

FINANCIAL SERVICES

## American Express blends finance with contextual tips in Facebook chatbot

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*American Express on Apple Pay*

By [Brielle Jaekel](#) for [Mobile Commerce Daily](#)

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American Express cardholders will be able to interactively manage their credit accounts through a chatbot in Facebook Messenger, streamlining customer service for on-the-go consumers.

The financial company is personalizing credit management in a convenient many for cardholders, in which they can get real-time notifications regarding their credit and interact for any questions they may have. Chatbots are rapidly spanning all sectors of retail, and are now coming to finance as well to Facebook Messenger users.

"The Amex bot for Messenger an example of the type of experience we could build for our Card Members in Messenger," said Elizabeth Crosta, vice president of public affairs at American Express. "This concept demonstrates how American Express Card Members could sign up to receive real-time notifications about their purchases, and important information about Card benefits and services related to those purchases, via the Amex bot for Messenger.

"Partnering with Facebook gives us the chance to explore different types of real-time features that are possible for us to deliver to our Card Members in Messenger, allowing us the opportunity to be a part of a Card Member's journey every step of the way," she said.

### Express credit management

Customers using their American Express cards will be able to receive up-to-date messaging regarding purchases made on their cards. Facebook Messenger users that opt in will be notified of spending within the application.

Once a user has purchased an item, the American Express chatbot will message the customer via Facebook Messenger, as well as any relevant information. For instance, American Express noted that if a customer were to purchase tickets for a flight, the chatbot will inform him or her about the purchase, and also offer information such as how to get to the lounge area and restaurant recommendations within the area.

The chatbot will launch later this year, available to the U.S. and Open card members. American Express previewed the interface recently but will be launching it in the next few months.

The American Express chatbot is the latest in a series of similar launches, each vying for a spot to interact with customers. American Express is hoping to provide an experience more than sampling monitoring customer's credit.

Amex pushes

American Express also forayed into Canada and Australia with Apple Pay this year, and bringing the solution to more large markets in 2016, a reflection of the mobile payments boom with developers and financial services ([see more](#)).

The financial institution and rental marketplace Airbnb joined forces for a technology integration that allows card holders to use rewards points to book accommodations and pay directly on Airbnb via Amex Express checkout ([see more](#)).

"The concept we demoed shows how we can help Card Members who opt in to the Amex bot for Messenger stay on top of their purchases and take advantage of their Card's many benefits," Ms. Crosta said. "The scale and flexibility of the Messenger platform makes it a powerful channel for us to explore new ways to connect with our Card Members."

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