

Core Card Dashboard Single Product Framework

Executive Summary

Card and Channels DCE launched All in One Transactions to address a clear gap in perceived card value—showing up in lower CSAT and NPS, weaker retention, and low J.D. Power performance. After validating the proof of concept, we expanded the work into a broader Core Card vision.

We led a multi-phase UX program to simplify the single-card experience in the Chase mobile app by pulling core tasks forward, reinforcing card value and benefits in context, and establishing a modern, scalable design framework. The effort progressed from early content and placement validation in the transaction feed to iterative testing and delivery of a OVD/home experience with final high-fidelity designs.

Single Product Framework

01
Proof of Concept

02
Operating Model

02
Core Card MVP

03
Core Card Expansion

01

Proof of Concept

Research objective

We started with a foundational question: What do customers want in their transaction feed—and how do they want it displayed? This phase centered on early concept validation for an All-in-One Transaction Feed.

All in one transactions

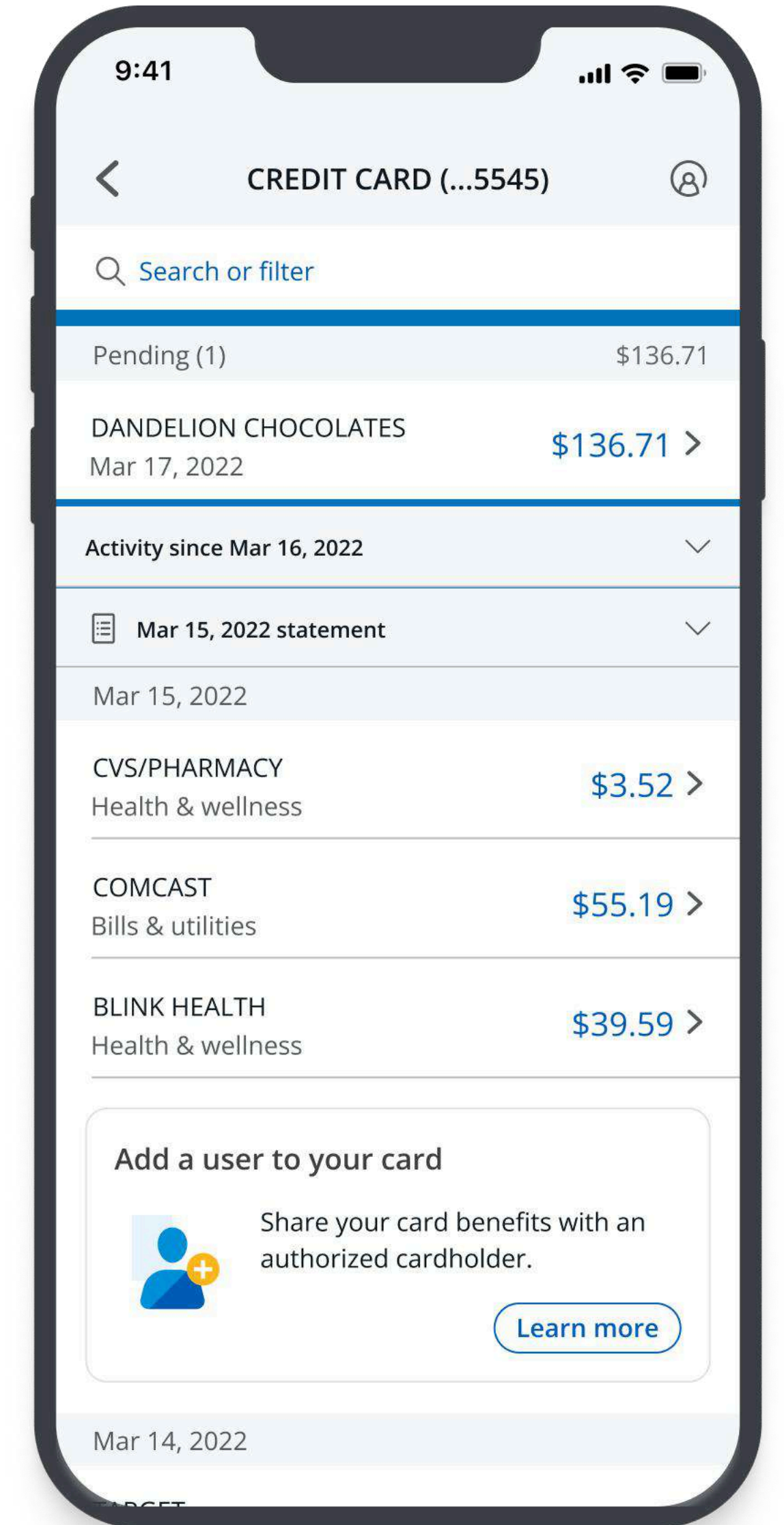
Help customers take advantage of their Card relationship by surfacing relevant, value-driven benefits without getting in the way of their core tasks.

+6.3%
Rewards access

+0.8%
Offers access

+1.3%
Redemptions

+6.1%
Refer a friend access



02

Operating Model

CCB OKRs

Strategy to 'Be the Bank' for all

Opportunity to enhance mobile CSAT for card-only customers

- In 2024, mobile CSAT for card-only customers lagged overall mobile CSAT by 9 points
- Ranked #5 for JDP Card Mobile Study and #5 for Card focused study
- Card-only customers make up 29% of our mobile active user customer base

Digital Channels is building a set of extensible frameworks

- The card experience at the time overlooked single account holders
- Many single-card customers have difficulty find core tasks they need most in the app
- Goal to create a single product framework that combines surfaces and pulls key tasks forward

JTBD framework

Shift thinking from features to customers' needs and jobs.

