



AMERICAN EXPRESS

Product Teardown

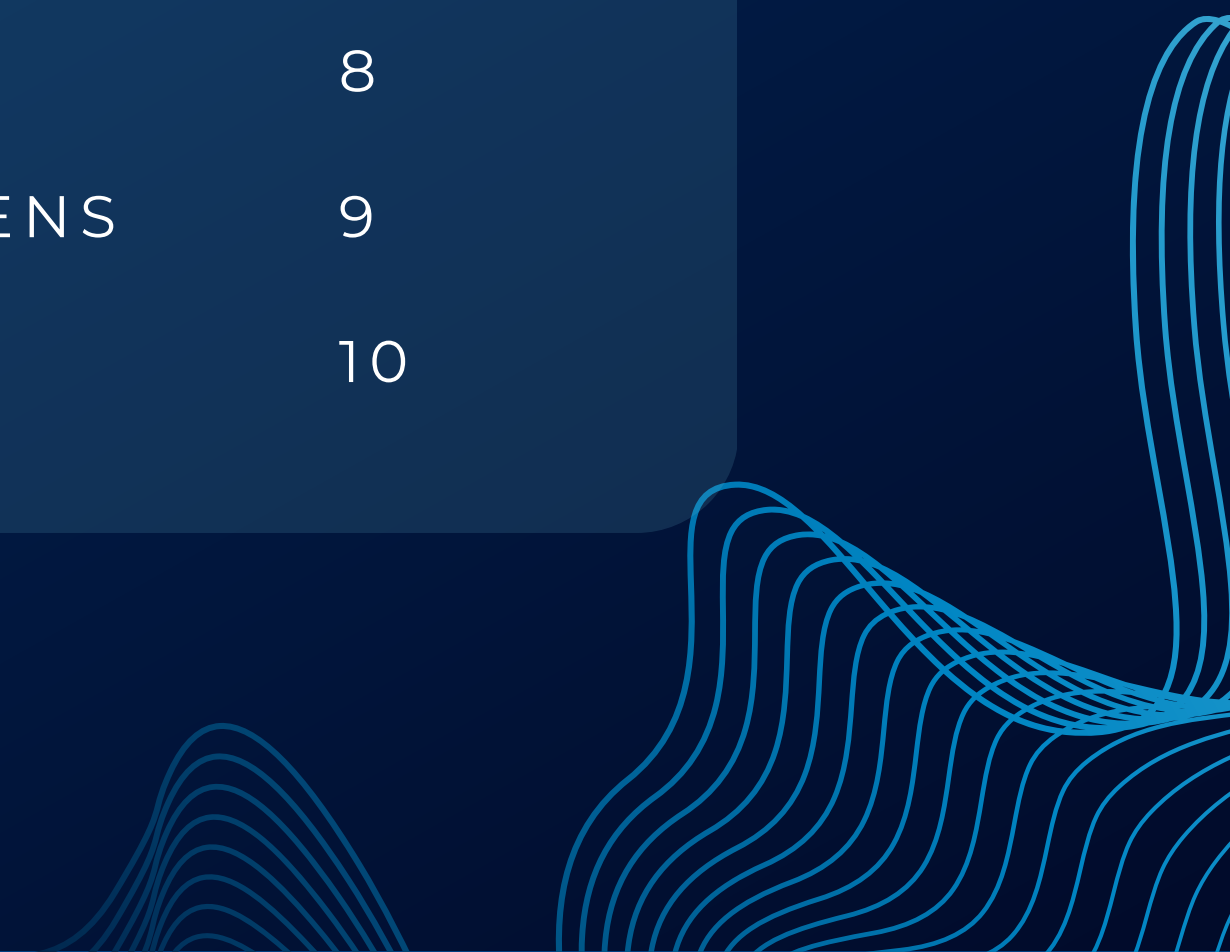
AMERICAN EXPRESS

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About the Company

American Express, founded in 1850 as an express mail business, has grown into a global financial powerhouse renowned for its charge cards, credit cards, and traveler's cheque services. Catering primarily to affluent individuals and corporate clients, Amex is known for its premium services, exceptional customer care, and exclusive rewards programs. With a history of over 170 years, it stands as a symbol of trust and prestige in the financial industry, offering diverse financial solutions and operating a global network.

