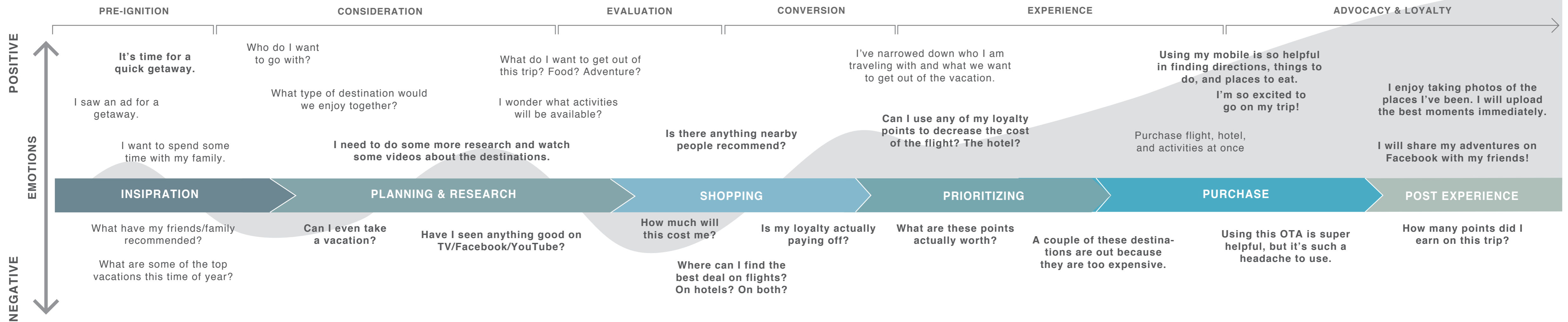


# CARDHOLDER CONSUMER EXPERIENCE MAP

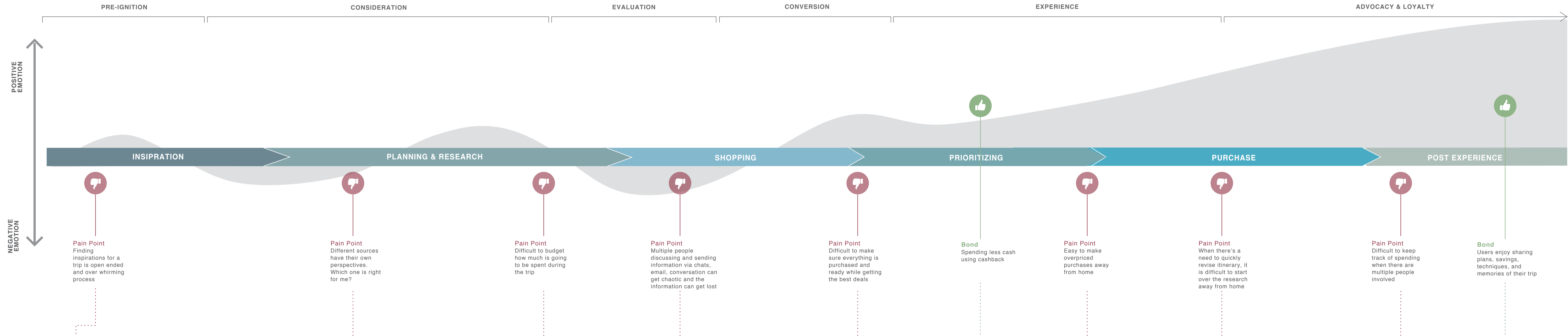
## Q3 2014 User Journeys - Summer Travel



