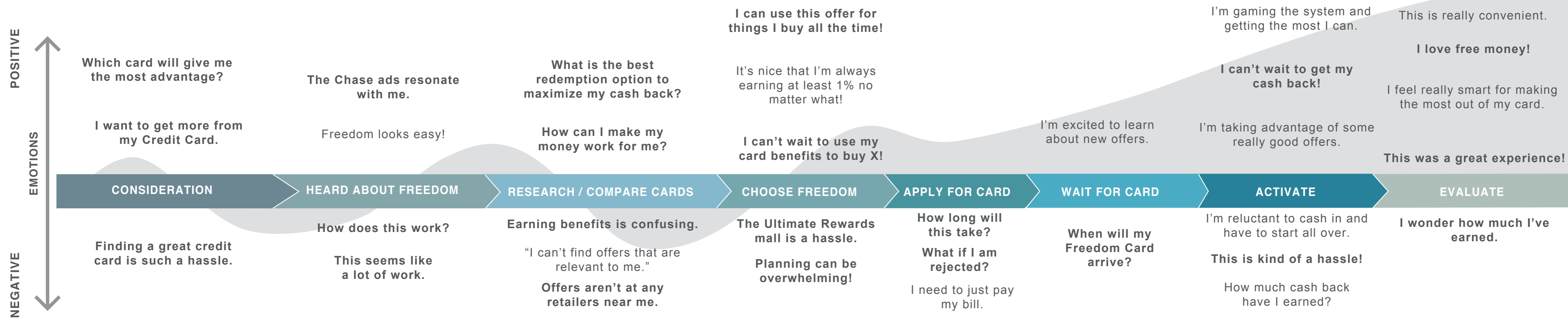


CARDHOLDER CONSUMER EXPERIENCE MAP

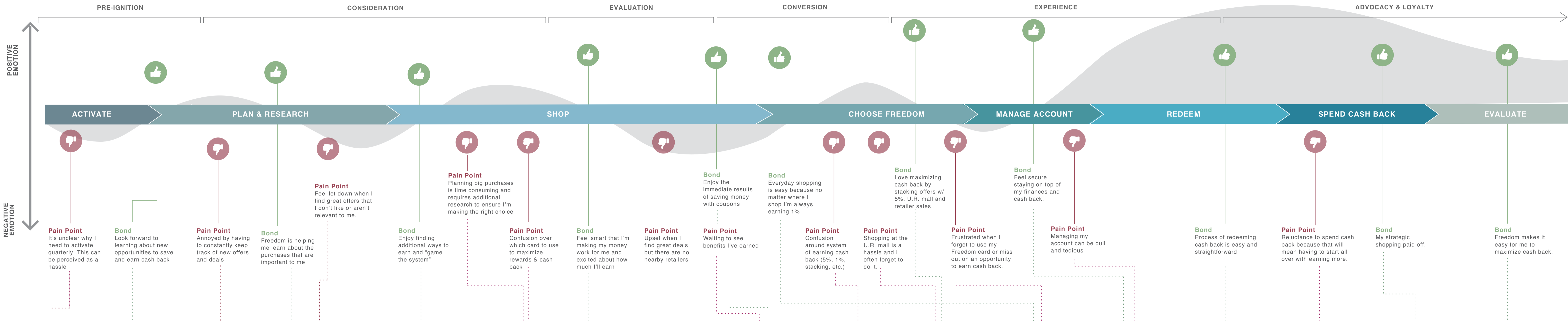
New Cardholder Acquisition Process



	CONSUMER BEHAVIORS	BARRIERS	SUPPORT
	<ul style="list-style-type: none"> Looking for a first or additional credit card. Want to find better ways of earning "something" back. Existing Competitor Cash Back card holder looking for better promotions. Change of life necessitates getting card. Getting a card for a family member. Taking charge of spending habits. Consolidating finances & credit cards (family, couples, friends). 	<ul style="list-style-type: none"> Too many options to choose from. Understanding Credit Card Benefits is confusing. Not enough time to compare & contrast all offers. 	<ul style="list-style-type: none"> 1% Cash Back on all purchases with no limit. 5% Cash Back on quarterly bonus categories. Existing Chase customers can consolidate accounts. Cash Back means more than Points. Upsell opportunities exist for Chase to strengthen relationship with customer.
	<ul style="list-style-type: none"> Friend recommended Chase Freedom Card. User has seen & heard Chase tv & radio ads. Read mailer. Read ad at Chase ATM. Seen signs around town. Overheard Chase customer talk about their Freedom Card & points. Swiped a customer's Freedom card. Seen advertisements at Partner brick & mortar and online stores. Chase Banker has recommended Freedom Card. User has seen Social Media presence. 	<ul style="list-style-type: none"> Too much messaging can be overwhelm the potential customer. Quarterly categories do not match the user's goals. Not enough merchants in their geographic area. Quarterly Activation seems overly complicated. 	<ul style="list-style-type: none"> 1% Cash Back on all purchases is always active. Cash is King!
	<ul style="list-style-type: none"> User has visited CreditCards.com. User has researched credit cards & online deals. User has read pamphlets at Chase Branch. User has compared Freedom competitor sites. User visualizes spending savings & rewards using Chase Freedom Visualization tools. 	<ul style="list-style-type: none"> User has a better system to meet their Cash Back goals. Switching to Chase credit cards is not worth the effort. User is confused by the benefits. User 	<ul style="list-style-type: none"> Existing Customers can apply their points directly to retailers like Amazon.com. Users understand the Chase Freedom value proposition better than competitors.
