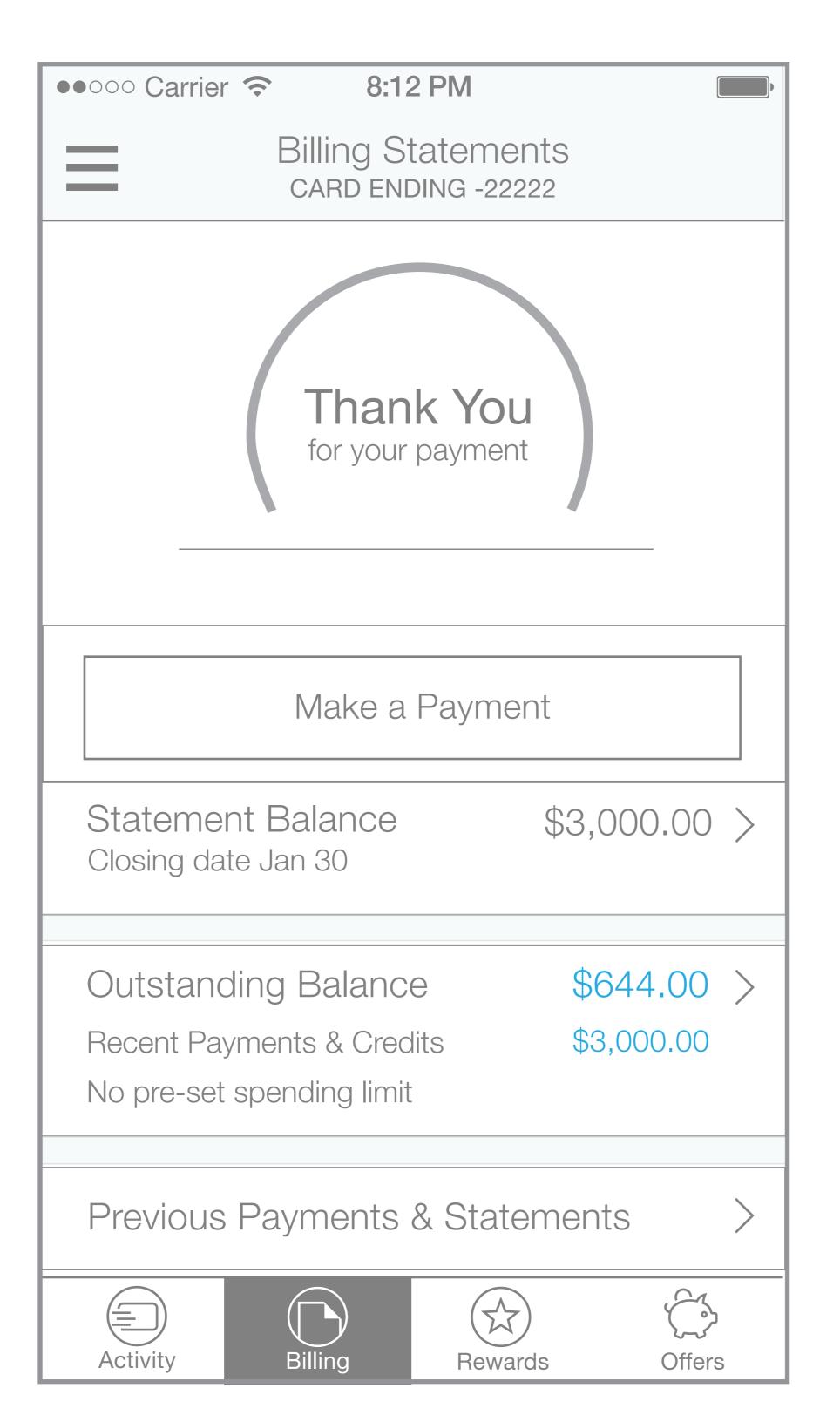
Payment processed (24-48 hr processing note). Remains displayed until payment is processed.





A payment has been processed and is sufficient

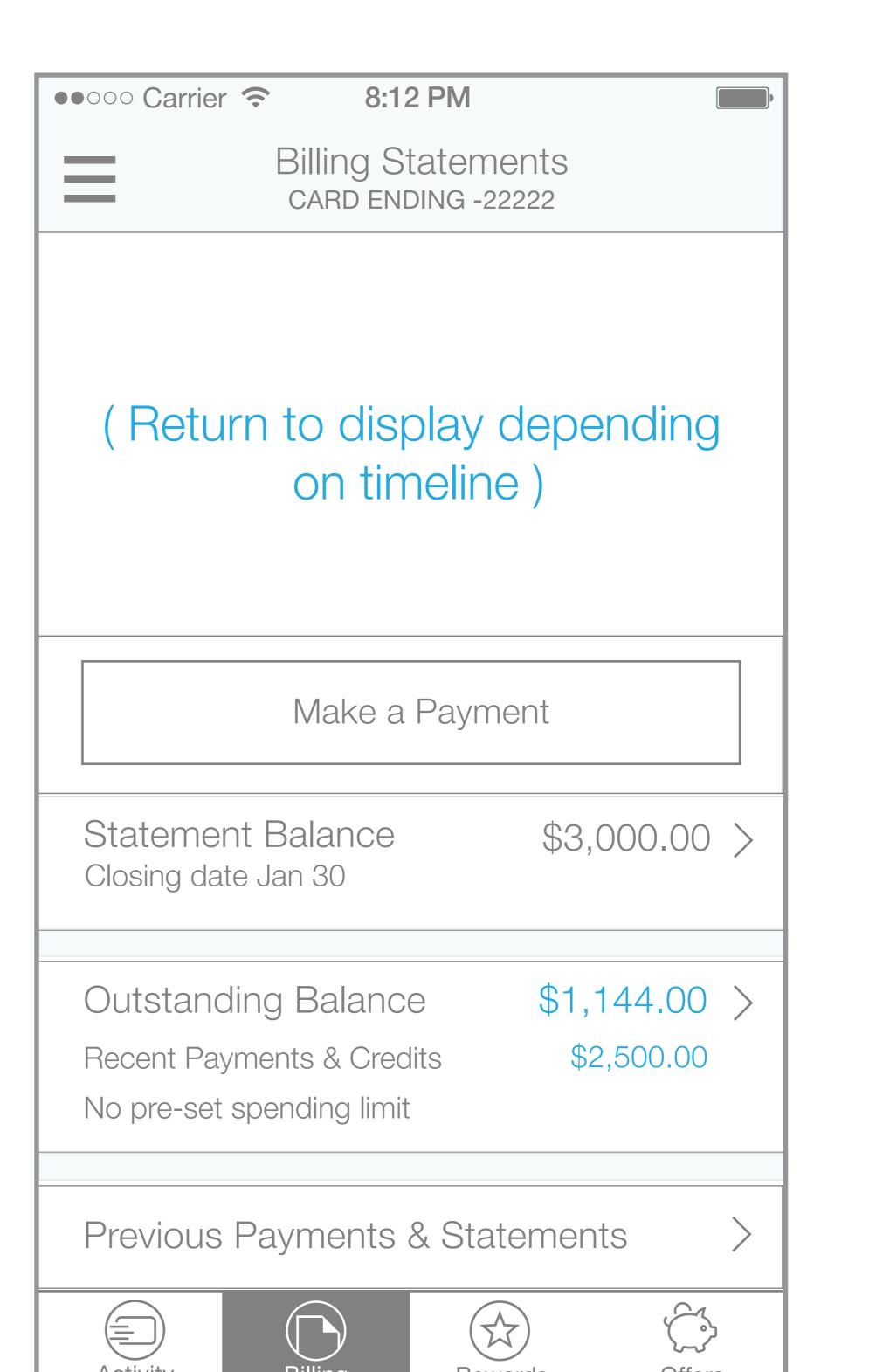
Payment(s) of \$3000 processed and satisfied requirement.
Outstanding balance is reflected.



