

American Express Company

Goldman Sachs U.S. Financial Services Conference

December 9, 2015

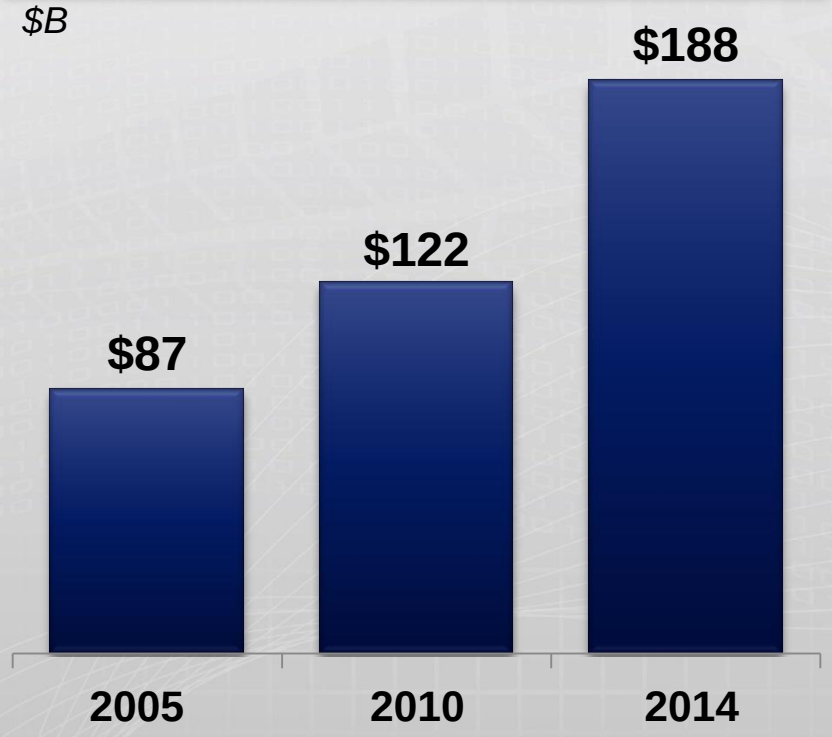
AMERICAN EXPRESS

American Express Advantages

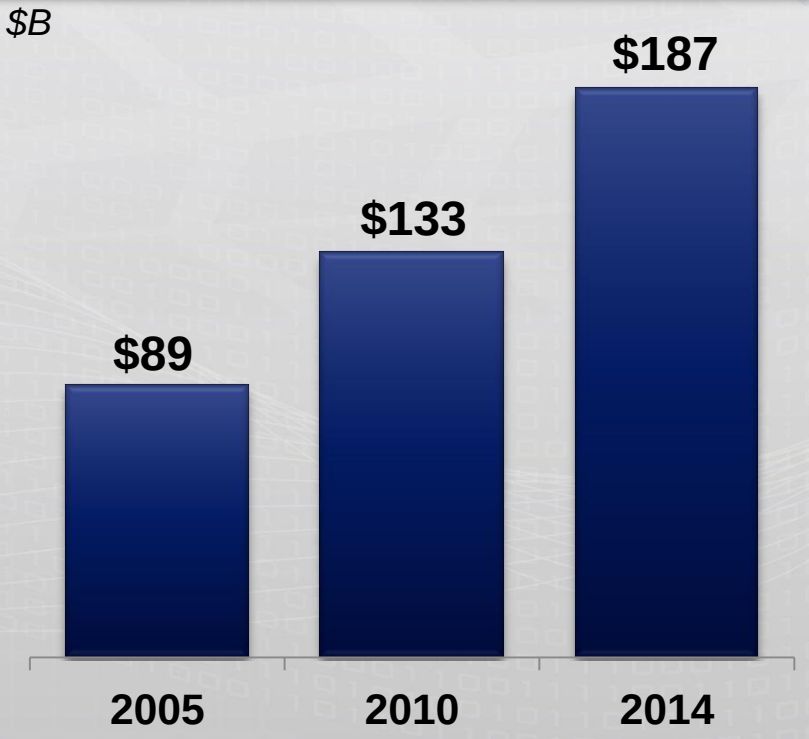
- Payments Space Remains Attractive
  - Secular trends continue to drive lower use of cash and checks
  - Digital and Big Data create new opportunities
  - Strong profitability and returns
- Diverse growth business opportunities…
  - Global Consumers
  - Small Businesses and Mid-Sized Companies
  - Network and Merchant Partners
  - Newer Businesses

