

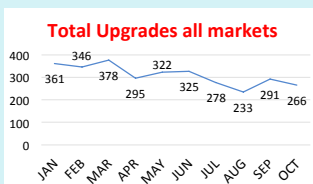
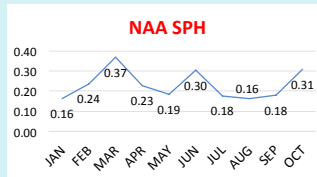
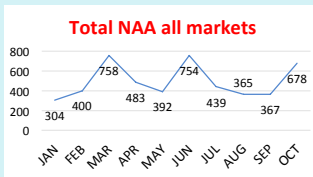
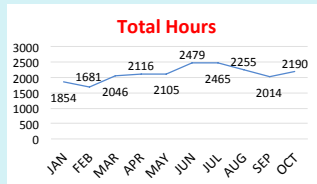
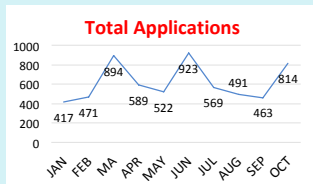
YEAR-TO-DATE DELTA/AMEX DASHBOARD

For the period from January 1 – October 31, 2019



SUMMARY

Details are provided on the following pages.



PERCENTAGES

% by Product (NAA)

Gold	64.8%
Platinum	35.2%

% by Bus/Per

Personal	95.7%
Open	4.3%

% by NAA to Upgrade

NAA	60.7%
Upgrades	39.3%

% Approval Rate

MSP	81%
SEA	67%
MCO	78%

COMMENTS

Performance summary

- 38% Y/Y lift in total sales (6,620 actual vs. 9,121 forecast).
 - 29% Y/Y lift in total Minneapolis sales.
 - 21% Y/Y lift in total Seattle sales.
 - 136% Y/Y lift in total Orlando sales.
- Forecasted to hit 97% of F2019 target (9,121 vs 9,413 target).
- 30.2% Y/Y lift in NAAs.
- 46.7% Y/Y lift in Upgrades.
- 18% lift in sales hours vs. 38% lift in sales -- thus, reducing CPA cost by ~20 BPS.

