

AMERICAN EXPRESS

DON'T *live life* WITHOUT IT™

American Express Discovery Program

October 3-4, 2019



American Express Discovery Program

The **American Express Discovery Program (ADP)** is a two-day program at our New York City headquarters that will give you the opportunity to learn more about American Express. You'll experience our culture firsthand, learn more about **AXP history**, gain an understanding of our **unique business units**, and **forge relationships** with AXP colleagues. On the second day of the program, all selected participants will receive an **accelerated interview process for summer 2020** Internship positions in the function of your choice (Credit & Fraud Risk, Digital Product, Finance, Marketing, and Technology).

If you are selected for the 2019 American Express Discovery Program, you will:

Attend various sessions including: case studies, panel discussions, fireside chats, and functional breakout sessions to learn more about your area of interest.

Participate in an accelerated interview process for summer 2020 internship positions in your business unit of choice (Credit & Fraud Risk, Digital Product, Finance, Marketing, or Technology).



October 3-4, 2019



CAREERS

INTERNSHIP OPPORTUNITIES



CAREERS

Credit & Fraud Risk

Purposeful, ambitious, insatiable, analytical, collaborative and courageous are the hallmarks of our Credit and Fraud Risk team.

This critical team is responsible for managing enterprise risks through the customer life cycle and across all our global products. We develop industry-first data capabilities, build profitable decision frameworks, create machine-learning powered predictive models, and improve customer servicing strategies. This team has delivered industry-leading results year after year while enabling profitable growth and delivering a best-in-class customer experience.

This team is comprised of several diverse teams structured under four, core functions:

- **Credit Risk Strategy:** Monitor portfolios and make profit-based risk decisions at all stages of the customer credit life cycle
- **Risk Capabilities:** Develop capabilities to manage data and execute business strategies

What type of work can you expect to do in Credit and Fraud Risk at American Express?

- Responsible for providing analytical support to enable billing, revenue growth and profitability through diverse analytical projects.
- Expected to develop disciplined monitoring of credit and fraud risk metrics at the portfolio level as well as across the customer life cycle such as underwriting, customer management etc. and perform root cause analyses of concerning trends and identify performance drivers.
- Integrating new data sources and capabilities to drive key business decisions
- Collaborating with multiple partners including finance and functional teams such as new accounts, customer management. They will work with colleagues to design and implement risk control strategies based on statistical, financial and economic analysis



Digital Product

Become part of the digital transformation and help revolutionize the financial services industry.

The **Digital internship** at American Express is an exciting opportunity for someone who wants to help shape **digital experiences** for one of the world's top brands. We seek a thought-leader and a problem-solver who can **blend business, technical, and industry best practices** – sweating every fine detail when it comes to developing the most effective technology led solutions to improve our customer's digital experiences.

What type of work can you expect to do in Digital at American Express?

- Be responsible for the development and execution of new and emerging digital products, services and/or technology platforms, following a User Centered Design approach
- Manage projects from concept through production partnering with the necessary teams to shape a rich and engaging customer experience
- Be a passionate advocate for the customer, grounding ideas in data driven solutions by partnering with our customer research team to incorporate user insights and principles throughout the process.
- Assist in the Agile product development process including writing user stories, defining support documents, and conducting usability testing.
- Collaborate with internal and external partners and as part of a cross-functional teams



CAREERS

Finance is at the center of all key business decisions, providing decision support, funding, reporting and transaction services that help grow our business and uphold our reputation as one of the premier finance organizations in the world.

What Type of Internships Are Available:

- **Corporate Planning & Analysis:** Provides visibility into AMEX's past and future financial performance and drives decisions that enable the Company to achieve its stated financial objectives. Leads, coordinates and executes the key business - planning processes and related analytics across American Express. Focuses on process improvement through technology and best practices.
- **Controllership:** Collaborates globally to deliver expert accounting, reporting and advisory services, and financial risk control and governance, while supporting business growth and protecting shareholder value.
- **Business Unit CFO Group:** Plays key role in driving decisions for AMEX through leadership and financial analysis to all the revenue generating business units and key operational groups AMEX
- **Controllership:** Collaborates globally to deliver expert accounting, reporting and advisory services, and financial risk control and governance, while supporting business growth and protecting shareholder value.
- **Global Tax:** Delivers value to the enterprise by providing technology-enabled solutions and strategic planning on global tax, legal, accounting, compliance, risk and financial reporting matters and by managing relationships with tax authorities worldwide.
- **Global Treasury:** Leads AMEX's capital assessment processes and manages the capital distribution strategies through dividends & share repurchases and liquidity to ensure that cash is in the right place, in the right currency, at the right time.
- **Corporate Development:** Executes strategically relevant and financial sound transactions that enhance profitability, supplement growth, and optimizes AMEX's use of capital. Partners at the corporate and business unit levels to drive strategic growth.
- **Investor Relations:** Provides the investment community with information about AMEX's strategies, objectives and performance. IR maximizes the fair valuation of AMEX and its access to capital markets.
- **Operational Excellence:** Advises and guides Staff Group partners through their execution of Operational Risk Framework, meeting control rating requirements, and enables risk focused decisions by driving efficiency in assessing risks, overseeing issue management and providing analytics and reporting.