AXP Global B2B Volumes

AXP U.S. Small Business

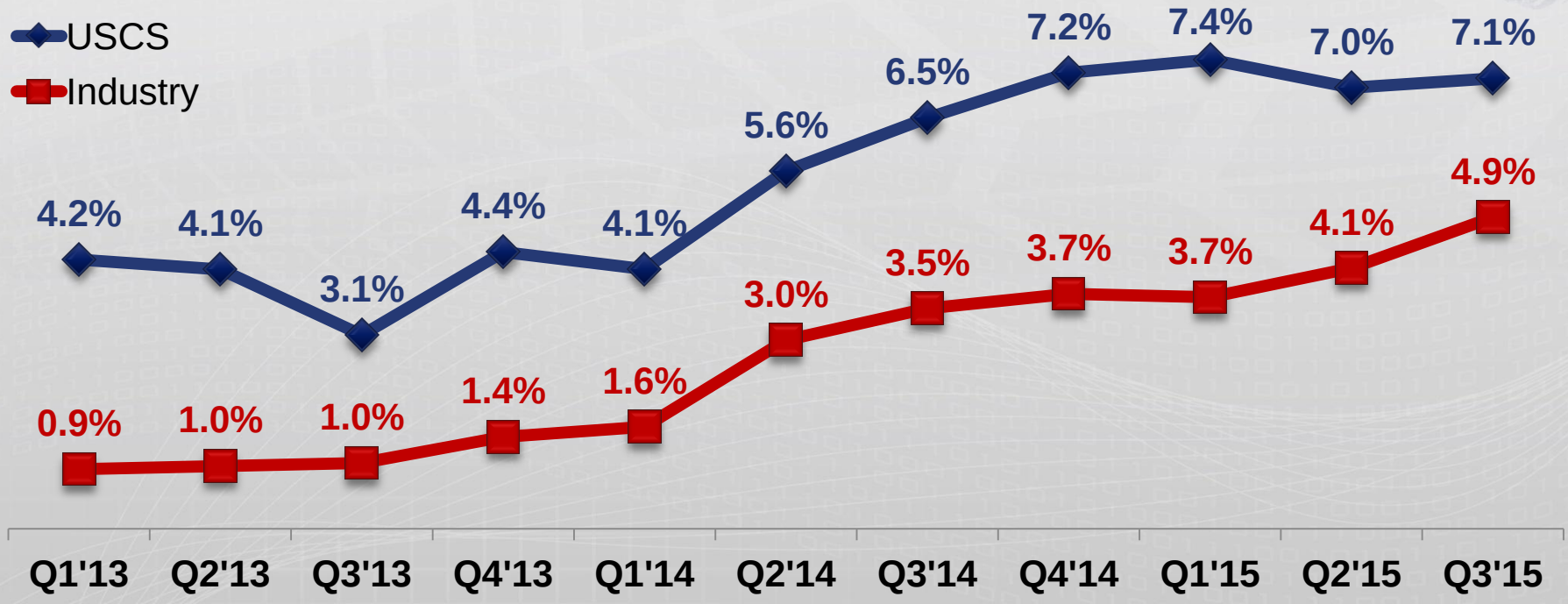


AXP Global Corporate Payments



USCS Loan Growth vs. Industry

U.S. Revolving Credit



Note: U.S Revolving credit growth based on non-seasonally adjusted data per Fed Consumer Credit G.19 report.

International Billed Business Growth



Broad Network of Partnerships

Network Partners



150+ global network partners

Merchant Acquiring



Loyalty Partners



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EXPRESS
®

Closed-Loop Model



American Express Business Model

Google
amazon
Elavon
PayPal
streamline
CHASE Paymentech
globalpayments
First Data
REDECARD
VISA
MasterCard
TSYS
usbank
UOB 大華銀行
Bank of America
BARCLAYS
JPMorgan
DISCOVER

Membership Rewards

Variety of Redemption Options

Pay With Points on Mobile



NY City Taxis



Pay with Points Partnerships

amazon

UBER

airbnb

BEST BUY

ticketmaster®


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