	CONSUMER BEHAVIOR	BARRIERS	SUPPORT
INSPIRATION	<ul style="list-style-type: none"> <li>Enjoy maximizing time for fun.</li> <li>Want to plan summer travel early.</li> <li>Want to set trackable goals.</li> <li>Online Video is used in all phases of travel planning, turning to both UGC and professionally made videos.</li> <li>45% started researching because they saw an online ad.</li> <li>43% brainstormed about a trip.</li> </ul>	<ul style="list-style-type: none"> <li>Have a limited budget.</li> <li>May not have activated their card.</li> <li>Quarterly categories may not apply to all users.</li> </ul>	<ul style="list-style-type: none"> <li>Reputable Chase brand.</li> <li>Thousands of Chase ATM's countrywide.</li> </ul>
PLANNING & RESEARCH	<ul style="list-style-type: none"> <li>Willing to plan ahead.</li> <li>Willing to put in the work to enjoy the things that they want.</li> <li>Want to meet the "demands" of their spouse and children.</li> <li>Love finding deals that help achieve desired experience.</li> <li>They search for fun things to do nearby their home.</li> <li>They search for weekend getaways.</li> <li>Mobile is the preferred device for researching.</li> <li>Video is a big component of inspiration and decision making.</li> <li>They are just as likely as the general shopper to search for short-haul flights with value airlines like Southwest but will turn to OTA first.</li> <li>83% of leisure travelers plan online.</li> <li>66% plan to spend more time shopping around &amp; researching before booking.</li> <li>28% watched a travel video.</li> <li>Prefer using online booking agents (e.g. Priceline, Kayak) which give them a good view of the prices out there in one go.</li> </ul>	<ul style="list-style-type: none"> <li>Many not be able to take vacation time off too much work to do</li> <li>Feel pressure keep working in highly competitive job market.</li> <li>Not as interested in deal sites like Groupon, LivingSocial, Jetsetter.</li> </ul>	<ul style="list-style-type: none"> <li>Strong online &amp; mobile products offered by Chase.</li> <li>Chase is a trusted partner to help consumers achieve goals.</li> </ul>
SHOPPING	<ul style="list-style-type: none"> <li>Look for cost-effective ways to manage goals.</li> <li>Travelers prioritize search over all other forms of finding travel information.</li> <li>Prefer using online booking agents (e.g. Priceline, Kayak) which give them a good view of the prices out there in one go.</li> <li>63% of leisure travelers say that search engines are their go to source for travel information.</li> </ul>	<ul style="list-style-type: none"> <li>Prefer taking more short trips throughout the year rather than fewer longer trips.</li> <li>Search for fun things to do nearby home.</li> <li>Search for weekend getaways.</li> <li>Worry about finances.</li> <li>Balance responsibility &amp; manage expectations.</li> </ul>	<ul style="list-style-type: none"> <li>Users understand the Chase Freedom value proposition better than competitors.</li> <li>Everyone earns 1% Cash Back on all expenses.</li> </ul>
PRIORITIZING	<ul style="list-style-type: none"> <li>Those who can travel prefer taking more short trips throughout the year rather than fewer longer trips.</li> <li>Like to use online tools to help.</li> <li>40% read reviews from other travelers.</li> <li>23% looked at travel content or reviews by friends and family.</li> </ul>	<ul style="list-style-type: none"> <li>Feel unable to take vacation time off.</li> <li>Feel anxiety from too much work to do.</li> <li>Feel pressure to keep working in this highly competitive job market.</li> <li>Not as interested in deal sites like Groupon, LivingSocial, Jetsetter</li> <li>Planning logistics is not easy.</li> </ul>	<ul style="list-style-type: none"> <li>Users understand the Chase Freedom value proposition better than competitors.</li> </ul>
PURCHASE	<ul style="list-style-type: none"> <li>Like the immediacy of coupons that help them stay on track.</li> <li>Prefer to use loyalty points whenever possible to save money.</li> <li>At first glance, Loyalty Programs are all about the functional benefits &amp; the POS value.</li> <li>Travelers love loyalty programs, but join only for the freebies.</li> <li>Seek additional value for each dollar spent, and expect to be shown what that value will be upfront.</li> <li>Loyalty points are important in terms of ease of earning points and the actual value per point earned.</li> </ul>	<ul style="list-style-type: none"> <li>Protective about cash back earned opposed to loyalty points earned.</li> <li>Care about the redemption value per point accumulated. Users want to feel like their loyalty is worth it.</li> </ul>	<ul style="list-style-type: none"> <li>Cash Back means more than Points.</li> <li>Simple redemption program.</li> </ul>
POST EXPERIENCE	<ul style="list-style-type: none"> <li>Like to examine if they stayed on budget or not.</li> <li>Like to know that they are earning cash back on purchases even while on vacation.</li> <li>Enjoy sharing pictures, memories, and times with friends &amp; family.</li> <li>But consumers also like to feel valued as customers, and want that personalization aspect.</li> </ul>	<ul style="list-style-type: none"> <li>Not always sure if they have maximized their potential earnings.</li> </ul>	<ul style="list-style-type: none"> <li>1% Cash Back on all purchases is always active.</li> <li>Recommend Chase Freedom to friends &amp; family.</li> </ul>