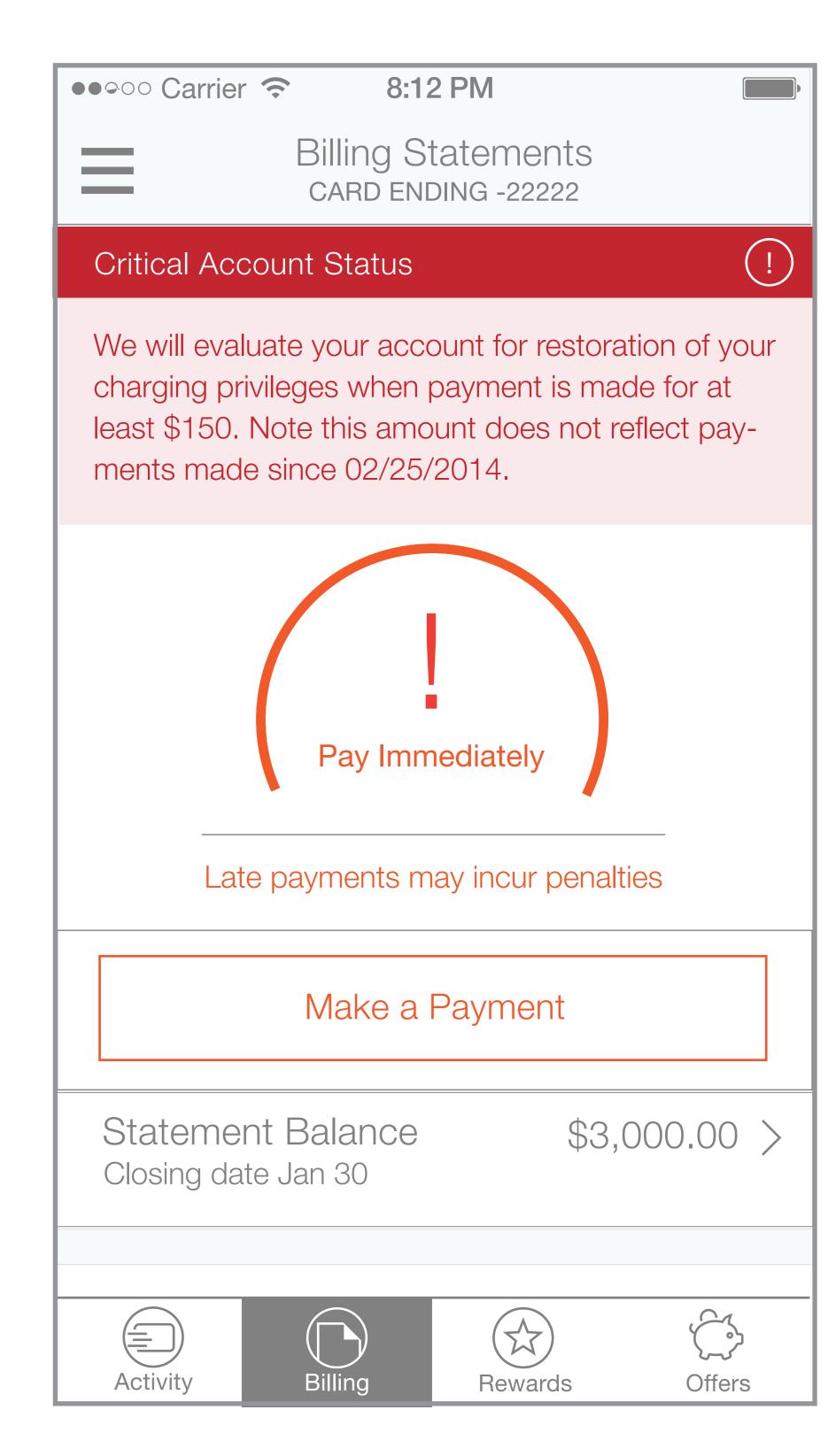
Payment not sufficient

Return to a state in the cycle

Payment(s) of **\$2,500** processed, **did not satisfy requirement**. Outstanding balance is reflected.





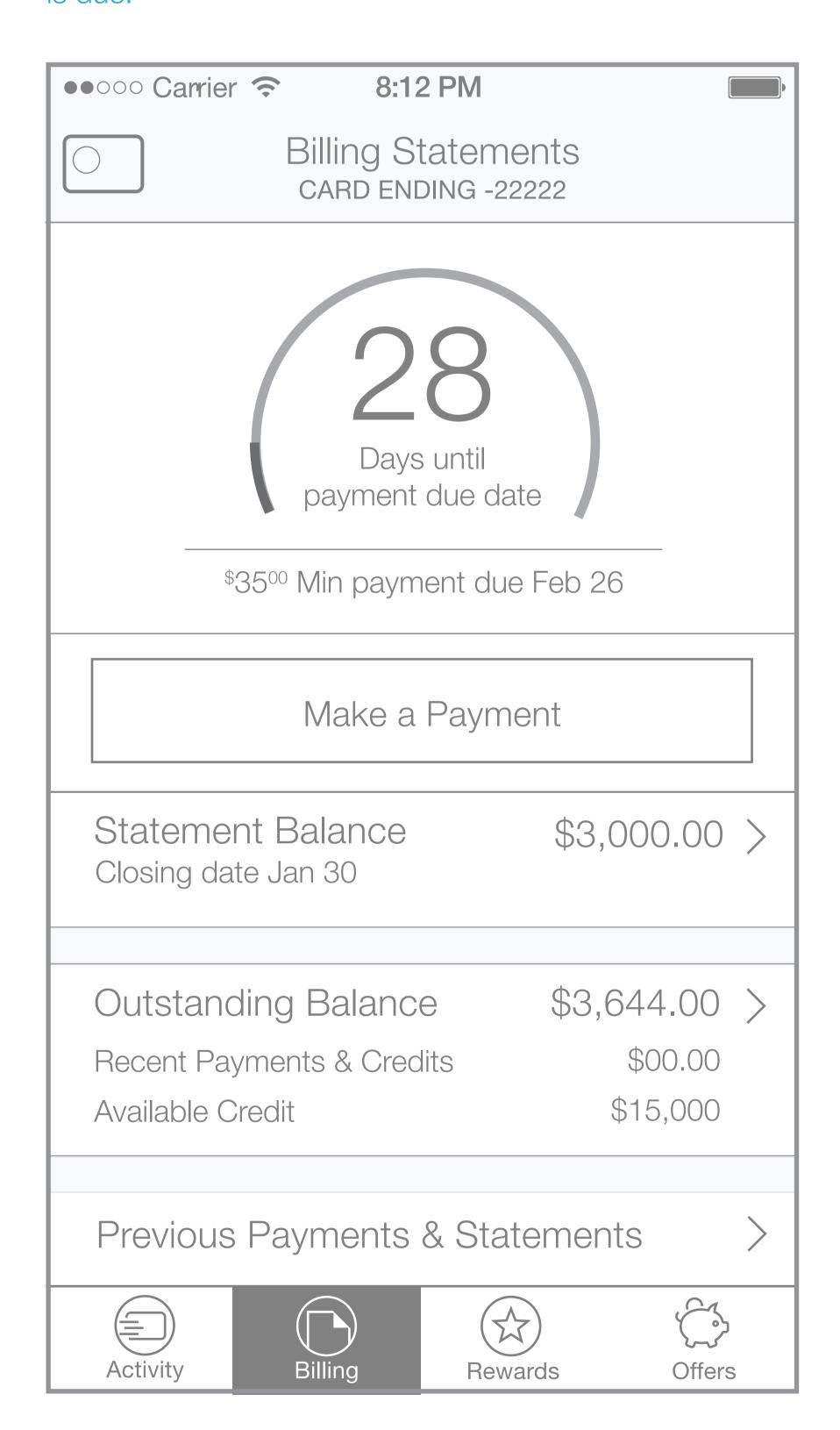


BILLING DISPLAY STATES: LEND AND LEND ON CHARGE (LOC) (PART 1)

