

AMERICAN EXPRESS

AMEX HORIZON

Access the World
Before You Arrive.



GLOBAL ACCESS
VIP experiences
wherever you go.



TOTAL PROTECTION
Travel, purchase and
peace of mind.



INTELLIGENT REWARDS
More value.
Everywhere.



PERSONAL CONCIERGE
Because every detail
matters.



SEAMLESS TRAVEL
Smart benefits
at every step.



CURATED
EXPERIENCES
Extraordinary access
reserved for you.



FINANCIAL
INTELLIGENCE
Real-time insights.
Smarter decisions.

FUTURE BRAND CONCEPT

One card. Intelligent travel, seamless payment, elevated living.

AMEX HORIZON

Creative Campaign Portfolio

ACCESS • INTELLIGENCE • PRIVILEGE

DON'T *live life* WITHOUT IT™



Access the World Before You Arrive.

A speculative vision for the next evolution of premium membership.

One frame. Four strategic signals

PRODUCT AS PORTAL

The card is staged like an entrance to a connected world, not a simple payment tool.

GLOBAL INTELLIGENCE

The networked globe communicates scale, anticipation and real-time relevance.

HUMAN ASPIRATION

The traveler anchors the technology in a simple emotional desire: possibility.

THE BRAND PROMISE

"Before You Arrive" shifts the benefit from transaction to anticipation.

PROTECTION

purchase and
of mind.

More value.
Everywhere.

Because every detail
matters.

gent travel, seamless payment, elevated living.

ACCESS • INTELLIGENCE • PRIVILEGE

DON'T *live life* WITHO

From payment to anticipation.

TODAY

The card responds after a decision.

It pays, protects and rewards once the member acts.

HORIZON

The membership prepares the moment.

It anticipates travel friction, recognizes intent and assembles the right access around the member.

EMOTIONAL VALUE

Less friction. More certainty. Greater possibility.



A membership layer that understands context, prepares the journey and unlocks access before the member asks.

"Access the World Before You Arrive."

The power is in the time shift.

Most financial brands promise what happens when you pay. This line promises what happens before the moment begins. It makes American Express feel proactive, intelligent and personally invested.

BEFORE

CATCHPHRASE

Access the World Before You Arrive.

A concise promise of readiness, access and control.

SUPPORTING SLOGAN

One card. Intelligent travel, seamless payment, elevated living.

It converts the emotional promise into a credible product proposition.

THE MESSAGE LADDER

Technology



Anticipation



Confidence



Freedom



Elevated living

A future membership platform, not just a new card.

The image implies four connected product pillars that make the promise believable.

1 Predictive Travel

Recognizes the journey context, surfaces relevant benefits and removes friction before departure.

2 Curated Access

Transforms membership into entry: lounges, events, dining, upgrades and invitation-only moments.

3 Intelligent Protection

Protection becomes contextual and proactive, adapting to purchases, locations and changing plans.

4 Contextual Rewards

Rewards become more relevant by matching real intent instead of relying on generic redemption behavior.



The visual language balances heritage and futurism.



01 / BRAND RECOGNITION

Amex blue, the Centurion and premium typography make the concept immediately ownable.



02 / GLOBAL SCALE

The luminous network turns the brand promise into a borderless, connected ecosystem.



03 / PRODUCT THEATER

The card is elevated like a luxury object, creating launch-event drama and desire.



04 / HUMAN ANCHOR

A single traveler prevents the technology from feeling cold and gives the audience a role to inhabit.

Why the image and message are powerful.

01 It is unmistakably American Express.

The blue, Centurion, premium access codes and global lifestyle cues reinforce existing brand equity rather than replacing it.

02 It gives the future a simple human benefit.

The technology is not the headline. The benefit is being ready sooner, with less friction and greater confidence.