# FREEDOM CONSUMER EXPERIENCE MAP

## Identifying Opportunities - Q3 2014 User Journeys- Summer Travel



**Pain Point**  
Finding inspirations for a trip is open ended and over whirling process

**Pain Point**  
Different sources have their own perspectives. Which one is right for me?

**Pain Point**  
Difficult to budget how much is going to be spent during the trip

**Pain Point**  
Multiple people discussing and sending information via chats, email, conversation can get chaotic and the information can get lost

**Pain Point**  
Difficult to make sure everything is purchased and ready while getting the best deals

**Bond**  
Spending less cash using cashback

**Pain Point**  
Easy to make overpriced purchases away from home

**Pain Point**  
When there's a need to quickly revise itinerary, it is difficult to start over the research away from home

**Pain Point**  
Difficult to keep track of spending when there are multiple people involved

**Bond**  
Users enjoy sharing plans, savings, techniques, and memories of their trip

**OPPORTUNITY:**

- Provide quality information from trust worthy sources sponsored by Chase and make Freedom part of the inspiration phase.
- Planners will trust friends, family, and "experts" over marketers and advertisers.

**SAMPLE TACTICS:**

- Online advertising can be a very effective method in reaching consumers.
- Sponsored curated list for destination Create a travel inspiration guide for the users.

This content can be inserted to popular research destinations such as travel blogs, online magazines, buzzfeed etc i.e Top 10 destination this summer. Family friendly scenic routes. Provide link to book vacation package, hotels, and flights

**OPPORTUNITY:**

- Provide custom recommendation based on users spend data

**SAMPLE TACTICS:**

- Destination Finder Wizard- Chase provides a wizard for recommending trip destinations based on customers' data. Users can enter basic trip information (number of travelers, themes, high level budget) in a visual wizard to narrow down the destination list. The results should highlight the aspects of the destination that the user would be interested based on their past spend data. For example, New York City can be the result for two different users but the supporting information and suggested activities may be different.

**OPPORTUNITY:**

- Provide an easier way to get more accurate estimates

**SAMPLE TACTICS:**

- Gas budget calculator Help drivers estimate gas budget before going on a trip. Users can enter information such as type of cars, number of people in the car, distance, terrain to figure out more accurate estimate for the gas on the trip.
- Where it lives: Partner retailer site, content site as a widget

**OPPORTUNITY:**

- Provide a single destination for multiple people to collaborate

**SAMPLE TACTICS:**

- Users can collaboratively create itinerary, or jot down notes and ideas for the trip/ event. This may involve activities, supplies to purchase, reservations to be made, etc. Users within the group can take on different items on the list and pay for them if necessary. Items that have been paid though the site will be marked "Paid by ABC"

**OPPORTUNITY:**

- Provide a platform to create a shopping list that dynamically serves up ways to purchase the item with the best Freedom deals
- Saavy shoppers compare prices multiple times to be sure they are getting the best deal.
- Without much surprise, users are increasingly using their smartphones and tablets to research, plan, and book travel.

**SAMPLE TACTICS:**

- Quickfinder (Online) As users start creating a shopping list, the system automatically scans for top 3 best deals the item. (i.e., When a user adds the item ABC, the system dynamically serves up results, then users are able to save the item, or purchase) User selects from the top 3 or explore further.

**OPPORTUNITY:**

- Offer different ways to use Cashback/ points to lower the total cost
- Users want more ways to earn points, but don't focus on redemption.

**SAMPLE TACTICS:**

- Enable users to use the points in stores with mobile devices, and also in more variety of online stores

**OPPORTUNITY:**

- Give users a way to find good deals on the go

**SAMPLE TACTICS:**

- Quickfinder (Mobile) Type in products needed to purchase, and the mobile app tells the users the closest retailer and also where the user can get their most saving. (i.e., I need SUNSCREEN right away. Where can I find it)

**OPPORTUNITY:**

- Provide a one sheet for local activity inspirations and suggestions

**SAMPLE TACTICS:**

- Daily alert during the trip Every morning, the travelers can get updates on what's going on in the town they're staying at, featured activities, and local tips before starting the day via mobile alert and/or emails. Users are able to book the activities, find destinations, or make purchases through the app/ site.