Year to date

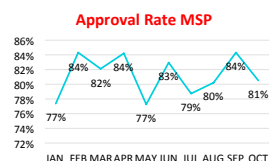
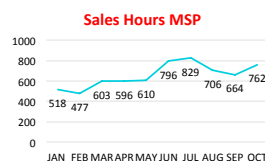
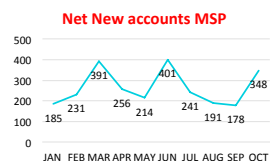
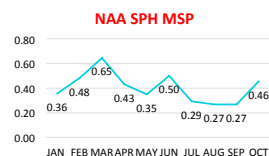
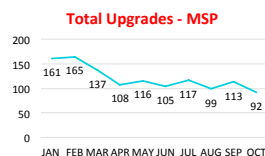
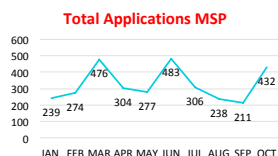
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Month trend	YTD total	Previous year	% Variance
Minneapolis MSP																
NAA																
Gold Personal	130	157	224	148	150	222	165	109	111	188				1604	1226	30.8%
Platinum																
Personal	55	65	148	97	54	160	64	73	62	155				933	664	40.5%
Gold Open	0	5	12	7	3	10	5	2	2	5				51	13	292.3%
Platinum Open	0	4	7	4	7	9	7	7	3	0				48	39	23.1%
Total NAA	185	231	391	256	214	401	241	191	178	348				2636	1942	35.7%
UPGRADES																
Personal	156	161	134	104	113	104	116	96	112	89				1185	1006	17.8%
Open	5	4	3	4	3	1	1	3	1	3				28	45	-37.8%
Total Upgrades	161	165	137	108	116	105	117	99	113	92				1213	1051	15.4%
Total																
Minneapolis	346	396	528	364	330	506	358	290	291	440				3849	2993	28.6%
Seattle SEA																
NAA																
Gold Personal	26	36	55	71	45	90	63	58	79	69				592	507	16.8%
Platinum																
Personal	6	4	27	7	8	40	1	2	6	3				104	155	-32.9%
Gold Open	1	1	8	4	0	5	2	2	4	12				39	8	387.5%
Platinum Open	0	0	8	1	6	6	17	23	29	76				166	9	1744.4%
Total NAA	33	41	98	83	59	141	83	85	118	160				901	679	32.7%
UPGRADES																
Personal	49	34	46	43	43	49	53	49	99	80				545	520	4.8%
Open	1	1	2	1	3	1	1	3	5	2				20	16	25.0%
Total Upgrades	50	35	48	44	46	50	54	52	104	82				565	536	5.4%
Total																
Seattle	83	76	146	127	105	191	137	137	222	242				1466	1215	20.7%
Orlando MCO																
NAA																
Gold Personal	52	87	134	80	52	132	68	53	40	60				758	473	60.3%
Platinum																
Personal	23	31	76	34	25	47	28	29	17	69				379	167	126.9%
Gold Open	2	0	0	1	2	3	0	0	0	0				8	10	-20.0%
Platinum Open	4	2	6	3	3	6	2	2	2	0				30	23	30.4%
Total NAA	81	120	216	118	82	188	98	84	59	129				1175	673	74.6%
UPGRADES																
Personal	148	139	189	139	159	166	104	79	70	90				1283	371	245.8%
Open	2	7	4	4	1	4	3	3	4	2				34	12	183.3%
Total Upgrades	150	146	193	143	160	170	107	82	74	92				1317	383	243.9%
Total																
Orlando	231	266	409	261	242	358	205	166	133	221				2492	1056	136.0%
NAA all markets																
Total Gold																
Personal	211	285	430	307	283	450	306	220	236	332				3060	2524	21.2%
Total Platinum																
Personal	85	102	286	154	94	263	116	130	113	325				1668	1148	45.3%
Total Gold Open	3	7	21	13	5	18	6	4	9	8				94	41	129.3%
Total Platinum																
Open	5	6	21	9	10	23	11	11	9	13				118	80	47.5%
Total NAA all markets	304	400	758	483	392	754	439	365	367	678				4940	3793	30.2%
UPGRADES all markets																
Personal	353	334	369	286	315	319	273	224	281	259				3013	2028	48.6%
Open	8	12	9	9	7	6	5	9	10	7				82	82	0.0%
Total Upgrades all markets	361	346	378	295	322	325	278	233	291	266				3095	2110	46.7%

YEAR-TO-DATE DELTA/AMEX DASHBOARD

For the period from January 1 – October 31, 2019



Minneapolis MSP



▲ Strength

- 69% of total sales are NAAs.
- 4 BPS Y/Y decrease in Upgrades vs. total accounts.
- 30% Y/Y lift if business accounts.

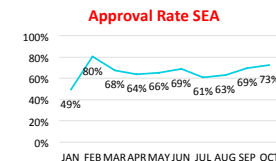
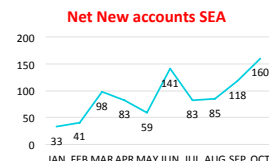
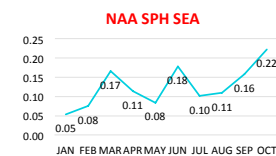
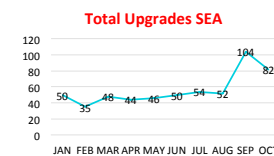
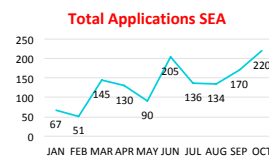
▼ Opportunity

- Introduce an early 4am-6am shift to increase sales volume by -10%+.

► Next steps

- Review an opportunity to add an additional kiosk to maximize total volume of sales.

Seattle SEA



▲ Strength

- 581% lift in business accounts (225 vs. 33).
- 32.7% Y/Y lift in NAAs (901 vs. 679).
- -62% lift in sales volume since the move of the kiosk from B Gates to A Gates.