1

Days until due

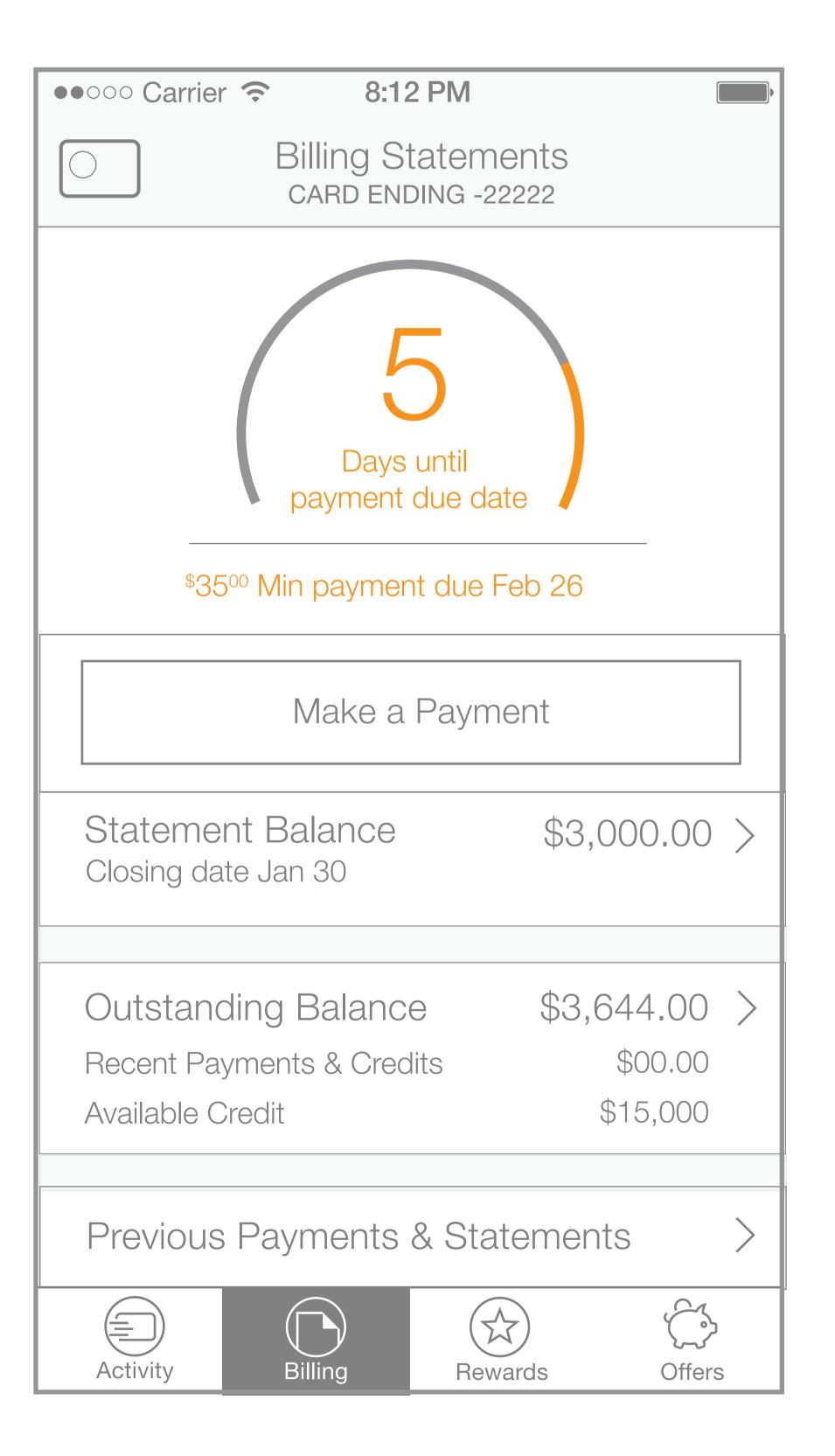
Generic State from statement ready to before payment is due.



2

< 5 days until due date

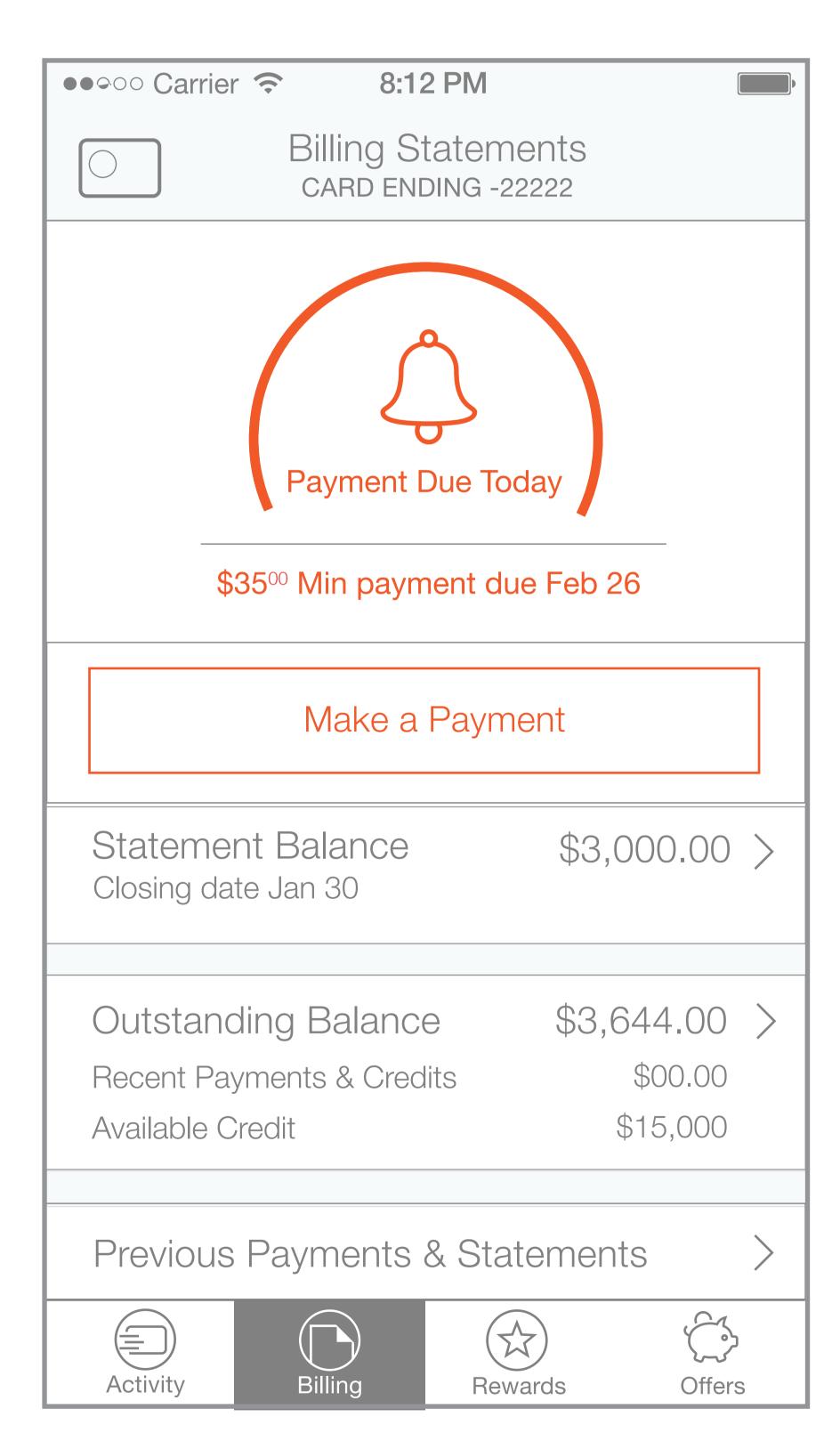
< 5 Days counter turns color (payment due soon)