**OPPORTUNITY:**

- Find an easy way to sort out group spending from personal spending and make the transfer easier between the members

**SAMPLE TACTICS:**

- Split Bills Later Create a payment group. Invite the people with Freedom cards on the trip and set the trip duration. Chase keeps track of all the spending during the trip. Individuals can categorize it whether if the transaction was personal or for the group. Users will be able to see the total money spent for the group at the end of the trip and split the costs.

**OPPORTUNITY:**

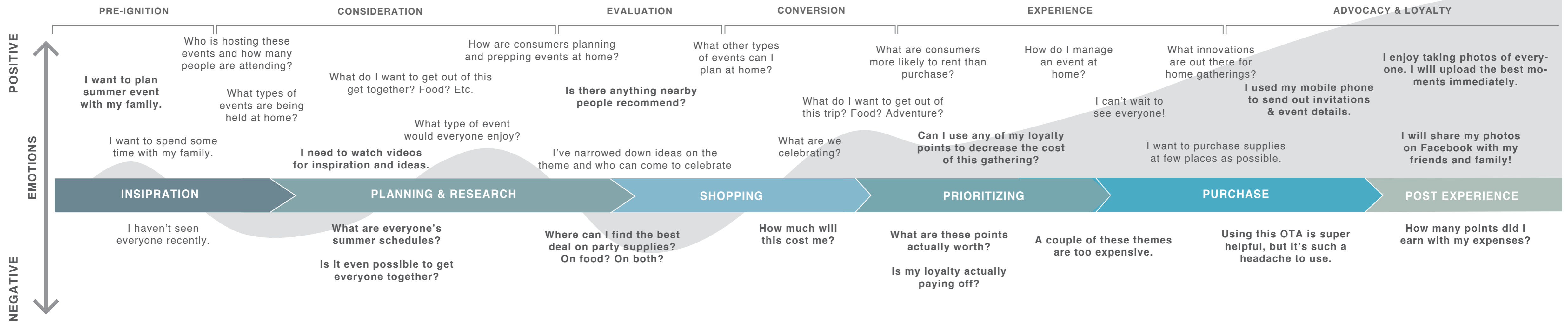
- Help users celebrate trip experiences

**SAMPLE TACTICS:**

- Provide users simpler ways to share pictures, tips, sources and time with friends & family.

# CARDHOLDER CONSUMER EXPERIENCE MAP

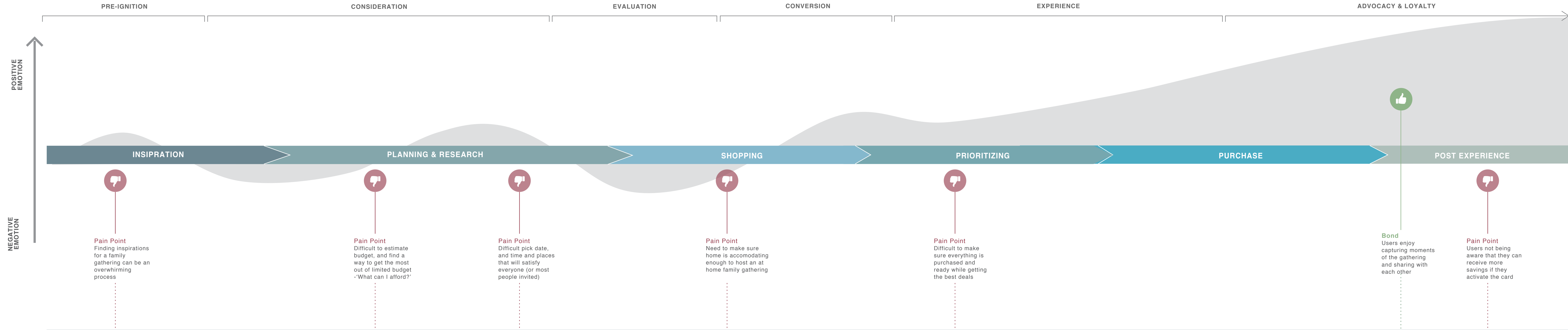
## Q3 2014 User Journeys - Family Gatherings