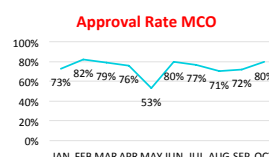
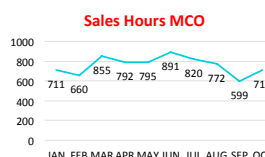
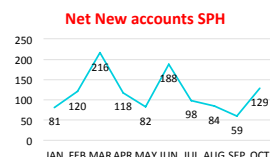
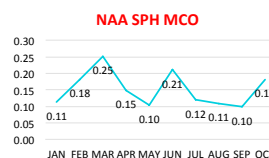
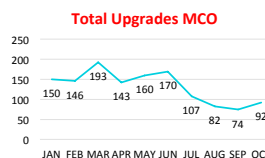
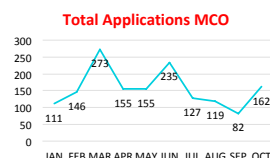
▼ Opportunity

- Increase the number of accounts by -50%+ in F2020 due to new kiosk area.

► Next steps

- Increase the number of agents to capitalize in the lift of airport traffic.

Orlando MCO



▲ Strength

- 54% Y/Y lift in Platinum cards volume.
- 127% lift in Platinum Personal.
- 30.4% lift in Platinum Business.

▼ Opportunity

- Decrease number of Upgrades by -10 BPS vs. total sales.

► Next steps

- Review an opportunity to add an additional kiosk to maximise total volume of sales.

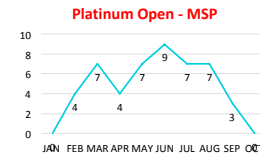
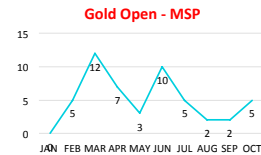
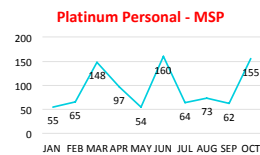
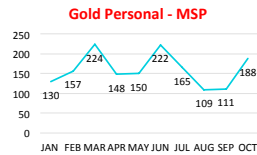
YEAR-TO-DATE DELTA/AMEX DASHBOARD

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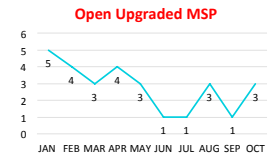
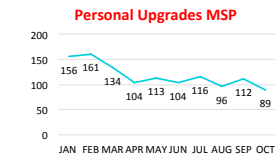


Minneapolis MCP

NAA

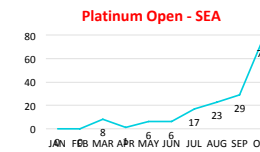
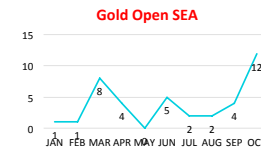
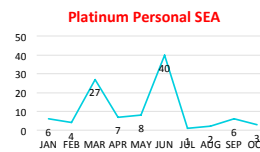
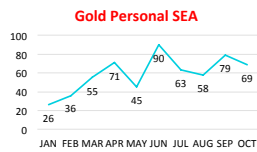


Upgrades

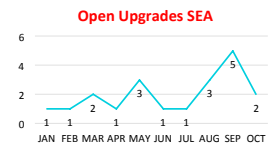
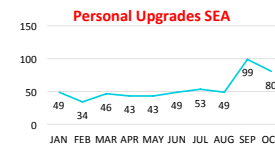


Seattle SEA

NAA

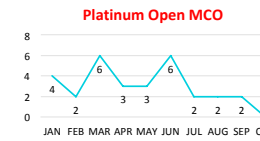
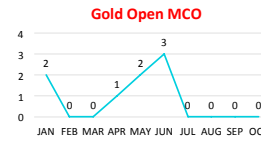
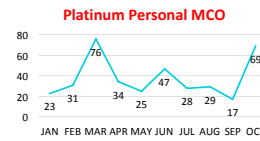
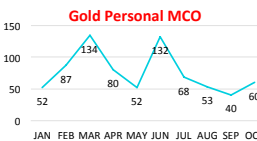


Upgrades



Orlando MCO

NAA



Upgrades