Customer needs we're addressing

- Manage and service their account easily and quickly
- Maximize the value of their card (benefits, rewards, and what they're getting from the relationship)
- Resolve issues with minimal effort (self-service, troubleshoot, and handle common needs on their own)

Business goals we're helping solve

- Improve CSAT and NPS
- Increase engagement and conversion for related products (e.g., Open an Account, Credit Journey, Rewards, Offers)
- Reduce overall call volume (by enabling more self-service)

Teams & quad

To solve at scale, we had to work differently.

Resourcing model

- We shifted from org-based silos to cross-functional Tiger Quads built for rapid co-creation and delivery.

Execution

- We shifted from “MVP-and-done” to stacked, incremental releases to de-risk delivery and accelerate speed.

Accountability

- We moved from distributed decision-making to a single, clear decision owner.

Collaboration

- We moved from fragmented, cross-LOB capacity constraints to a centralized design, product, and marketing operating model.

03

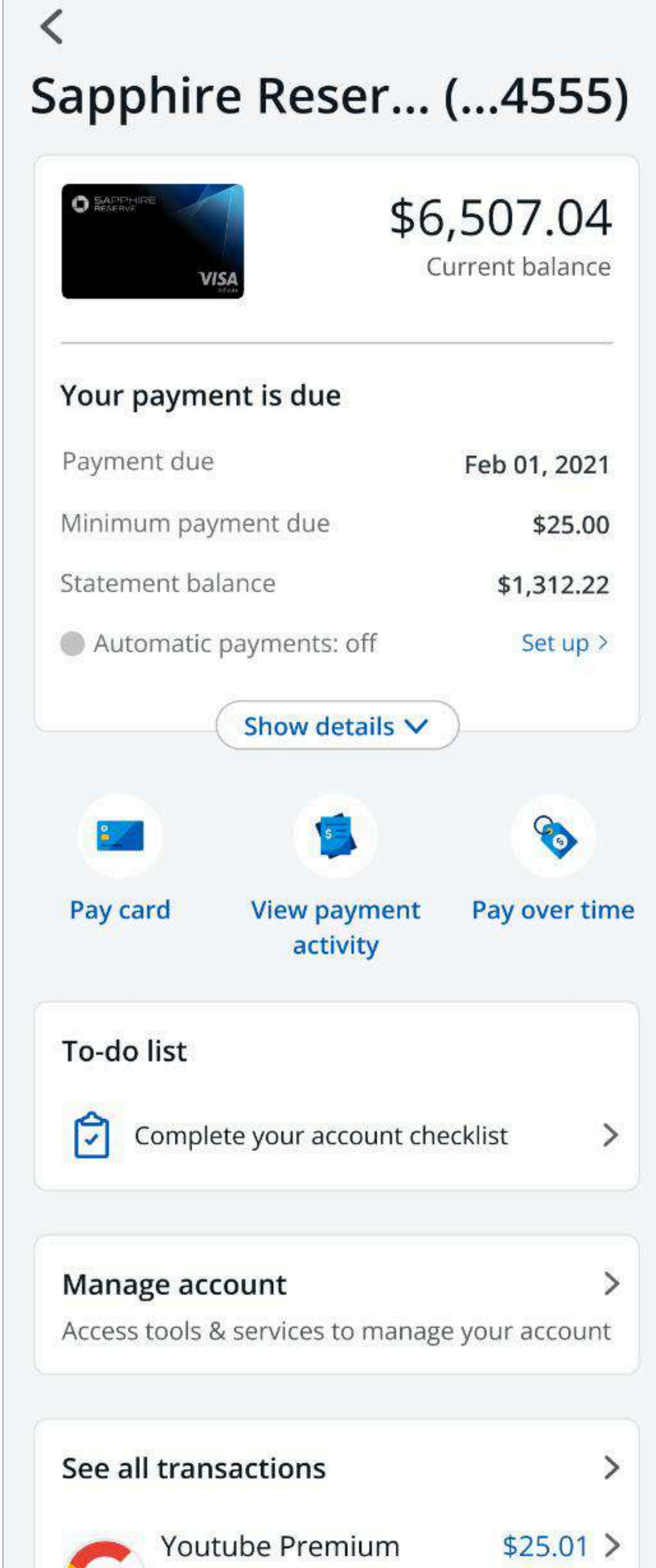
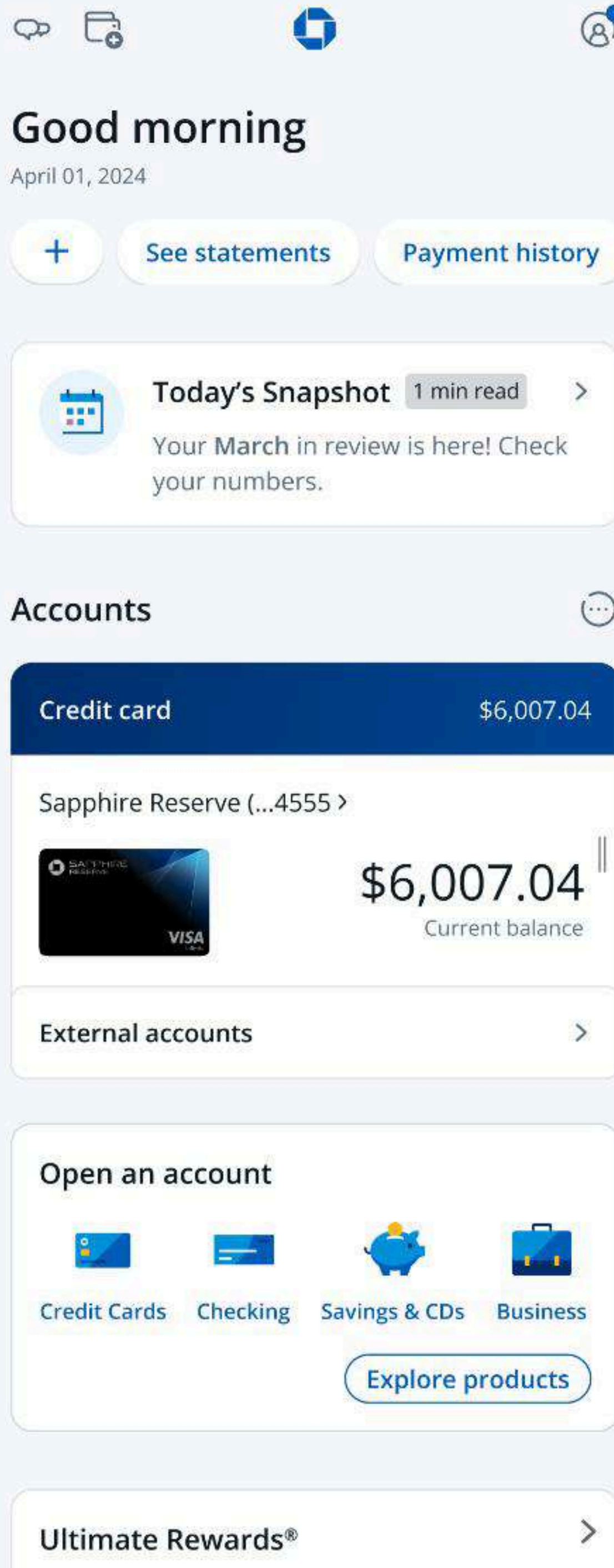
Core Card Dashboard

