Home is where the card is.

Winning the account is the start. This week, 3 U.S. companies made the next payment easier: a place to stay, a bill to move, and a bill to split.

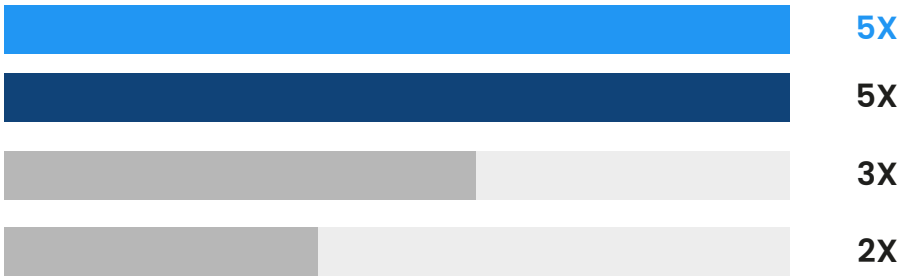
01 / TRAVEL

Cardmembers can now book more than 1 million Airbnb homes on Amex Travel.

American Express and Airbnb launched an exclusive partnership on October 22. U.S. cardmembers find the stays in a new Homes tab. Platinum cardmembers can put the $600 Lodging Credit toward Airbnb Luxe homes of 2 nights or more.

EXHIBIT 1 POINTS PER $1 ON PREPAID AIRBNB STAYS

Both Platinum cards earn 5X, the top rate.



Points earned per $1 on Airbnb stays prepaid through Amex Travel.

Source: American Express and Airbnb, October 22, 2026; Upgraded Points; Skift.

A QUESTION WORTH ASKING

Which partner would your best customers most like to book through your card?

02 / RECURRING BILLS

U.S. Bank added a 3rd step to Easy Switch: moving the bills.

U.S. Bank launched Payment Switch on October 19. Customers move streaming services, cell phone plans, and utility bills to a U.S. Bank debit or credit card from the Bills & Subscriptions dashboard in the mobile app. They skip the trip to each merchant's site.

The same dashboard shows upcoming charges and flags a payment that changed from prior months. A card with the phone bill on it gets used every month.

EXHIBIT 2 THE PARTS OF U.S. BANK EASY SWITCH

New customers can make all 3 moves in Easy Switch.

1	2	3
Open the account	**Move the paycheck**	**Move the bills**
The customer opens a U.S. Bank account.	Direct deposit moves to the new account.	Bills and subscriptions move to a U.S. Bank card.
		NEW, OCTOBER 19

U.S. Bank says Easy Switch can move a banking relationship in a matter of minutes.

Source: U.S. Bank, October 19, 2026. Atomic built Payment Switch.

A QUESTION WORTH ASKING

How many steps does a new cardholder take before the first recurring bill moves to your card?

03 / HOUSEHOLD BILLS

FLEX

Flex now pays 6 kinds of household bills from one app.

Flex started with rent. On October 20, it added mortgage, car, insurance, utility, and broadband payments. Customers see, split, and pay them in one place.

Splitting is fee-based financing, subject to approval. Flex lists a $5.99 monthly membership, 0.5% on each bill paid, and up to 3% of any amount it advances.

EXHIBIT 3 FLEX, AS REPORTED BY THE COMPANY

Flex customers pay more than $2 billion in bills a month.

$2B+ in payments a month	**3.5M+** customers served
$45B+ in payments to date	**$780M+** in late fees avoided to date

Housing and transportation are roughly half of U.S. consumer spending, over $5.3 trillion a year.

Source: Flex, October 20, 2026. Figures as reported by Flex.

A QUESTION WORTH ASKING

Where would your customers value one less step most: booking travel, moving recurring bills, or timing household payments?