3

Payment Due date is today

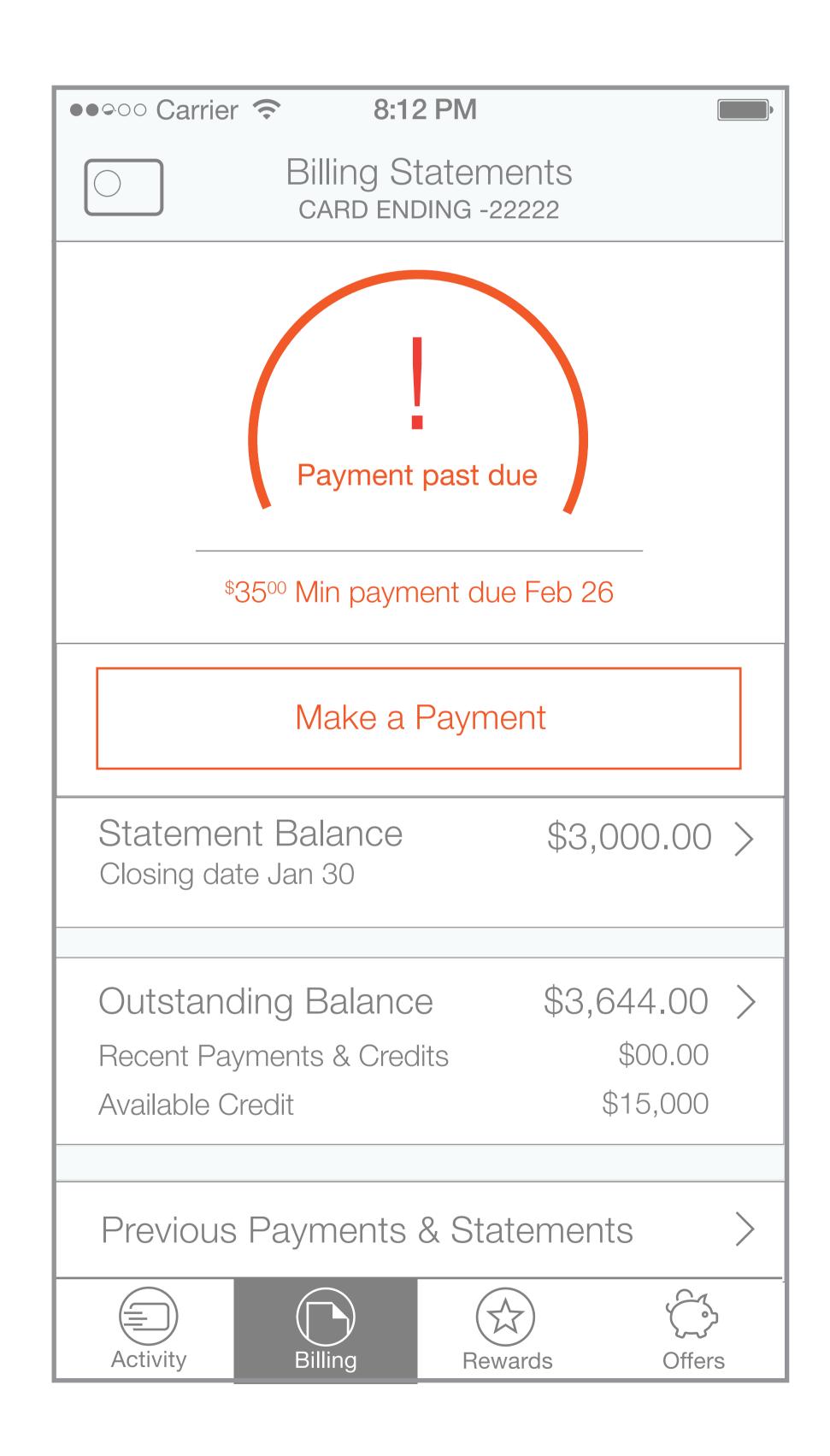
Payment Due Today (Feb 26)



BILLING DISPLAY STATES: LEND AND LEND ON CHARGE (LOC) (PART 2)