MVP

Legacy experience

The Overview Dashboard is where customers view account information, get financial insights, complete essential tasks, and maximize their relationship with Chase.

- Required multiple clicks to access account information
- Essential tasks and key benefits difficult to find
- Relationship value not prominently highlighted or re-enforced



Research goal & questions

Better understand our customers' core needs and tasks they want to accomplish; balancing frequency, urgency, importance, and expectations.

JTBD

- What core tasks are customers trying to complete once they log into the app?
- Which card Jobs To Be Done are most important and most frequent?
- What emotional needs sit behind these jobs—and where are we meeting vs. missing them today?

Information architecture

- How do card customers (single- and multi-account) mentally group card experiences and tasks?
- What do they expect to see and access on the OVD and card account dashboards?
- How can we surface deepening content in a way that's relevant, value-driven, and non-disruptive?

What we learned

Fifteen primary, Card Jobs were identified through workshops and research, representing core needs across general-population card customers.

Monitor

View my current balance

Pay my card

View credit limit

Lock card

View statements

Set up autopay

Maximize

Track my reward points

Understand my benefits

Redeem points

Activate benefits

Access my benefits

Add offers

Check in

View my account transactions

View credit score

Track spending habits

Surfacing most significant card jobs

We used these frequently used Jobs To Be Done to build a single-account framework designed to scale across all cards.