	<ul style="list-style-type: none"> Cash Back Promotions match user's goals. Application process is simple. Users understand how quickly they can earn tangible rewards. 	<ul style="list-style-type: none"> Cash Back Promotions do not match user's goals. No regional partners where users can get localized benefits. 	<ul style="list-style-type: none"> Cash Back Promotions match user's goals.
	<ul style="list-style-type: none"> Apply Online. Apply at a local Chase Branch. Apply at a Kiosk (future). Sign up is a snap. 	<ul style="list-style-type: none"> Applying takes too long. I don't know if my credit is good enough. What if I am rejected? 	<ul style="list-style-type: none"> Applying online, at the branch, or over the phone is easy.
	<ul style="list-style-type: none"> Users plan their spending habits. Users can determine which quarterly groups matter to them. Users plan to keep cards top of wallet. vb 	<ul style="list-style-type: none"> Waiting for New Card takes too long. Why can't I get a card at a local Chase branch? 	<ul style="list-style-type: none"> Wait online for approval.
	<ul style="list-style-type: none"> Activate online. Activate over the phone. Activate via text message. Activate in branch. 	<ul style="list-style-type: none"> Quarterly Activation is a hassle. Users forgets to activate. Users backlash against activation requirements may lead to contrition & defection. Activation takes too long. 	<ul style="list-style-type: none"> Activate online or via text is a quick process.
	<ul style="list-style-type: none"> Recommend Chase Freedom to friends & family. Sign up additional friends & family. Set Reminders for Quarterly activations. 	<ul style="list-style-type: none"> Users can forget to activate. Lack of local quarterly partners may not keep Freedom top of wallet or mind. 	<ul style="list-style-type: none"> Recommend Chase Freedom to friends & family.