Problem Statement

LACK OF TRANSPARENCY IN AUTHORIZATION HOLDS

Cardholders are not promptly notified when their card is blocked for payment by hotels or organizations, resulting in delayed reflection of blocked amounts and absence of transaction history.

Pain Points

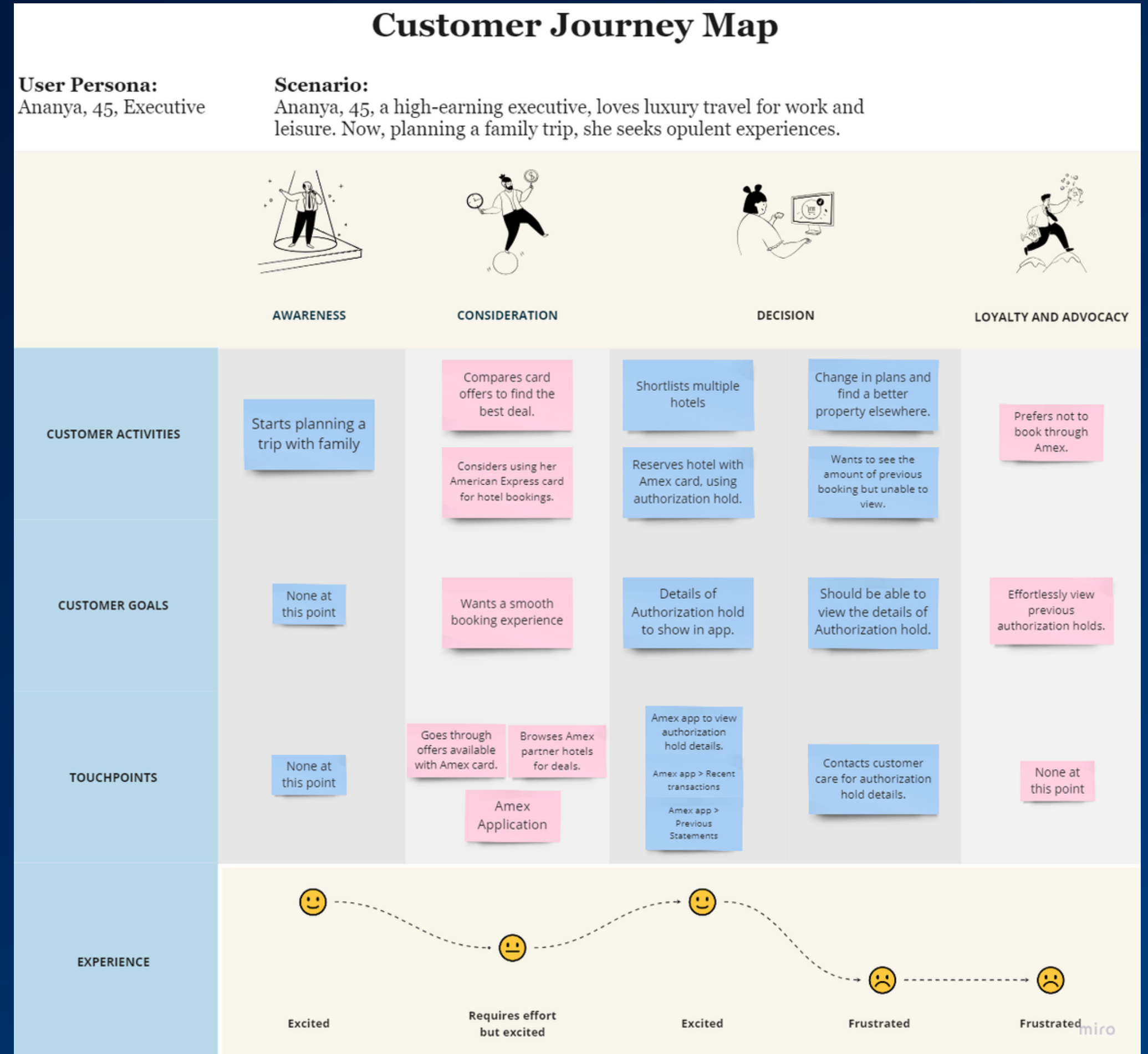
LACK OF TRANSPARENCY IN BLOCKED CARD PAYMENTS (AUTHORIZATION HOLD):

- Delayed/no notifications about Authorization holds cause confusion and inconvenience.
- Difficulty tracking finances due to delayed reflection of blocked amounts and absence of transaction history.