Monitor

View my current balance

Pay my card

View credit limit

Lock card

View statements

Set up autopay

Maximize

Track my reward points

Understand my benefits

Redeem points

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Access my benefits

Add offers

Check in

View my account transactions

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Track spending habits

Audit of Information architecture

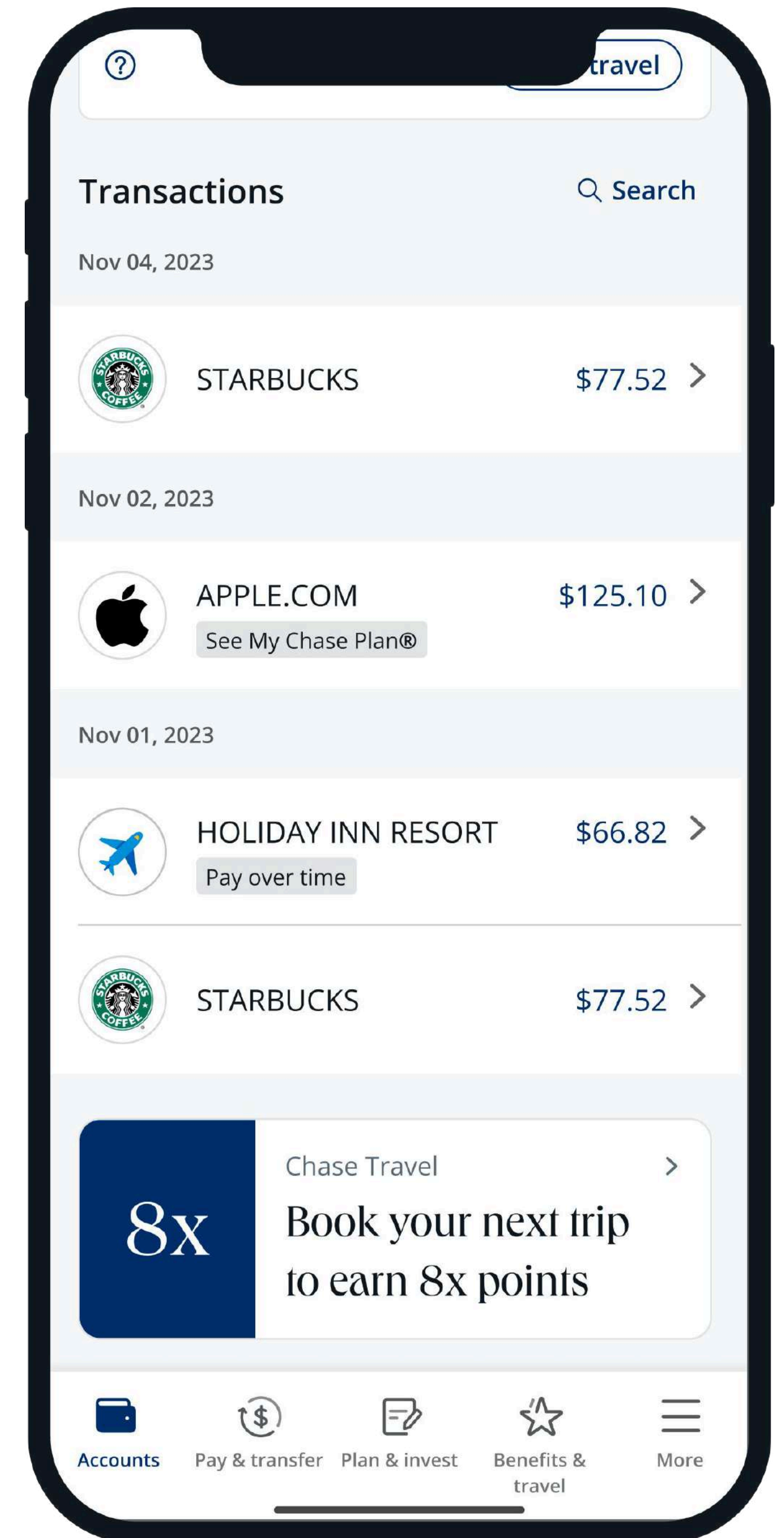
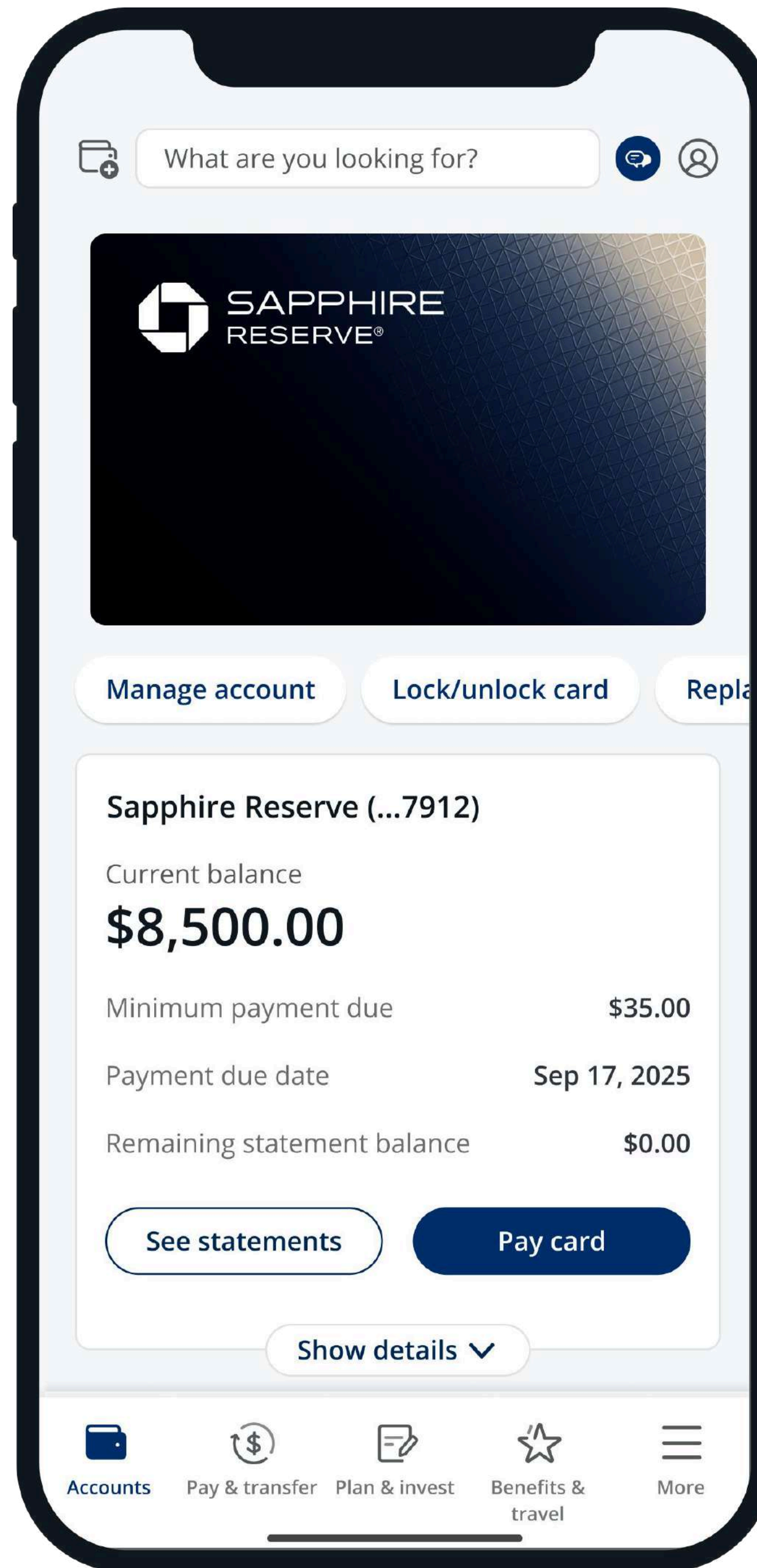
We streamlined IA across key surfaces based on customer and business priorities and made deliberate trade-offs to keep only what's critical.