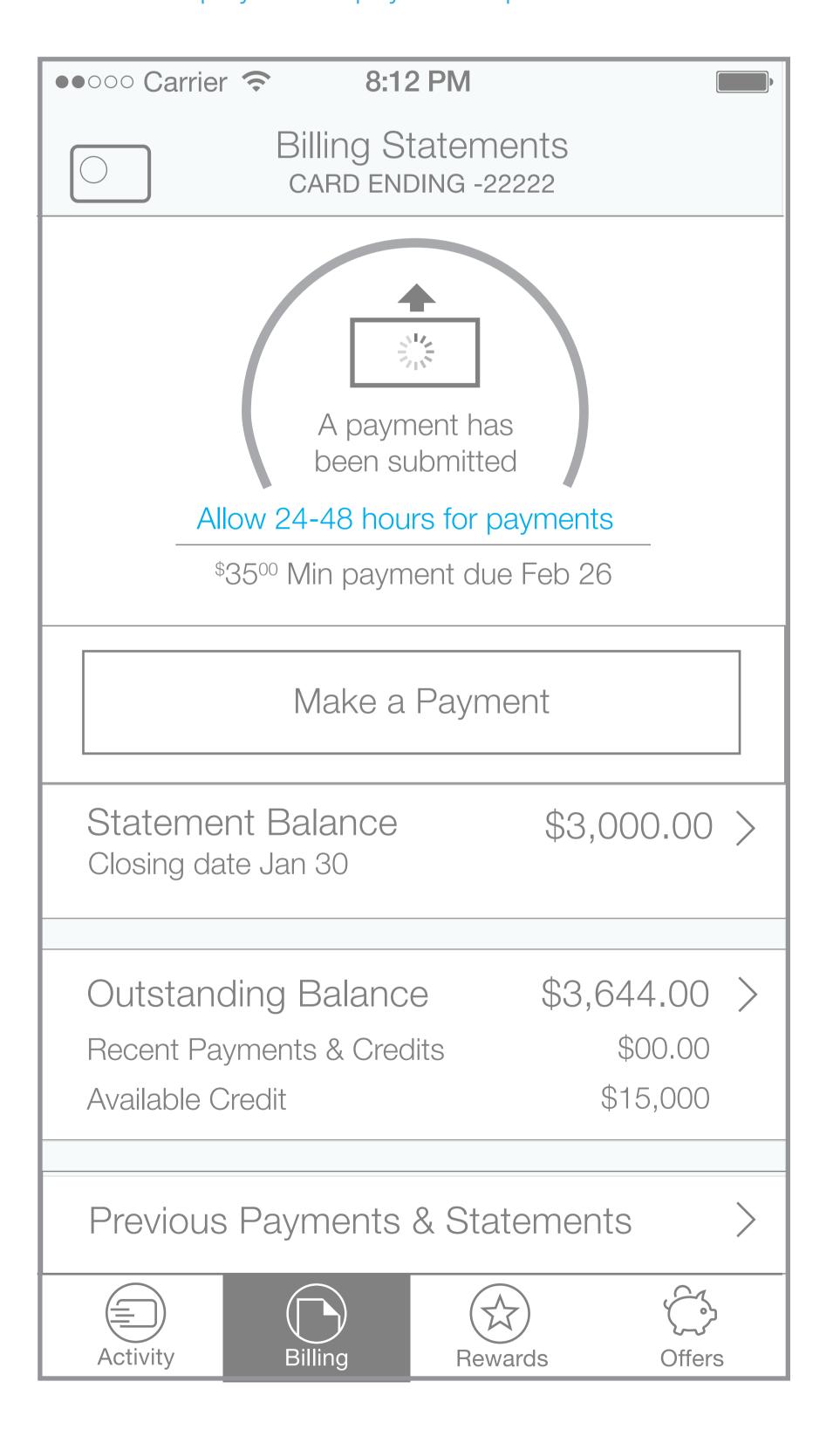


Payment Past Due



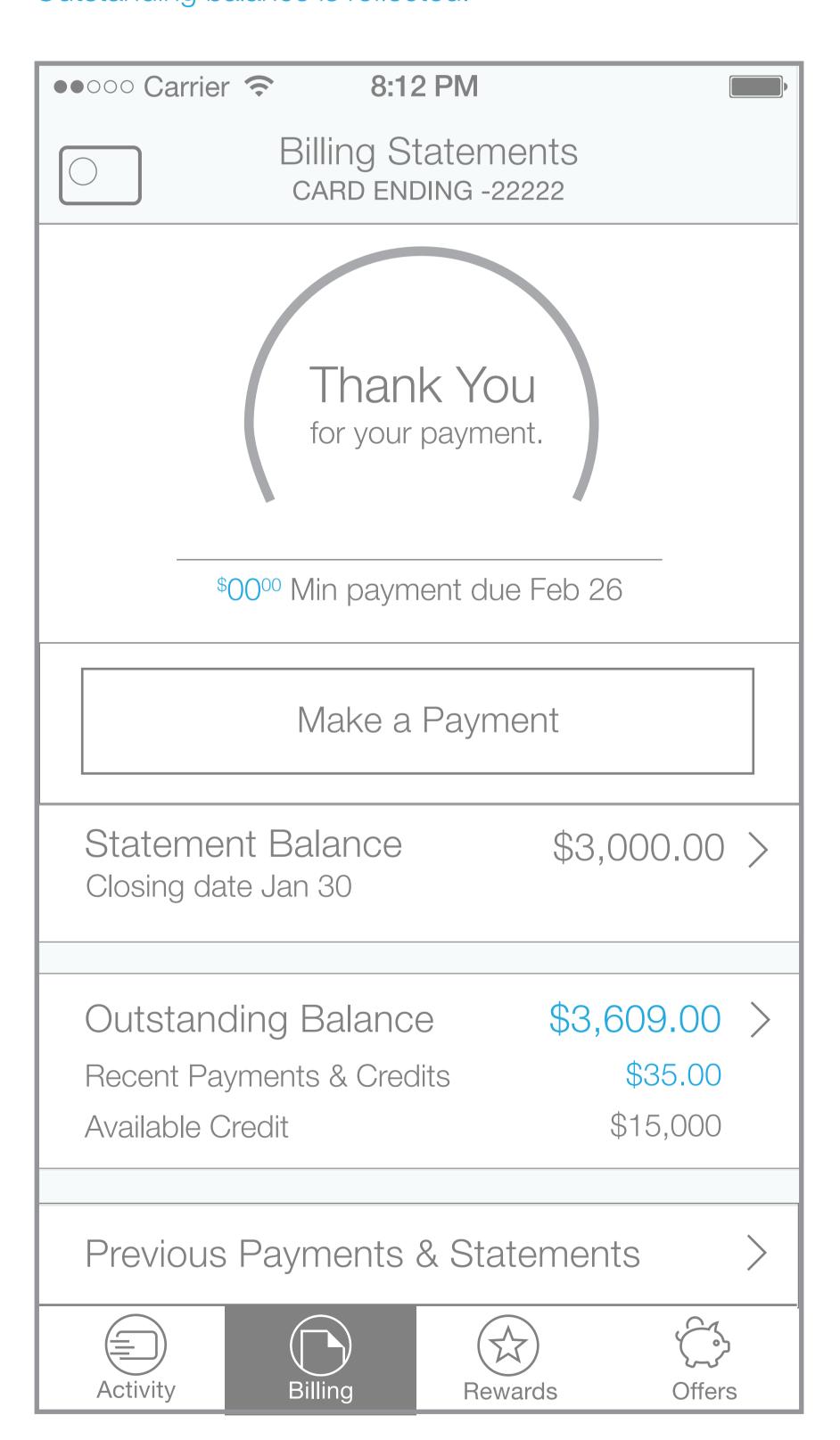


Payment processed (24-48hr processing note). Remains displayed until payment is processed.





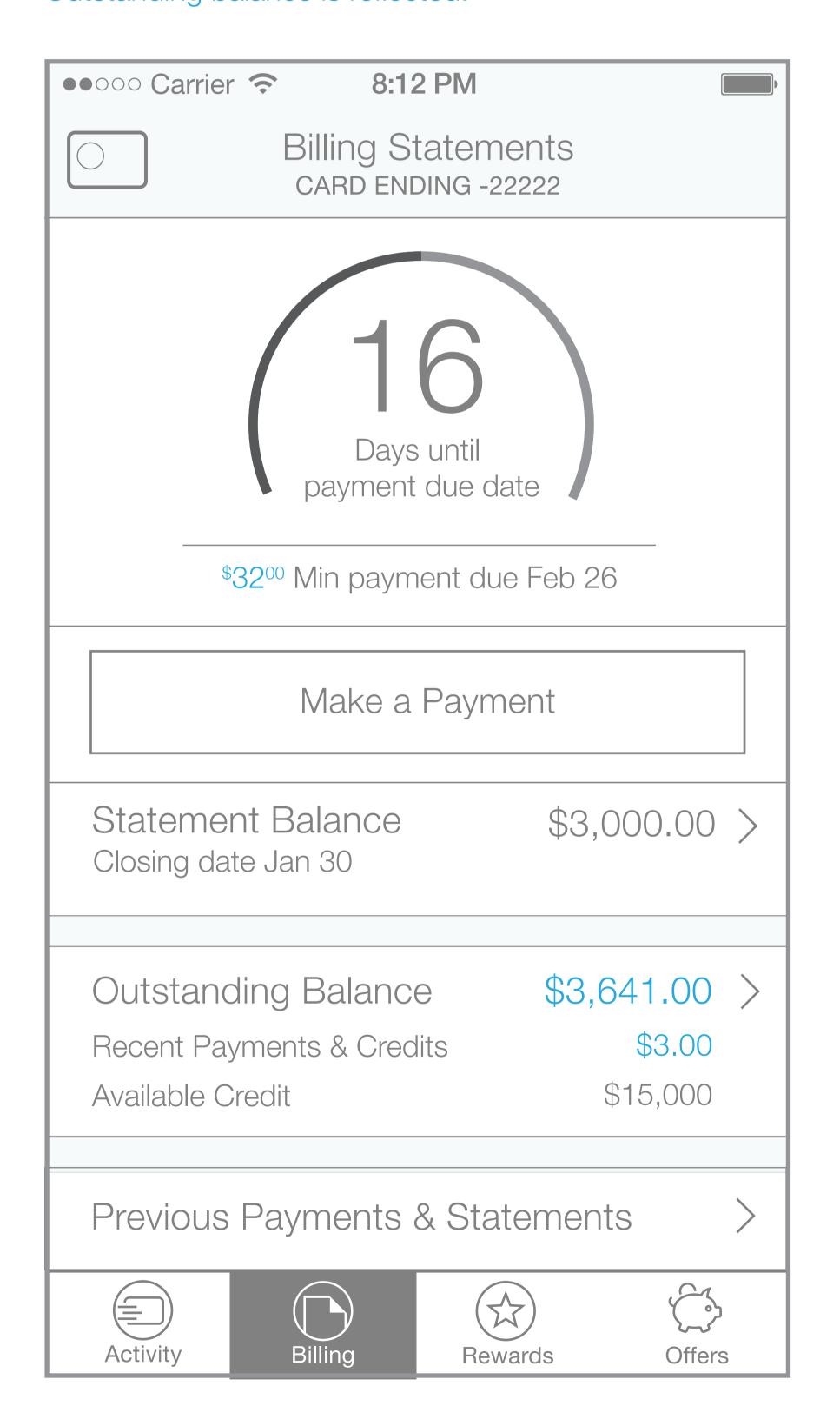
Payment(s) of **\$35** processed and **satisfied requirement**. Outstanding balance is reflected.