FREEDOM CONSUMER EXPERIENCE MAP

Identifying Opportunities - Customer Acquisition



<p>OPPORTUNITY:</p> <ul style="list-style-type: none"> Shed more light on the rationale behind activating. Incentivize activation by providing additional perks and benefits and continue to make the process as seamless as possible. 	<p>OPPORTUNITY:</p> <ul style="list-style-type: none"> Create fun, easy to use planning tools to facilitate the creation of a shopping strategy. 	<p>OPPORTUNITY:</p> <ul style="list-style-type: none"> Find ways to keep categories top of mind without being intrusive. Do this contextually, at the appropriate time and require minimal effort from the user. Facilitate the sharing of information about sales & strategies for earning the most cash back. 	<p>OPPORTUNITY:</p> <ul style="list-style-type: none"> Widen the range of 5% categories and allow users to customize categories to get more of what they want. Go beyond earning cash back by focusing on lifestyle elements as well. 	<p>OPPORTUNITY:</p> <ul style="list-style-type: none"> Make it easier for users to navigate the U.R. mall and track favorite retailers or deals. Emphasize how rewards really add up. 	<p>OPPORTUNITY:</p> <ul style="list-style-type: none"> Increase opportunities for awareness to keep Freedom top of mind. Automate Freedom card use as much as possible. Become a partner in overall saving. 	<p>OPPORTUNITY:</p> <ul style="list-style-type: none"> Help users visualize their earnings to encourage further card usage and identify ways to earn more. 	<p>OPPORTUNITY:</p> <ul style="list-style-type: none"> Proactively help users identify more retailers nearby. Bring the U.R. mall into the physical world by incorporating it into the in-store experience. 	<p>OPPORTUNITY:</p> <ul style="list-style-type: none"> Create a way for users to track their goals and proactively help them achieve those goals faster. Reward consistent card usage 	<p>OPPORTUNITY:</p> <ul style="list-style-type: none"> Don't restrict users to the U.R. mall- allow them to view Freedom offers throughout their normal online shopping experience. Partner with retailers to provide reminders for using Freedom. 	<p>OPPORTUNITY:</p> <ul style="list-style-type: none"> Make using your Freedom card a seamless experience, allowing cardholders to use the card without even thinking about it. 	<p>OPPORTUNITY:</p> <ul style="list-style-type: none"> Enhance process of account management by injecting elements of surprise and delight around earning cash back. 	<p>OPPORTUNITY:</p> <ul style="list-style-type: none"> Clearly communicate the ease of redeeming cash back and find ways to add elements of surprise and delight to this process. 	<p>OPPORTUNITY:</p> <ul style="list-style-type: none"> Encourage cash back redemption by showing ways users can use cash back and emphasizing how they can earn more cash back even as they spend it. 	<p>OPPORTUNITY:</p> <ul style="list-style-type: none"> Bring Freedom into the shopping process. Let the user not only earn with Freedom but shop with Freedom, too. 	<p>OPPORTUNITY:</p> <ul style="list-style-type: none"> Provide users with more ways to share their good experiences with Freedom and to share opportunities to earn with friends and family.
<p>SAMPLE TACTICS:</p> <ul style="list-style-type: none"> Feature more deals and offers during activation. Cash back bonus just for activating card. Use this as a chance to let users customize their preferences for U.R. offers. 	<p>SAMPLE TACTICS:</p> <ul style="list-style-type: none"> Content partnerships for fun DIY projects, shopping tips, or seasonal guides. Budgeting and planning tools that suggest real offers and deals. Partnership with "Mom blogger" to provide shopping tips/guides. Proposed "strategies" for maximizing benefits based on key themes (kids, home improvement, etc.). 	<p>SAMPLE TACTICS:</p> <ul style="list-style-type: none"> Integrate 5% categories with digital shopping list. Reminder alerts for nearby retailers or offers. Remind user of categories across social (e.g. Pinterest) where users already go for inspiration. Provide a forum where consumers can share tips & tricks for money saving strategies. 	<p>SAMPLE TACTICS:</p> <ul style="list-style-type: none"> Leverage current spending behavior to promote offers users might like. Allow users to choose from a range of 5% categories. Ability to swap out a 5% category for an alternative. Promote crowd-sourced categories. 	<p>SAMPLE TACTICS:</p> <ul style="list-style-type: none"> Allow users to select thematic preferences (kids, etc.). Incorporate into onboarding process for new cardholders. Set alerts and reminders based on %, category, etc. Use account info to promote more relevant offers. 	<p>SAMPLE TACTICS:</p> <ul style="list-style-type: none"> Increase partnerships to include more "set it and forget it" opportunities to link a card to a retailer. Extend partnerships to dial up ways to stack cash back with in-store sales. Leverage logged-in state to promote new offers. Curate coupons & deals from partner retailers to drive traffic on and offline. Partner with retailer to provide exclusive deals via Chase Mobile App. 	<p>SAMPLE TACTICS:</p> <ul style="list-style-type: none"> Personal Finance Management (PFM) tool for cash back that visualizes top earning categories and retailers. Tips and tricks to maximize cash back. Inform users when they've earned cash back via alerts and receipts. 	<p>SAMPLE TACTICS:</p> <ul style="list-style-type: none"> Provide list of nearby retailers for 5% categories Pick up locations for U.R. purchases Digital@shelf solutions to remind users of categories as they shop in-store 	<p>SAMPLE TACTICS:</p> <ul style="list-style-type: none"> Promote more ways to combine U.R. with 5% and retailer sales. 	<p>SAMPLE TACTICS:</p> <ul style="list-style-type: none"> Allow users to shop with a browser extension to remind them of offers. Curated shopping experience via Freedom highlighting products, not just brands. Retailer-specific promotions (e.g. Amex discounts on Foursquare). E-perimeters at stores provide push notifications. 	<p>SAMPLE TACTICS:</p> <ul style="list-style-type: none"> Get in-store reminders for sales or events. Shopping browser extensions to identify offers. 	<p>SAMPLE TACTICS:</p> <ul style="list-style-type: none"> Feature new offers and deals in logged-in state. Surprise deals and rewards to keep users engaged and coming back. 	<p>SAMPLE TACTICS:</p> <ul style="list-style-type: none"> Personalized shopping guides to go with cash back checks. Let users know exactly how long it will take to redeem. 	<p>SAMPLE TACTICS:</p> <ul style="list-style-type: none"> Browse items you could purchase with cash back. Unlock more special offers when you redeem. 	<p>SAMPLE TACTICS:</p> <ul style="list-style-type: none"> Create more partnerships like Amazon where users can seamlessly spend cash back at the checkout. 	<p>SAMPLE TACTICS:</p> <ul style="list-style-type: none"> Reward share behavior with extra cash back or points. Reward share behavior or telling a story with entry into sweeps.