Zone	Component	Is this component displayed?			Recommendation for MVP+ multi account dash
		BAU Multi OVD	Core Card OVD	BAU acct dash	
Nav/msg	TOP NAV	yes	yes	no	don't need
	GREETING + DATE	yes	no	no	don't need
	MESSAGE CENTER	yes	yes	no	don't need
	SNAPSHOT	yes	no	no	Seek guidance
	QUICK ACTIONS	yes	yes but not customizable	no	Opportunity for improvement
	BLUEBERRIES	no	no	yes	remove
Card info	STICKY CARD HEADER	no	no	yes	keep for multi
	CARD ART	no	yes	yes but small	Opportunity for improvement
	CURRENT BALANCE	yes	yes	yes	keep
	PAYMENT STATUS	no	yes	yes	keep
	PAYMENT DUE DATE	no	yes	yes	keep
	MIN PAYMENT DUE	no	yes	yes	keep
	STATEMENT BALANCE	no	yes	yes	keep
	AUTOMATIC PAYMENTS	no	yes	yes	keep
	SEE STATEMENTS	no	yes	no	keep
	EXTERNAL ACCOUNTS	yes	no	no	don't need - need to resolve for single card
	PAY CARD	no	yes	yes	Opportunity for improvement
	SHOW DETAILS	no	yes	yes	Seek guidance * In same bu
Card extras	MANAGE ACCOUNT	no	yes	yes	Opportunity for improvement
	EMOB LIST	unsure	yes	yes	keep
	BENEFITS & REWARDS	UR tile	yes - white	yes	Opportunity for improvement
	YOU'RE APPROVED	yes	no	yes	Seek guidance * Consider cu
	OPEN AN ACCOUNT	yes	yes	no	remove
	NEW CARD TRACKER	no	yes	yes	keep
	5% CASH BACK	no	no	yes	Opportunity for improvement * Slate edge
Transactions	CREDIT JOURNEY	yes	yes	yes	keep
	PAY OVER TIME	no	no	yes	don't need
	RECENT TRANSACTIONS	no	yes	yes	keep
	MORE TRANSACTIONS	no	yes	no	keep
	MERCHANDISING TILES	no	yes	no	keep
Chase tools	WEALTH PLAN TILE	yes	no	no	remove
	SPENDING SUMMARY	yes	no	yes	Opportunity for improvement
	CHASE MYHOME	yes	no	no	remove
	AUTO	yes	no	no	remove
Cross-sell	REFER A FRIEND	no	yes	yes	keep as merch tile
	MARKETING TILES	yes	no	yes	remove
	CHASE OFFERS	yes	yes	yes	keep
Bottom	VISIT US	yes	no	no	remove
	DISCLOSURES	yes	yes	yes	keep

Core Card MVP

The new single product framework combines the mobile Overview Dashboard (OVD) and Card Account Dashboard (CAD) into a single surface, simplifying the overall customer experience by consolidating core functions into one screen.

- Consolidated the Overview and Card Account dashboards
- Elevated key jobs & capabilities
- Enhanced Transaction Feed with opportunities to re-enforce value



Core Card

Monitor account

1. Quickly finding the current balance is the primary Job To Be Done, so we made it the visual anchor and highest level in the hierarchy.
2. Actions associated with the primary job on the surface.
3. Quick Links are essential navigation, giving customers fast access to key tools to manage and self-service their account.

What are you looking for?



Manage account Lock/unlock card Repla **3**

1

Sapphire Reserve (...9281)

Current balance
\$8,500.00

Minimum payment due	\$35.00
Payment due date	Sep 17, 2025
Remaining statement balance	\$0.00

See statements **Pay card** **2**

Show details ▾

2

Benefits & rewards >


Transactions Feed

1. To deepen the customer relationship with Chase, this approach introduces value-reinforcement tiles surfaced between an expanded list of transactions.
2. Merchandising tiles reinforce and educate on card benefits while providing relevant, easy-to-find entry points to Chase products and services.