BILLING DISPLAY STATES: LEND AND LEND ON CHARGE (LOC) (PART 3)



Payment(s) of **\$3** processed, **did not satisfy requirement**. Outstanding balance is reflected.

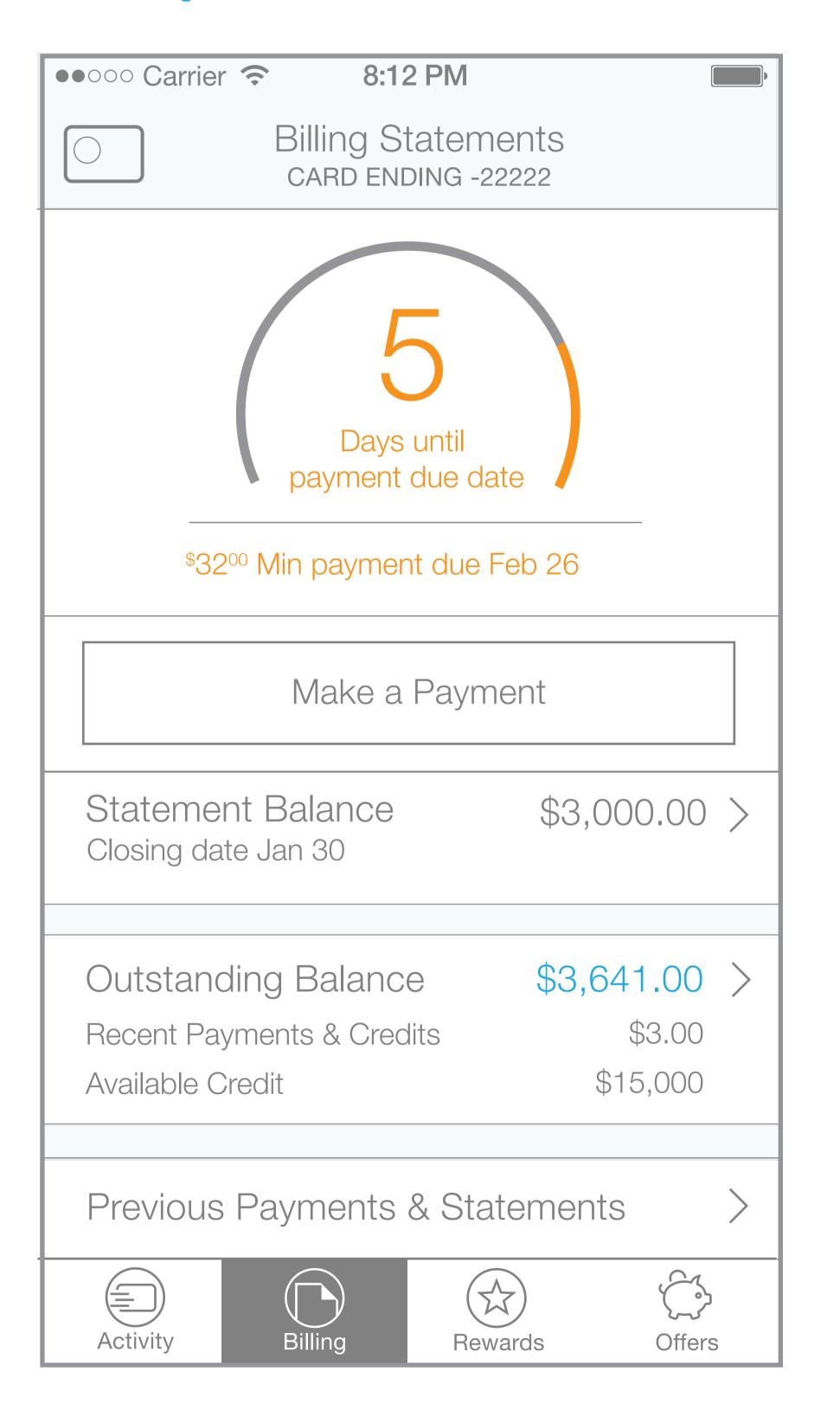


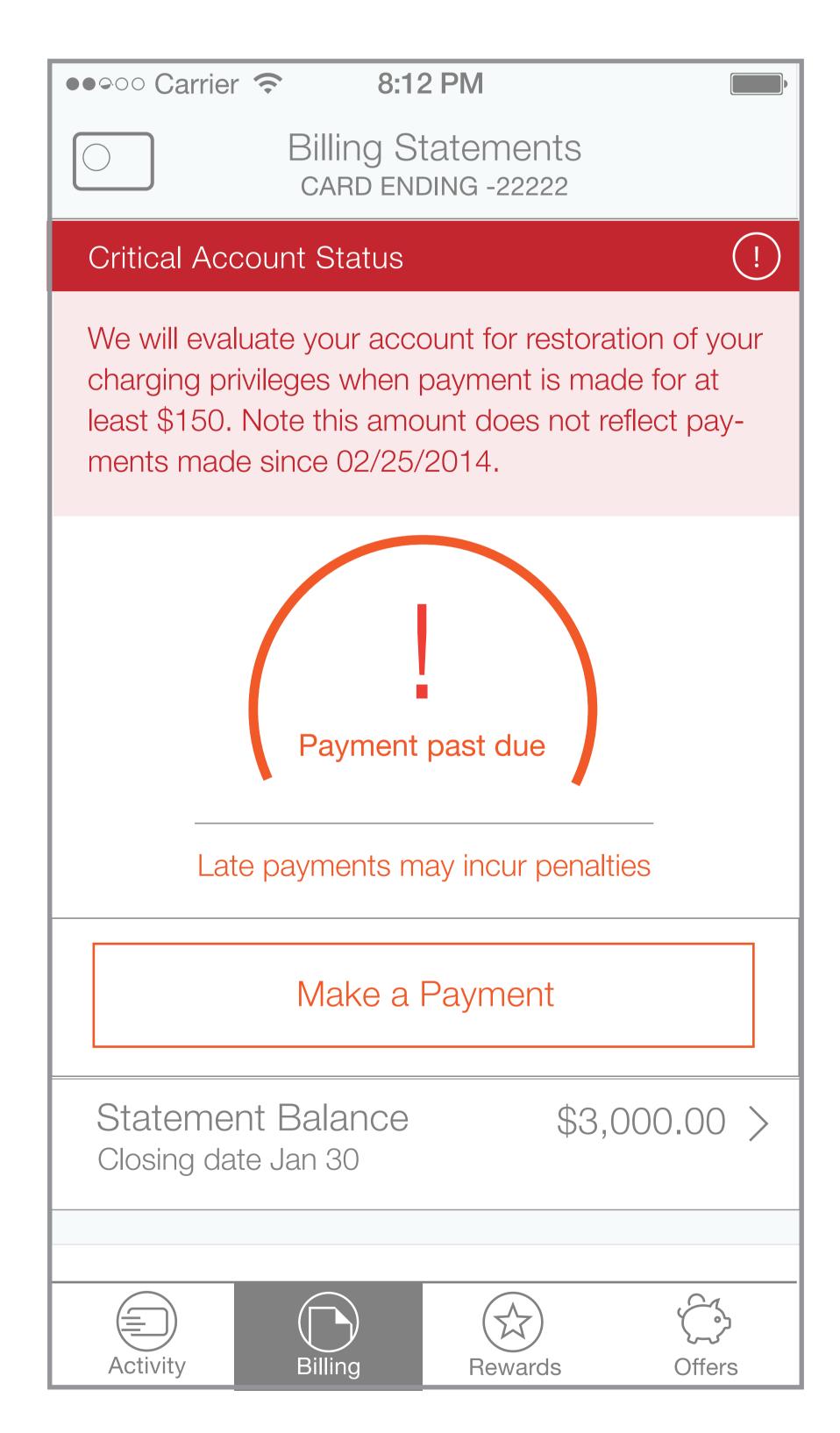


Return to < 5 days until due payment not sufficient


Past Due, in Critical Account Alert Status

Payment(s) of **\$3** processed, **did not satisfy requirement**. Outstanding balance is reflected.