03 It turns a card into a world.

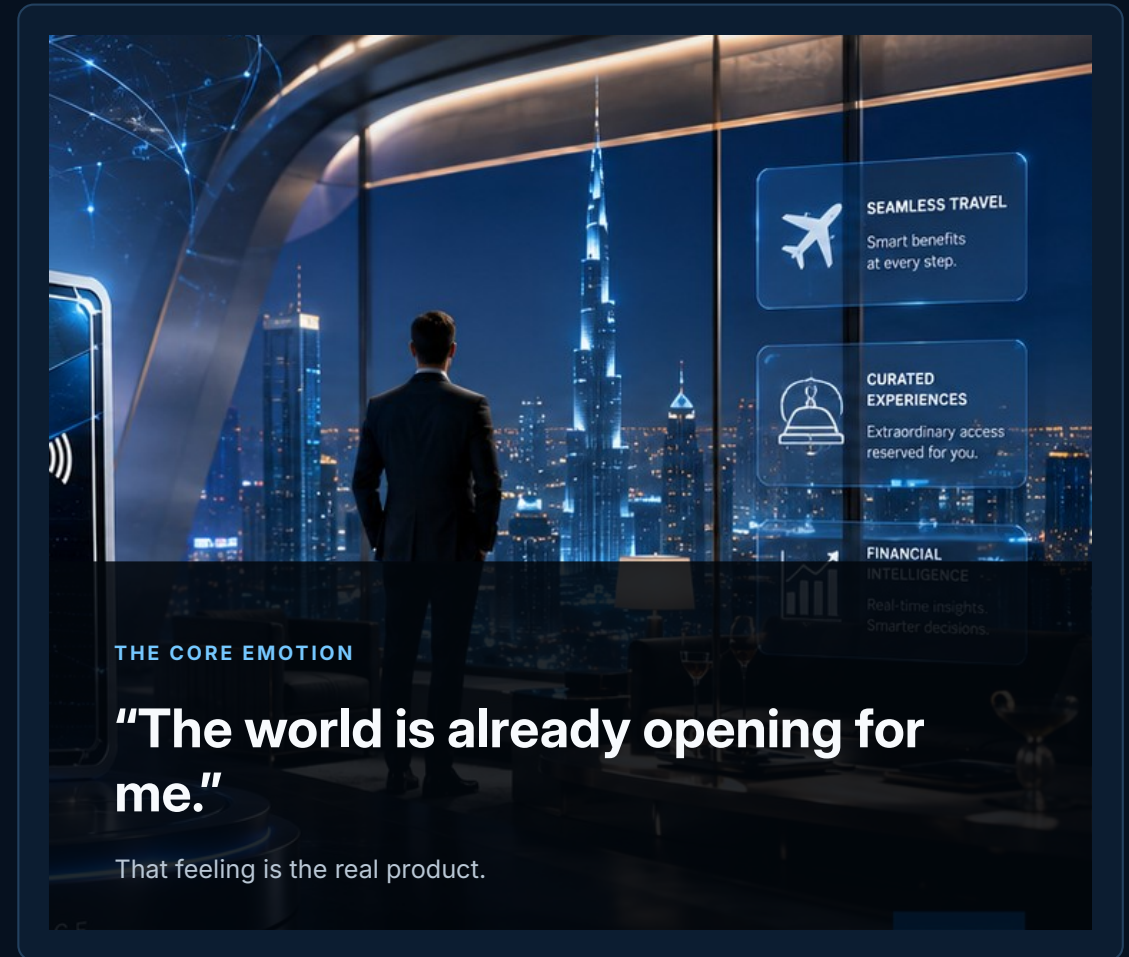
The central product becomes a gateway to experiences, intelligence and protection - a much larger value story than payment.

04 It creates premium desire without losing clarity.

The cinematic scale feels aspirational, while the hierarchy still communicates product, promise and supporting benefits in seconds.

05 It can become a full campaign platform.

"Before You Arrive" can flex across airports, hotels, dining, entertainment, retail and financial decision-making.