1

3x Earn 3x points on dining worldwide >


Aug 30, 2025


 **APPLE.COM** \$125.10 >
Plan details available


Aug 29, 2025

 **INTERNATIONAL CONSOLIDATED AIRLINES GROUP SOUTH AFRICA** \$66.82 >
Plan details available

Aug 27, 2025


 **HOLIDAY INN RESORT** \$66.82 >
Pay over time


 **STARBUCKS** \$77.52 >


 **Access our global lounge network** >


Aug 25, 2025


2

 **The Edit** >
Enjoy exceptional hotel benefits

 **Enjoy your \$300 dining credit** >

 **Chase Offers** >
Earn cash back from top brands

 **Track your spending and set a budget** >

 **Get up to a \$900 bonus** >
Open a Chase Total Checking® & Chase Savings™ account with qualifying activities.

Creating scalable experiences that our customers and partners loved

The new Core Card experience launched to 5% of single-card Freedom and Sapphire customers (~130K customers in the variant) and has since expanded to a larger population.

+\$4_M
Card NPV

+7%
Credit Line
Management

+10%
Self Service

+4.0%
Customer Satisfaction

+67%
Benefits Access

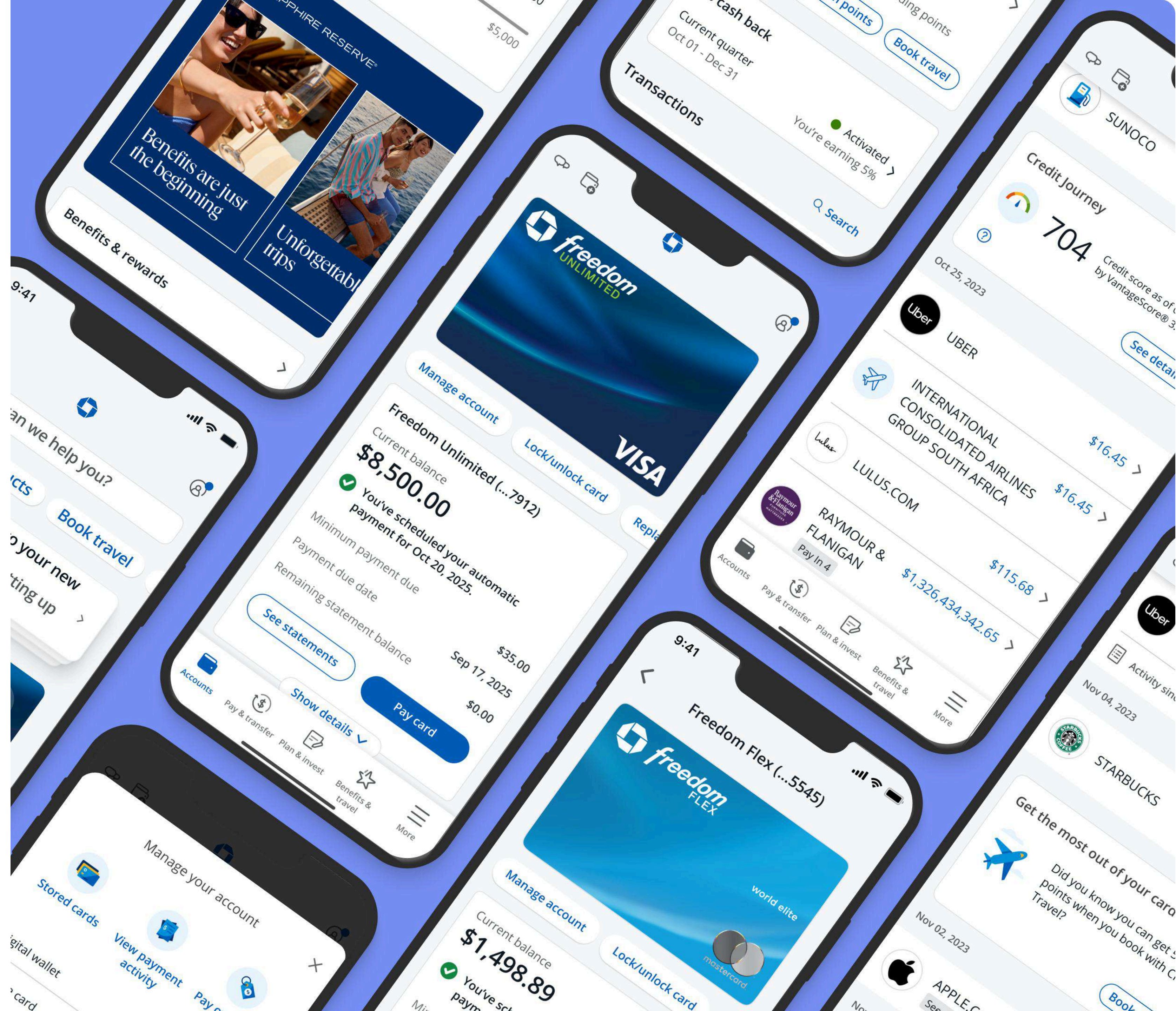
04

Core Card Dashboard Expansion

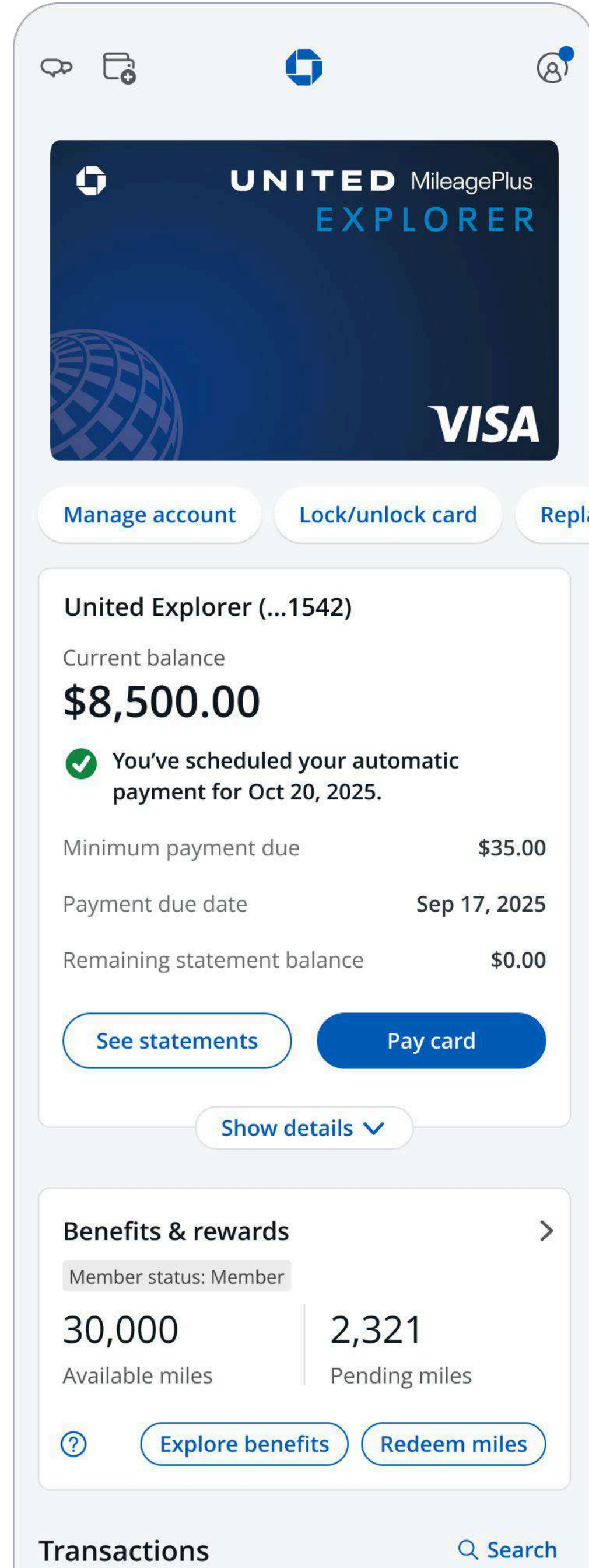
Core Card expansion

Building on Card success, we will harden the single product framework for all Lines of Business.

- Expansion within Card
- Visual uplift & incremental merchandising tiles
- Extending to Web Channel
- Hardening frameworks and extending across Products, beyond Card



Co-Brand Card expansion



United Explorer (...1542)

Current balance
\$8,500.00

✔ You've scheduled your automatic payment for Oct 20, 2025.

Minimum payment due \$35.00
Payment due date Sep 17, 2025
Remaining statement balance \$0.00

[See statements](#) [Pay card](#)

[Show details](#)