TIMELINE FOR BILLING STATES (2 BILLING PERIODS) CHARGE CARDS

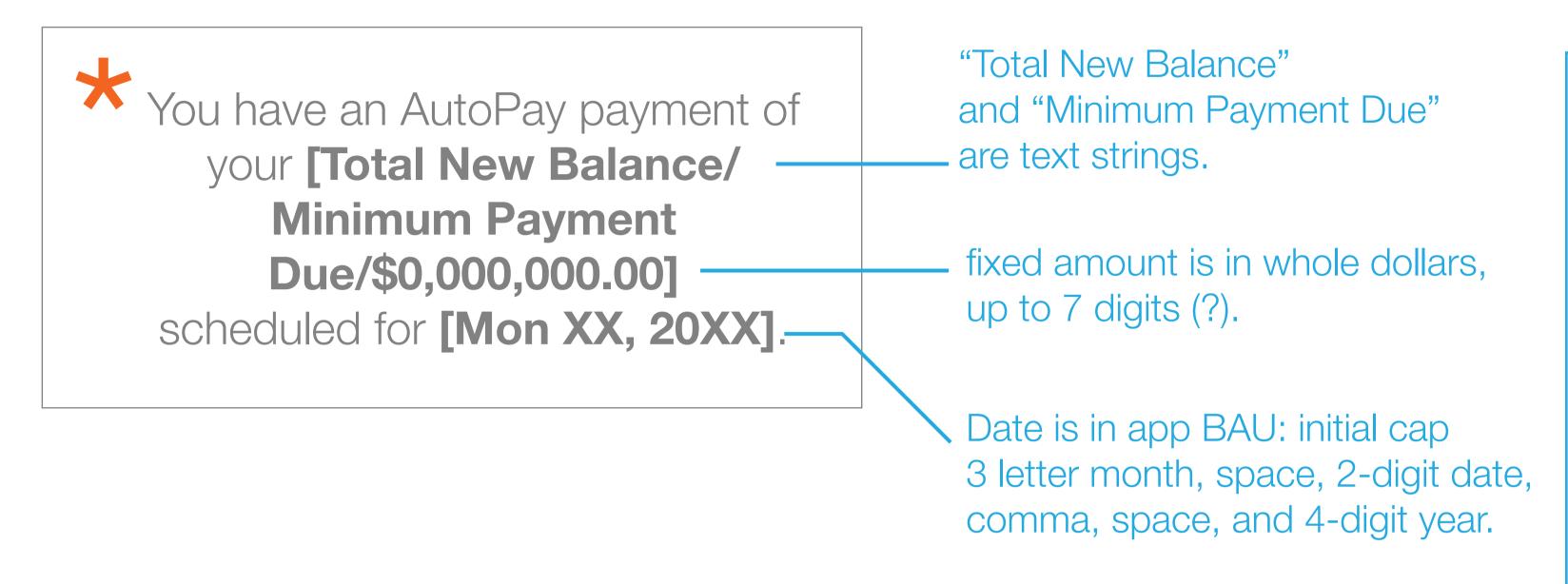


TIMELINE FOR BILLING STATES (2 BILLING PERIODS): LEND AND LOC CARDS



AUTOPAY ENROLLED BILLING STATES CHARGE, WITH AUTOPAY ENROLLED

AutoPay messaging with variable parts



AutoPay message language variation examples:

Total New Balance

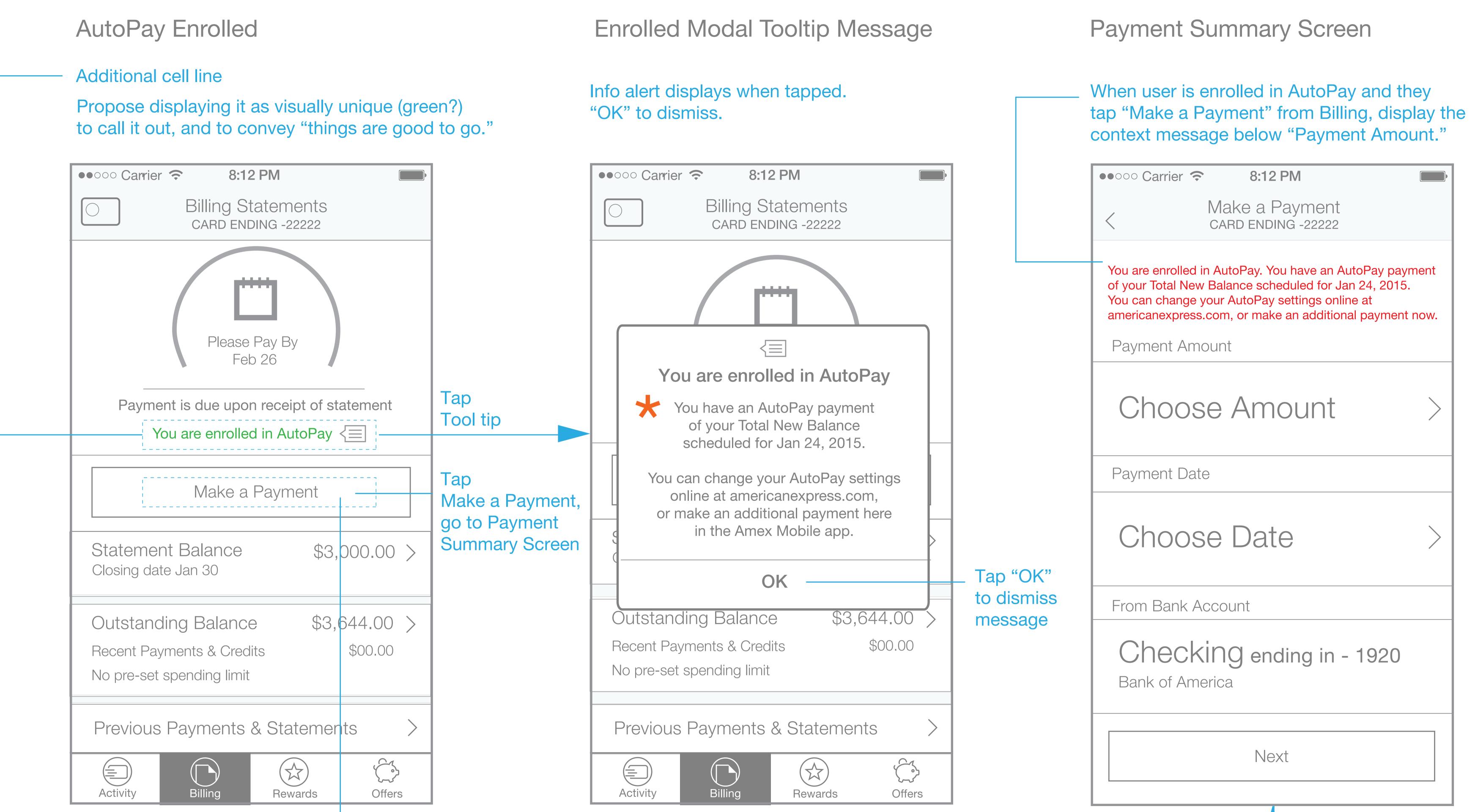
You have an AutoPay payment of your Total New Balance scheduled for Jan 21, 2015.

Minimum payment due

You have an AutoPay payment of your Minimum Payment Due scheduled for Jan 21, 2015.