USER JOURNEY

Problem Statement:

Lack of Transparency in Blocked Card Payments (Authorization hold)



Features

ADD 'AUTHORIZATION HOLD' SEGMENT IN STATEMENTS
SCREEN.

MENTION 'AUTHORIZATION HOLD' TRANSACTIONS IN THE
STATEMENT HIGHLIGHTED IN ORANGE.

User Stories

User Stories

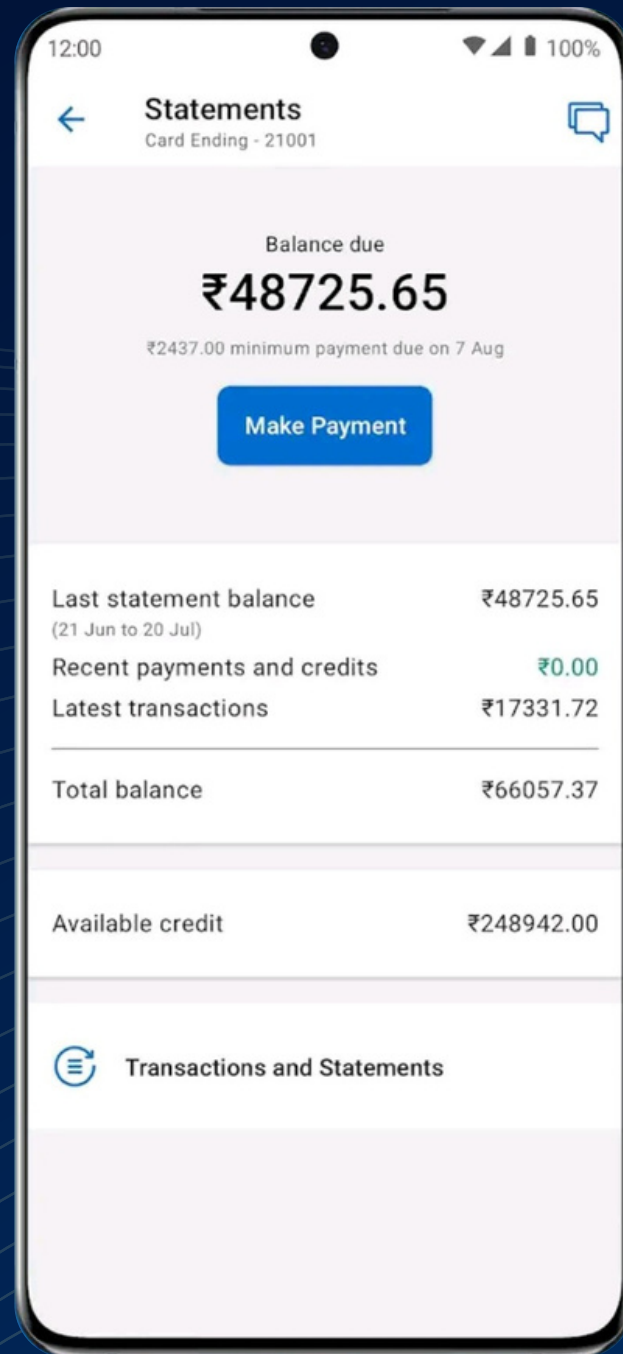
Authorization Hold amount to be shown in statements screen and in detailed statement

User Story Title	User Story Description	Acceptance Criteria	Priority	Definition of Done	Notes
Authorization Hold segment to be added in statements screen.	As a user I should be able to view the authorization hold total on the statements screen. This will be above the 'Available Credit' amount, so that the amount being held is shown clearly in Orange color.	GIVEN user has made some reservation WHERE payment is being blocked and will be deducted at a later stage THEN user should be able to view the blocked amount in that segment.	Nice to have	Testing Production Launch	
Detailed statement to have authorization hold amounts within 24-48hrs. The amount to be highlighted in Orange color.	As a user I should be able to view the authorization hold details in the detailed statement screen. This amount will be shown in Orange color.	GIVEN user has made some reservation WHERE payment is being blocked and will be deducted at a later stage THEN user should be able to view the blocked amount in the detailed statement with 24-48hrs.	Must have	Testing Production Launch	