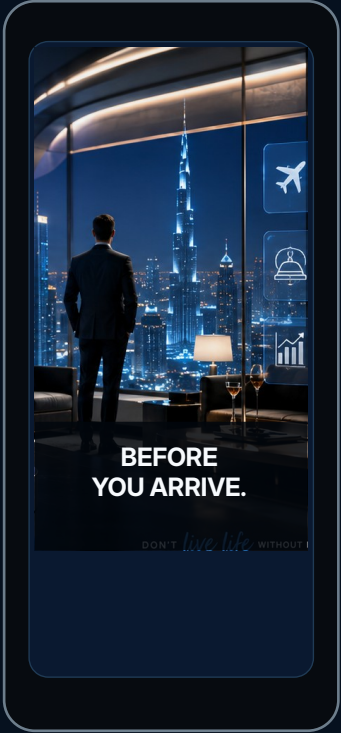


One idea, designed to travel across every touchpoint.

The visual system can scale from cinematic launch film to high-impact outdoor, airport media, social and product experience.



AIRPORT DIGITAL WALL



SOCIAL / MOBILE



MEMBER LOUNGE SCREEN



PRODUCT LAUNCH

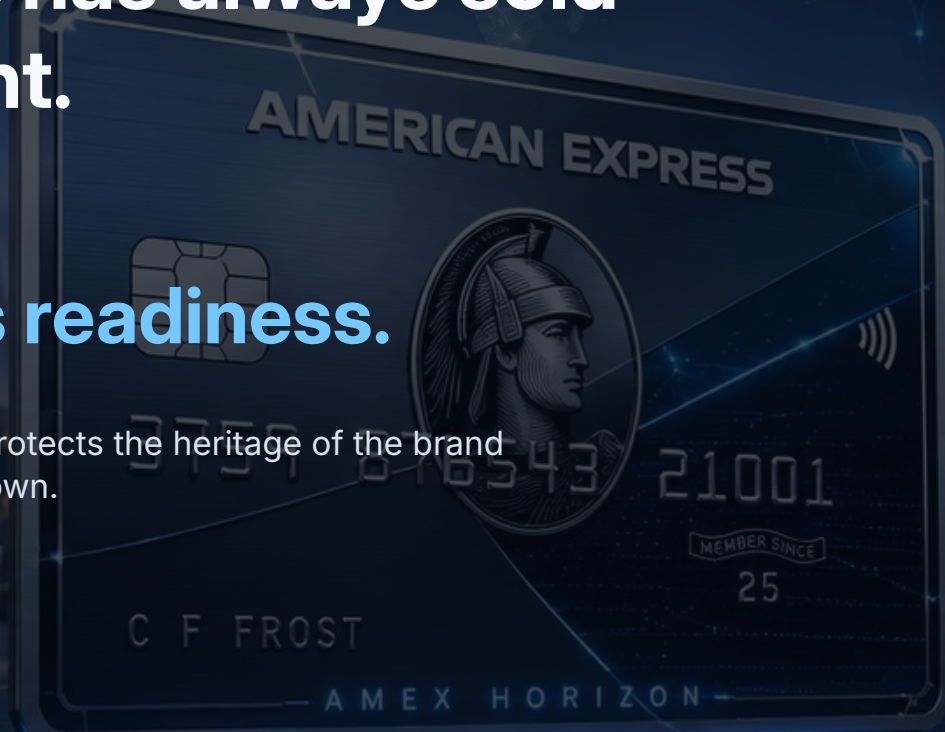
Before the flight. Before the table. Before the show. Before the decision. Before you arrive.

FINAL TAKEAWAY

American Express has always sold more than payment.

AMEX Horizon sells readiness.

That is why the concept feels powerful: it protects the heritage of the brand while giving it a new emotional territory to own.



ACCESS THE WORLD BEFORE YOU ARRIVE.

AMEX HORIZON / SPECULATIVE CREATIVE PORTFOLIO

ACCESS • INTELLIGENCE • PRIVILEGE

...t travel, seamless payment, elevated living.

DON'T *live life* W