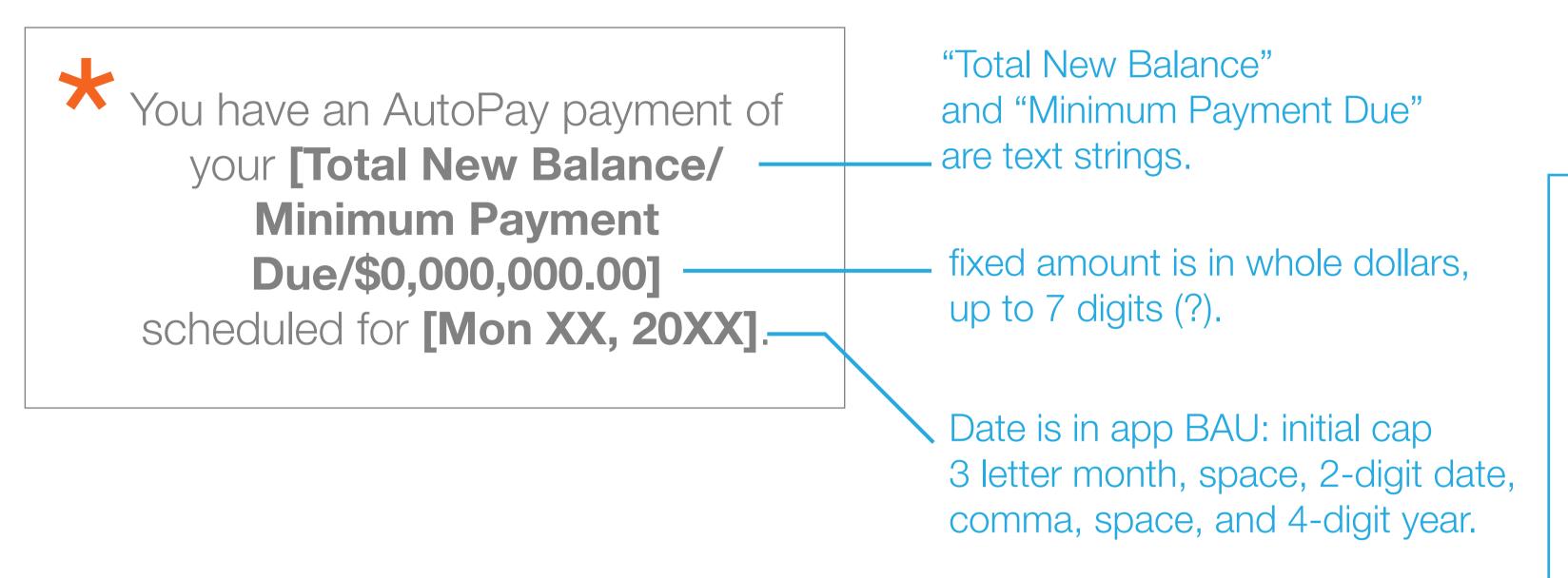
Fixed amount

You have an AutoPay payment of \$235⁰⁰ scheduled for Jan 21, 2015.



AUTOPAY ENROLLED BILLING STATES LEND AND LOC, WITH AUTOPAY ENROLLED

AutoPay messaging with variable parts



AutoPay message language variation examples:

Total New Balance

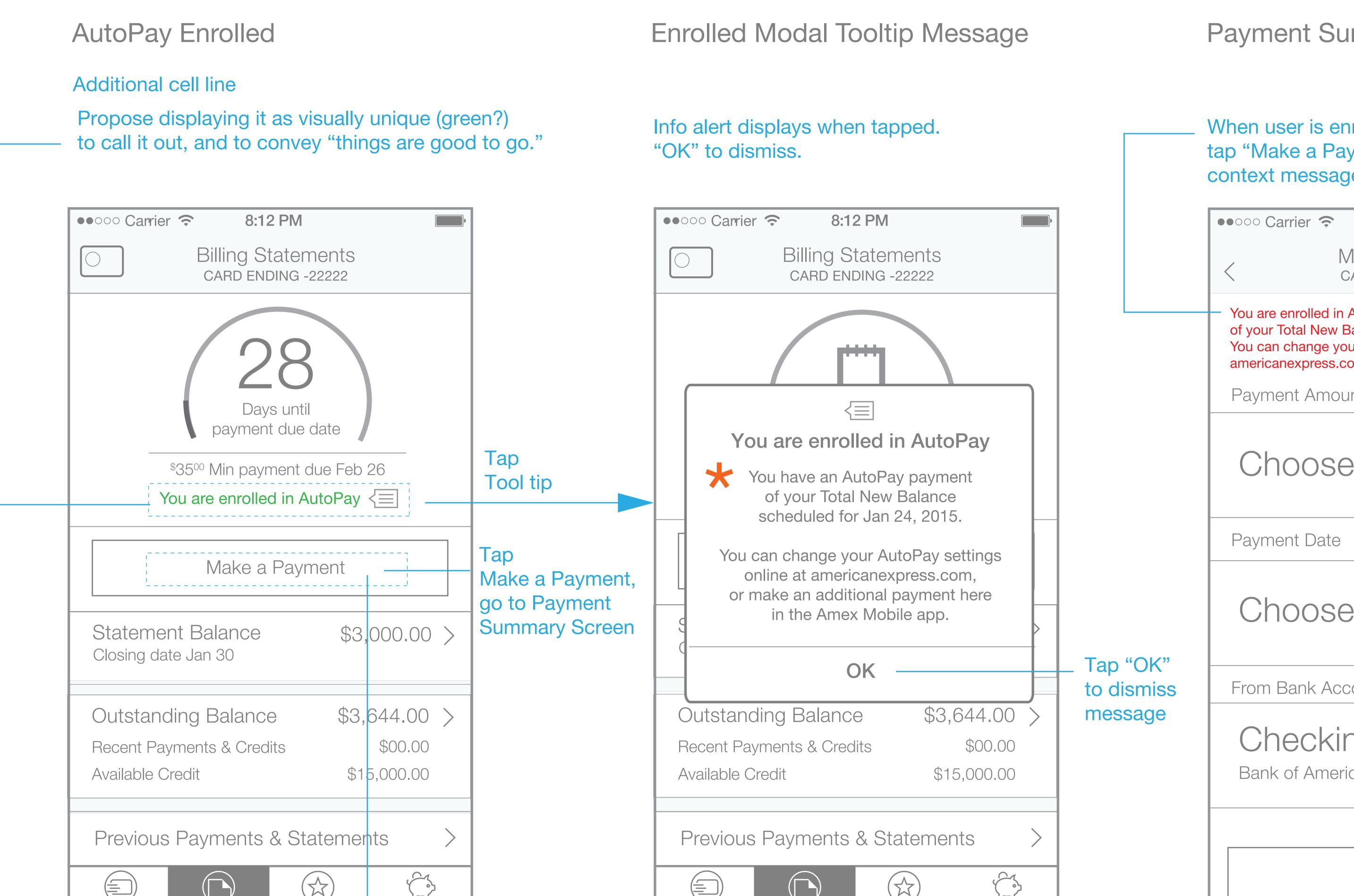
You have an AutoPay payment of your Total New Balance scheduled for Jan 21, 2015.

Minimum payment due

You have an AutoPay payment of your Minimum Payment Due scheduled for Jan 21, 2015.

Fixed amount

You have an AutoPay payment of \$235⁰⁰ scheduled for Jan 21, 2015.



Payment Summary Screen

When user is enrolled in AutoPay and they tap "Make a Payment" from Billing, display the context message below "Payment Amount." 8:12 PM Make a Payment CARD ENDING -22222 You are enrolled in AutoPay. You have an AutoPay payment of your Total New Balance scheduled for Jan 24, 2015. You can change your AutoPay settings online at americanexpress.com, or make an additional payment now. Payment Amount Choose Amount Choose Date From Bank Account Checking ending in - 1920 Bank of America