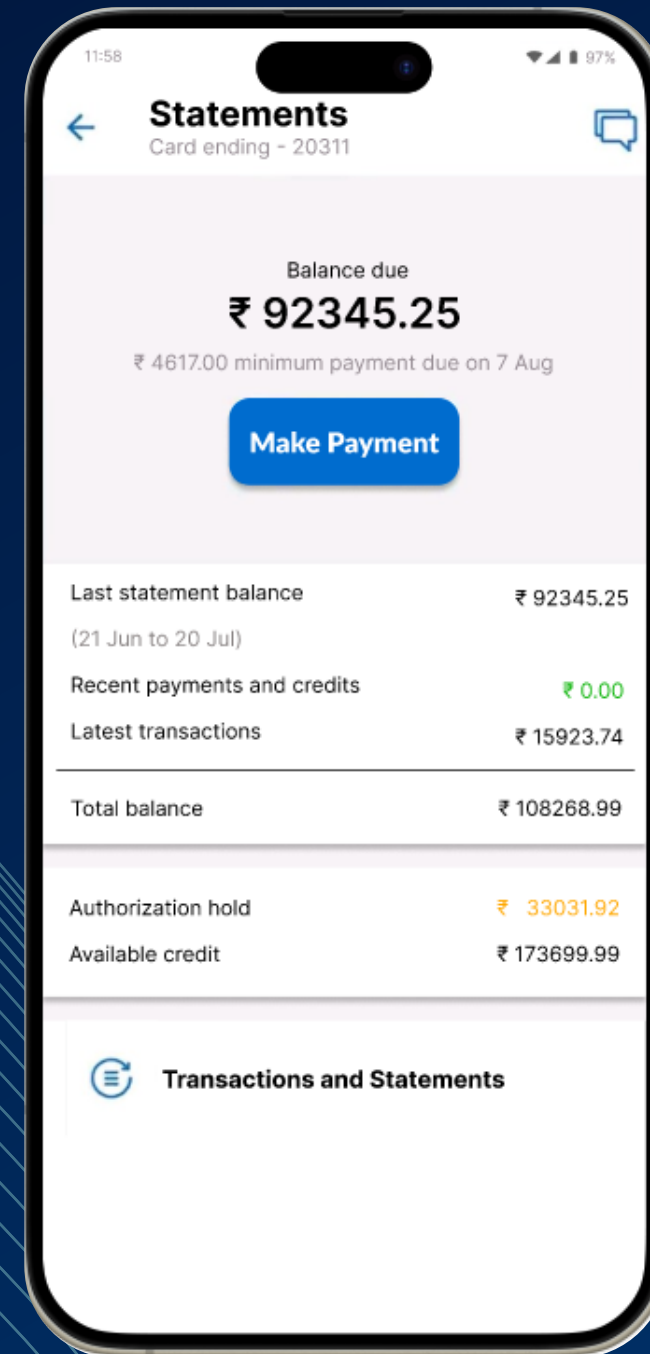
Send feedback 

UX Mockup Screens

Statements Screen

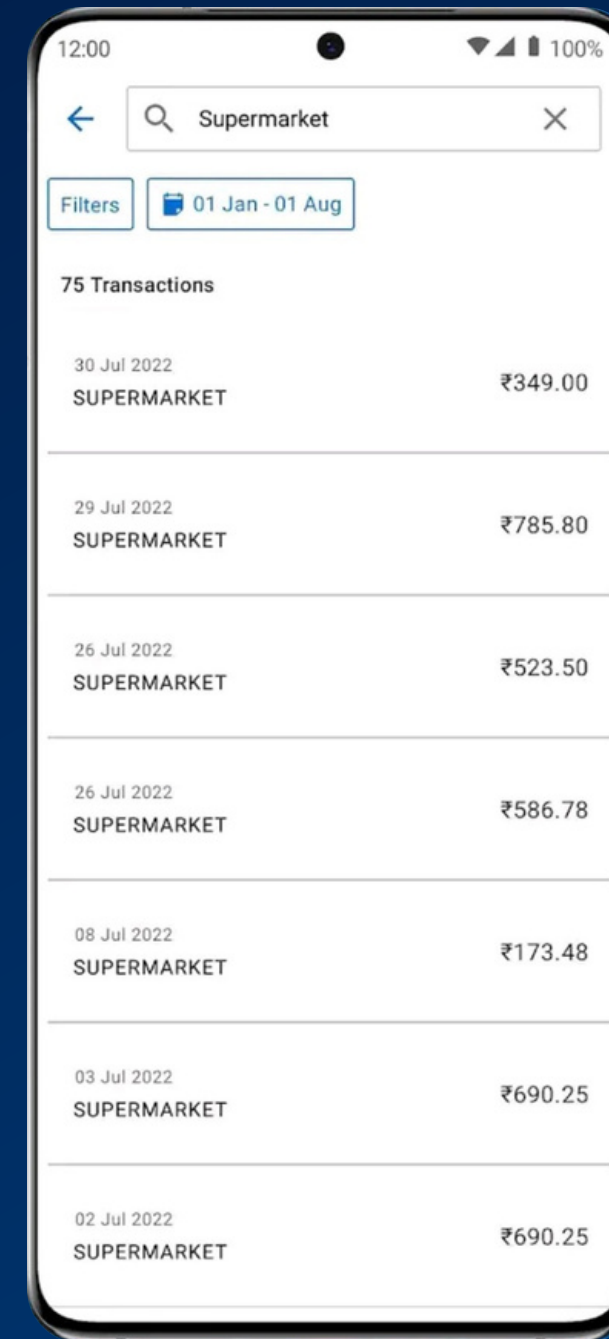


BEFORE