	PRE-IGNITION	CONSIDERATION	EVALUATION	CONVERSION	EXPERIENCE	ADVOCACY & LOYALTY
CONSUMER BEHAVIOR	<ul style="list-style-type: none"> <li>• Enjoy maximizing time for fun.</li> <li>• Want to plan summer gatherings early.</li> <li>• Want to set trackable goals.</li> <li>• Look for inspiration through search.</li> <li>• Look for utility to help them plan and execute summer events.</li> <li>• Video is a big component of inspiration and decision making.</li> </ul>	<ul style="list-style-type: none"> <li>• Willing to plan ahead.</li> <li>• Willing to put in the work to enjoy the things that they want.</li> <li>• Want to meet the "demands" of their spouse and children.</li> <li>• 35.9 million Americans planned to throw a Super Bowl party in 2012 up 1 million from 2011.</li> <li>• Nearly 63.6 million people planned to attend a Super Bowl party in 2012 up from 61.2 million in 2011.</li> </ul>	<ul style="list-style-type: none"> <li>• Love finding deals that help achieve desired experience.</li> <li>• They are looking for utility to help them plan and execute summer events.</li> <li>• Users are multitask on multiple screens when planning on social media or streaming video.</li> </ul>	<ul style="list-style-type: none"> <li>• Fluctuating consumer confidence makes staying in a safe bet</li> <li>• Look for cost-effective ways to celebrate.</li> <li>• 63% of respondents who have hosted a planned at-home event in their home in the last three years indicating they are solely or mostly responsible for the planning of events in their home.</li> </ul>	<ul style="list-style-type: none"> <li>• "To do" lists are the most common (and often the only) planning tool utilized by at-home event planners. Beyond this few hosts indicate using or expecting preparation assistance.</li> <li>• Where such tools and future assistance are indicated is most common among respondents aged 18-34 likely due to the fact that these newbie planners are looking to make sure their events run smoothly.</li> <li>• The same goes for product and service needs with younger respondents being the most likely to utilize rental services and to purchase event-related items.</li> </ul>	<ul style="list-style-type: none"> <li>• Like to examine if they stayed on budget or not.</li> <li>• Like to know that they are earning cash back on purchases even while on vacation.</li> <li>• Enjoy sharing pictures, memories, and times with friends &amp; family.</li> </ul>
BARRIERS	<ul style="list-style-type: none"> <li>• Have a limited budget.</li> </ul>	<ul style="list-style-type: none"> <li>• Economic</li> <li>• Group organizing can be difficult.</li> </ul>	<ul style="list-style-type: none"> <li>• They search for fun things to do nearby and at their home.</li> <li>• Worry about finances &amp; expenses.</li> <li>• Responsibility &amp; managing Expectations.</li> </ul>	<ul style="list-style-type: none"> <li>• Have a limited budget.</li> </ul>	<ul style="list-style-type: none"> <li>• All demographics may not equally value online party planning tools.</li> </ul>	<ul style="list-style-type: none"> <li>• Not always sure if they have maximized their potential earnings.</li> </ul>
SUPPORT	<ul style="list-style-type: none"> <li>• Reputable Chase brand.</li> <li>• Thousands of Chase ATM's countrywide.</li> </ul>	<ul style="list-style-type: none"> <li>• Strong online &amp; mobile products offered by Chase.</li> <li>• Chase is a trusted partner to help consumers achieve goals.</li> </ul>	<ul style="list-style-type: none"> <li>• Users understand the Chase Freedom value proposition better than competitors.</li> <li>• Everyone earns 1% Cash Back on all expenses.</li> </ul>	<ul style="list-style-type: none"> <li>• Users understand the Chase Freedom value proposition better than competitors.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Cash Back means more than Points.</b></li> <li>• Simple redemption program.</li> </ul>	<ul style="list-style-type: none"> <li>• 1% Cash Back on all purchases is always active.</li> <li>• Recommend Chase Freedom to friends &amp; family.</li> </ul>

# FREEDOM CONSUMER EXPERIENCE MAP

## Identifying Opportunities - Q3 2014 User Journeys- Family Gathering



**OPPORTUNITY:**

- Provide quality information from Chase and make Freedom part of the inspiration phase
- Promote & create opportunities for at-home celebration.
- Consumers are looking for ways to celebrate with friends & family in new ways.

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**SAMPLE TACTICS:**

Sponsored curated list for family gathering ideas

Create a inspiration guide for the users. This content can be featured on popular research destinations such as a pinterest bloggers, HGTV, Food Network, Martha Stewart, weather channel, etc. Provide a one click shopping list linking to a partnered retailer to make the plans come true.