Marketing

The **Marketing** internship at American Express is an exciting opportunity for someone who wants to help shape the next generation of products & services for one of the world's top brands. We seek a thought-leader and a problem-solver who can blend business, technical, and industry best practices – sweating every fine detail to develop innovative solutions and create best-in-class customer experiences.

- **Global Commercial Services**

- Commercial-American Express' Global Commercial Services (GCS) seeks to Change the World at Work, so our customers can change the world. We aspire to serve all of our commercial clients, from the mom-and-pop store on Main Street to the largest global enterprises, with one voice and integrated presence in the marketplace. Each of our clients is a critical part of the global economy – from the jobs they provide, the goods and services they deliver, and the change and impact they each seek to have in the world - - it's an honor and a privilege to be a part of their story.

- **Global Consumer Services Group**

- Global Consumer Services Group (GCSG) is responsible for growing the American Express consumer business worldwide, strengthening our global leadership position in the premium space, and delivering exceptional, differentiated customer experiences. GCSG comprises local sales and marketing, travel and lifestyle services, and global consumer products including lending, cobrands, and premium products and benefits, as well as the teams which develop and support the digital, risk, and information management capabilities across American Express.

- **Global Merchant & Network Services**

- Merchant- Global Merchant & Network Services (GMNS) brings together the businesses that manage and evolve important partnerships for the company with key stakeholders including merchants, banks, strategic and loyalty partners. Global Merchant Services (GMS), which manages the relationships with the millions of merchants around the world that accept American Express; Global Loyalty Coalition, which includes the Payback rewards programs internationally; Global Network Services, which runs the company's payments network and manages bank partnerships, Accertify, InAuth and Prepaid globally; and Strategic Partnerships, which leads the strategy and relationships of American Express' most strategic global partners



Technology

Innovation is at the heart of everything we do. Every day, our **technologists enable our customers around the globe to achieve their goals**. They design and deliver American Express infrastructure and applications across all markets and business units. To meet these demands, we're looking for problem solvers who can drive results through precise **analysis** and **programming methodologies**, individuals with a strong **intellectual curiosity** and a **passion** for innovation, and team players who can convert their ideas into execution. Write code with one or more programming languages (e.g., Java, JavaScript, .NET)

A summer internship at American Express will give you the chance to influence and strengthen the core businesses across the organization.

Interns are a member of a **product engineering** or delivery and **integration team**. We will place you on a scrum team where you will collaborate with colleagues and our business partners. So if you are dedicated to the newest technology and motivating others, start your career here.

Join the team and make an impact right away:

- Write code with one or more programming languages (e.g., Java, JavaScript, .NET, Python)
- Function as a core member of an agile team working on API specs, conducting code reviews and testing in ongoing sprints, or doing proof of concepts/automation tools
- Design and develop new customer-facing applications on multiple channels like native iOS, Android, web, social integration and Java services/APIs,
- Design and implement web-enabled systems for data collection



NEXT STEPS



CAREERS

Application Process

Application Link

[2019 American Express Discovery Program Application Link](#)

Educational Requirements:

Currently enrolled in full-time undergraduate degree program

Students must have a graduation date between December 2020 and June 2021

Employment eligibility to work with American Express in the U.S. is required as the company will not pursue visa sponsorship for these positions.

What Will It Cost?

Nothing. Students chosen to participate in the 2019 American Express Discovery Program will be our guests. We will cover all travel and lodging expenses.



Application Deadline: September 17, 2019



CAREERS

Keep In Touch

Learn More about the American Express Discovery Program through our Informational Webinars:

Join our American Express Discovery Program informational webinars. Content will cover: ADP structure and benefits, functional overviews, and how to prepare for an interview with American Express. All webinars will take place from September 9-13, 2019.

- Digital Product
- Finance
- Marketing
- Technology

Find Out if American Express Colleagues will be on your campus:

Check our event page to see upcoming on-campus events and activities: <https://recruiting.americanexpress.com/events/all?group=student>



DON'T *live life* **WITHOUT IT**™