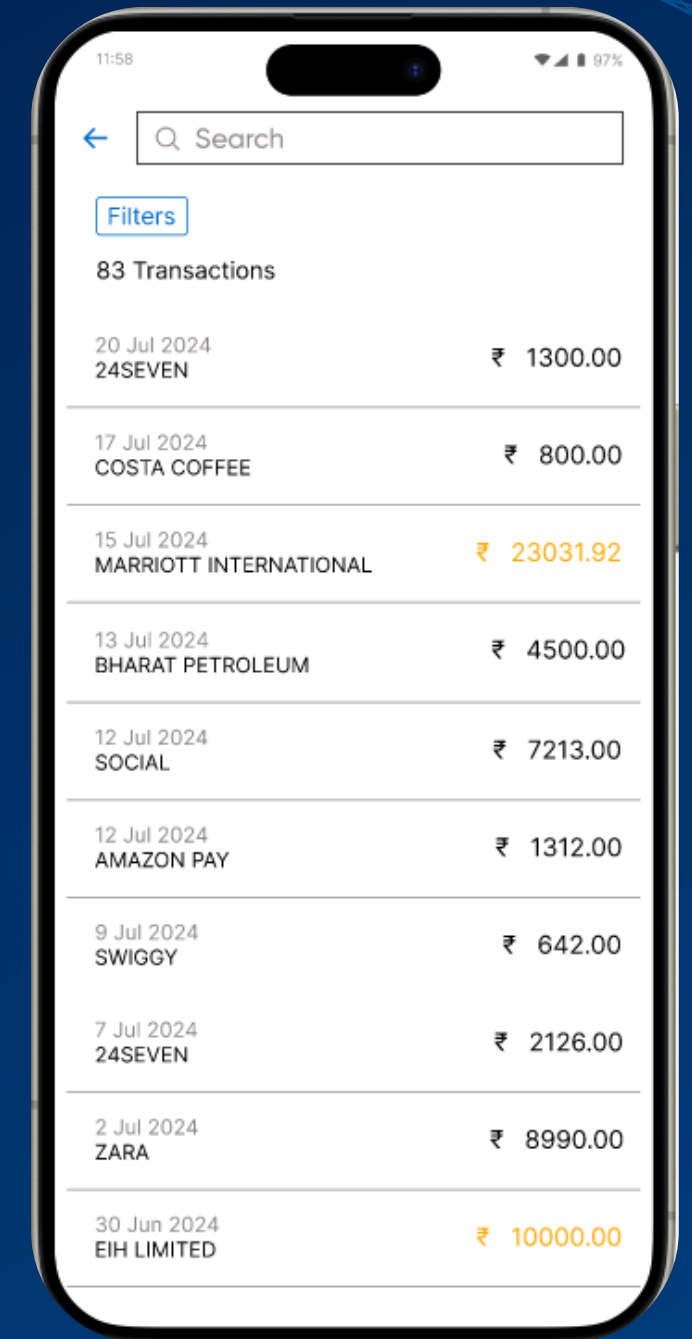


AFTER

Detailed Statement



BEFORE



AFTER

Toolkit

CANVA

FIGMA

MIRO

Thank you!

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