\*The curated lists should be thematic and shown in places where the target users already visit for inspiration

**OPPORTUNITY:**

- Provide an easier way to get more accurate estimates

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**SAMPLE TACTICS:**

BBQ Budget Calculator

Help the hosts estimate the budget for their gathering by entering the number of adults, and children, duration, and theme. Based on the information the calculator will provide list of items and where the users can purchase with maximum savings.

\*This could be expanded to other seasonal gatherings (Halloween parties, Thanksgiving, etc)

**OPPORTUNITY:**

- Create a fun and easy way to collectively pick dates, time and location when there are multiple people involved in organizing.

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**SAMPLE TACTICS**

- Enable users to send invites and manage the guest list via mobile devices
- Mobile is the preferred device for inviting guests

**OPPORTUNITY:**

- Encourage home improvement: More consumers are interested in home theater equipments, cooking at home, and entertaining at home

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**SAMPLE TACTICS:**

- Offer home improvement related content and products with deals.
- Provide unique low budget ideas for at home gathering events and offer ways to purchase the party pack for quick and easy home improvement

**OPPORTUNITY:**

- Provide a platform to create a shopping list that dynamically serves up ways to purchase the item with the best Freedom deals

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**SAMPLE TACTICS:**

Quickfinder (Online)

Online shopping- As users start creating a shopping list, the system automatically scans for top 3 best deals the item. (i.e., When a user adds the item ABC, the system dynamically serves up results, then users are able to save the item, or purchase) User selects from the top 3 or explore further.

In store shopping- the widget can provide the stores that would carry all of the items on the list reducing the number of trips. When the store has partner deals with Chase, stores can provide ways to just pick up all the items at once without having to search through isles.

**OPPORTUNITY:**

- Integrate photo sharing behavior into brand experience

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**SAMPLE TACTICS:**

- Provide users simpler ways to share pictures, memories and time with friends & family.
- Brands can stand apart from the competition by offering help with event organization.

**OPPORTUNITY:**

- Send reminders contextually

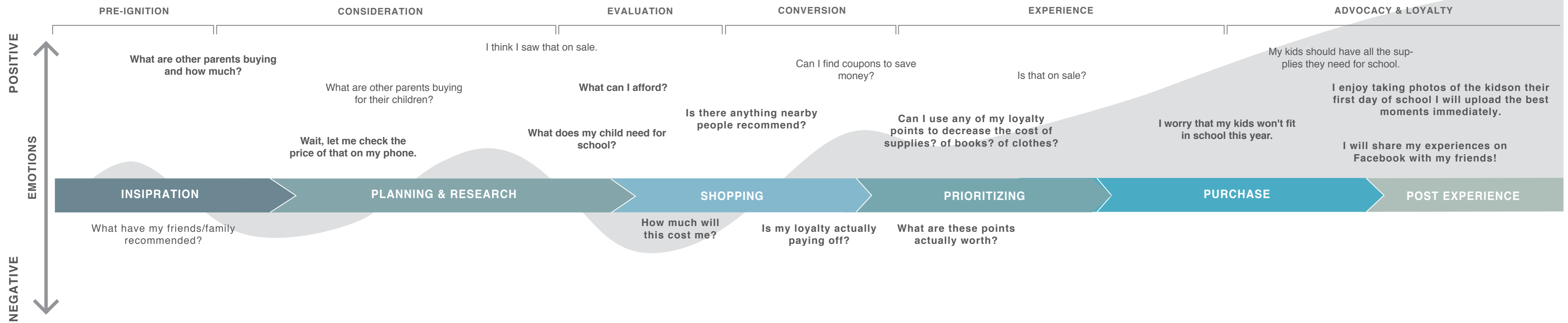
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**SAMPLE TACTICS:**

Chase Freedom app can send an alert or email to the users when they have purchased an item from a partner retailer without activating the deal. The message should include the store name, item the user has purchased, and how much they can save if they activate as well as the one click link to activate Freedom card

