

How can a company create a new credit card business based on spend vs. finance charges?



3 CIRCLES PRAGMATIC INNOVATION

RESULTS

> 80% → Incremental new, low risk customers

> 2.5x → Annual spend vs. other products

	New to Company	New to Industry
TARGETING MODEL	✓	
PRODUCT FEATURES	✓	
CUSTOMER-BASED PRODUCT DEVELOPMENT METHODOLOGY	✓	✓
RAPID CYCLE PROTOTYPING	✓	✓
CREATIVE REVENUE MODEL	✓	

WHAT WE DID

HOW WE DID IT