# CARDHOLDER CONSUMER EXPERIENCE MAP

## Q3 2014 User Journeys - Back To School



	INSPIRATION	PLANNING & RESEARCH	SHOPPING	PRIORITIZING	PURCHASE	POST EXPERIENCE
CONSUMER BEHAVIOR	<ul style="list-style-type: none"> <li>Mix of users planning early and waiting until the last minute.</li> <li>Don't like the idea of going back to school, but love BTS shopping.</li> <li>By June, 26% of consumers will have started their back-to-school shopping.</li> <li>69% will begin shopping in July and August.</li> <li>5% will wait until September.</li> <li>76% of parents say that back-to-school in-store promotions and items shown at the end of the aisles usually catch their attention.</li> </ul>	<ul style="list-style-type: none"> <li>Looking for inspiration through search.</li> <li>Willing to plan ahead.</li> <li>56% of consumers plan to spend more than \$250 on back-to-school items.</li> <li>31% of consumers plan to spend more than \$500, a modest increase in spending compared to 27% last year.</li> <li>14% of consumers say their economic outlook will influence them to spend more on back-to-school shopping compared to last year.</li> <li>26% compared prices online before purchasing in store or through a mobile app on their smartphones before purchasing in store.</li> </ul>	<ul style="list-style-type: none"> <li>While Back To School shopping, impulse shopping is more likely in-store and during online checkout.</li> <li>51% of consumers will wait to shop until the last minute to take advantage of price drops.</li> <li>49% will start shopping early to distribute the cost over a longer time period.</li> <li>The majority of consumers plan to spend at least \$250 on back-to-school shopping for their elementary school (52%), middle/junior high (62%), high school (50%) or college/junior college (67%) student.</li> </ul>	<ul style="list-style-type: none"> <li>The average family spent \$80 on school supplies last year, \$224 on electronic products and \$244 on clothes.</li> <li>53% of U.S. parents say they worry about how they will afford their child's back-to-school supplies and clothing.</li> <li>33% of parents spent more on school supplies in 2012 than they did in 2011</li> <li>24% spent more on electronic products</li> <li>36% saw a bigger apparel and shoes bill.</li> <li>21% of consumers feel influenced to make non-school-related purchases for themselves while shopping for back-to-school items.</li> </ul>	<ul style="list-style-type: none"> <li>Shopping at discount stores (60%) and printing online coupons (33%) are the top back-to-school money savers this year.</li> <li>48% shopped sales or clearance racks or outlet stores to save on back-to-school shopping last year.</li> <li>32% bought clothes on sale throughout the year in 2012 and saved them for the new school year, 36% did the same for school supplies.</li> <li>37% say they used coupons to cut their back-to-school budget last year.</li> </ul>	<ul style="list-style-type: none"> <li>91% of American parents believe it's important for their child to have all the supplies they need to start school.</li> <li>40% of moms &amp; dads say they worry that if their child doesn't have the "right clothes" or supplies, other kids will tease them.</li> <li>21% of parents say they wait until school starts to see what other kids are wearing before they purchase new clothes for their child.</li> </ul>
BARRIERS	<ul style="list-style-type: none"> <li>Users may have a limited budget.</li> <li>Users may not have activated their card.</li> <li>Quarterly categories may not apply to all users.</li> </ul>	<ul style="list-style-type: none"> <li>Easily overwhelmed by the number of products available and by required school materials lists.</li> </ul>	<ul style="list-style-type: none"> <li>Torn between shopping early for back-to-school and waiting until the last minute.</li> </ul>	<ul style="list-style-type: none"> <li>Sites like PriceGrabber.com uses historical pricing data to project the best times to start shopping online for back-to-school items.</li> </ul>	<ul style="list-style-type: none"> <li>Protective about cash back earned opposed to loyalty points earned.</li> </ul>	<ul style="list-style-type: none"> <li>Not always sure if they have maximized their potential earnings.</li> </ul>
SUPPORT	<ul style="list-style-type: none"> <li>Reputable Chase brand.</li> <li>Thousands of Chase ATM's countrywide.</li> </ul>	<ul style="list-style-type: none"> <li>Strong online &amp; mobile products offered by Chase.</li> <li>Chase is a trusted partner to help consumers achieve goals.</li> </ul>	<ul style="list-style-type: none"> <li>Users understand the Chase Freedom value proposition better than competitors.</li> <li>Everyone earns 1% Cash Back on all expenses.</li> </ul>	<ul style="list-style-type: none"> <li>Users understand the Chase Freedom value proposition better than competitors.</li> </ul>	<ul style="list-style-type: none"> <li><b>Cash Back means more than Points.</b></li> <li>Simple redemption program.</li> </ul>	<ul style="list-style-type: none"> <li>1% Cash Back on all purchases is always active.</li> <li>Recommend Chase Freedom to friends &amp; family.</li> </ul>

# FREEDOM CONSUMER EXPERIENCE MAP

## Identifying Opportunities - Q3 2014 User Journeys- Back to School