Benefits & rewards

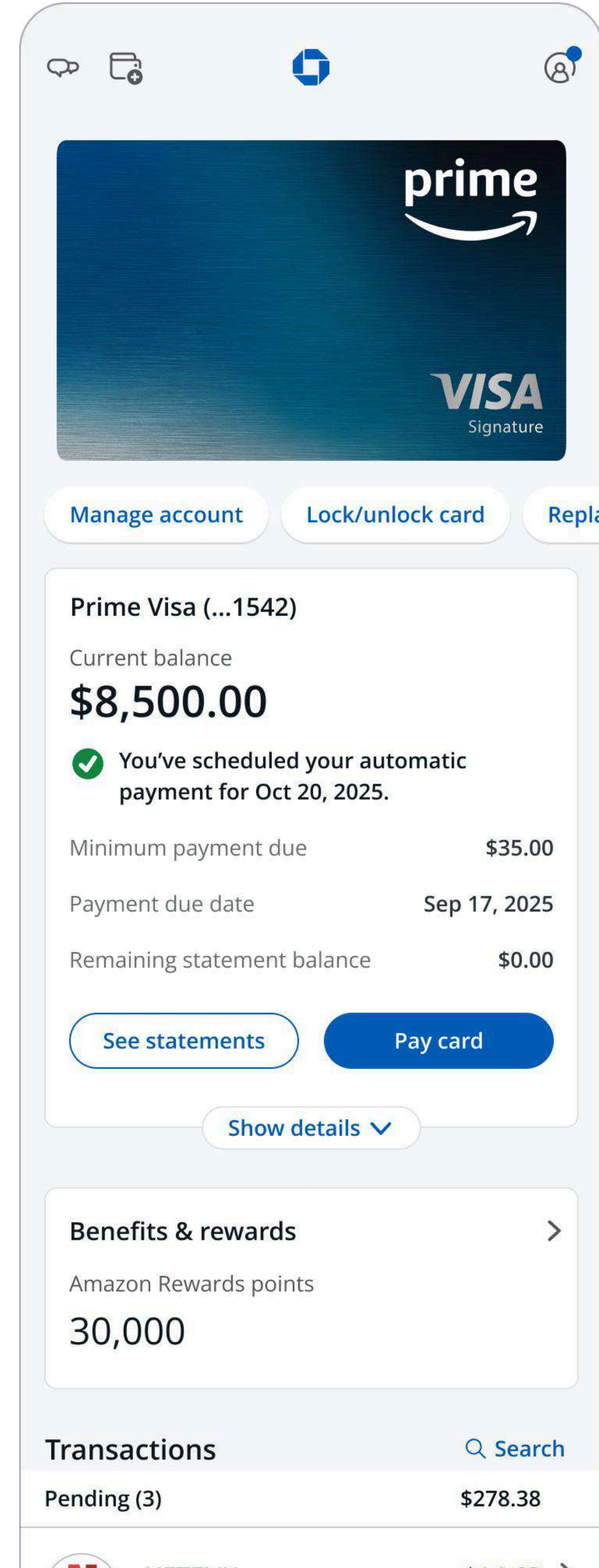
Member status: Member

30,000 Available miles | 2,321 Pending miles

[Explore benefits](#) [Redeem miles](#)

Transactions [Search](#)

Pending (3) \$278.38



Prime Visa (...1542)

Current balance
\$8,500.00

✔ You've scheduled your automatic payment for Oct 20, 2025.

Minimum payment due \$35.00
Payment due date Sep 17, 2025
Remaining statement balance \$0.00

[See statements](#) [Pay card](#)

[Show details](#)

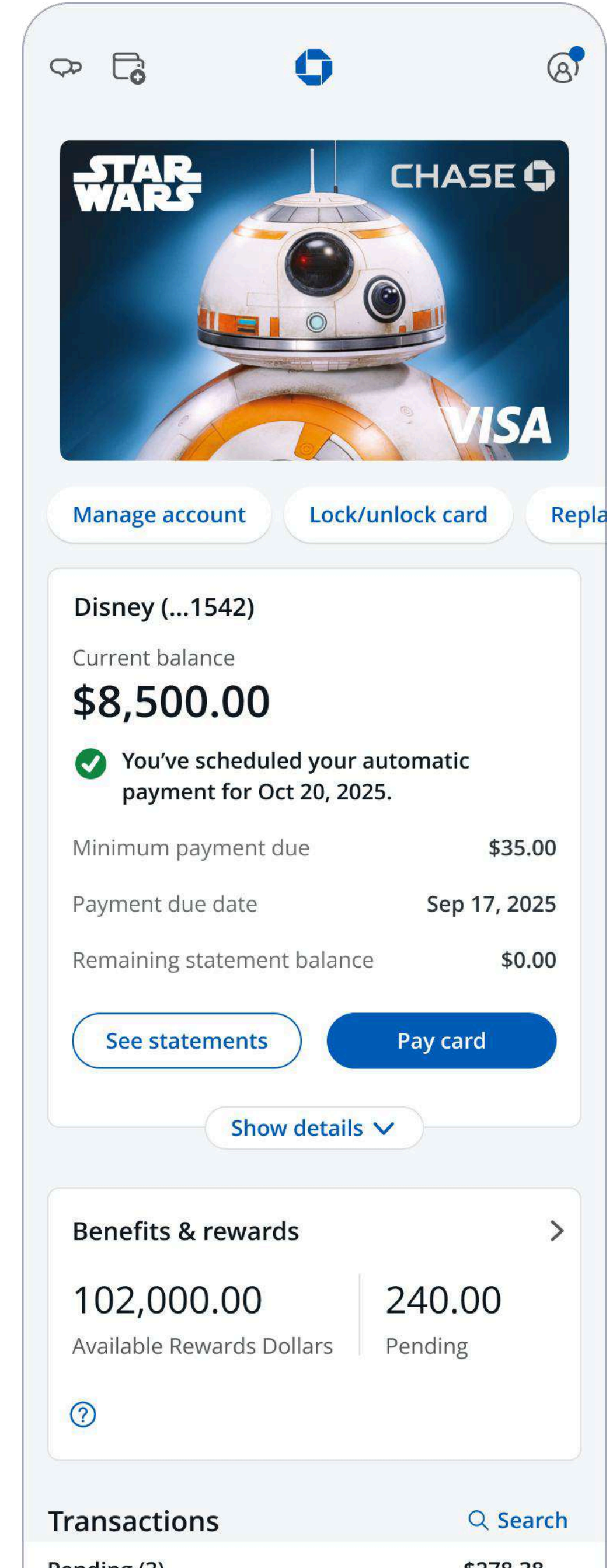
Benefits & rewards

Amazon Rewards points
30,000

Transactions [Search](#)

Pending (3) \$278.38

NETFLIX \$14.63



Disney (...1542)

Current balance
\$8,500.00

✔ You've scheduled your automatic payment for Oct 20, 2025.

Minimum payment due \$35.00
Payment due date Sep 17, 2025
Remaining statement balance \$0.00

[See statements](#) [Pay card](#)

[Show details](#)

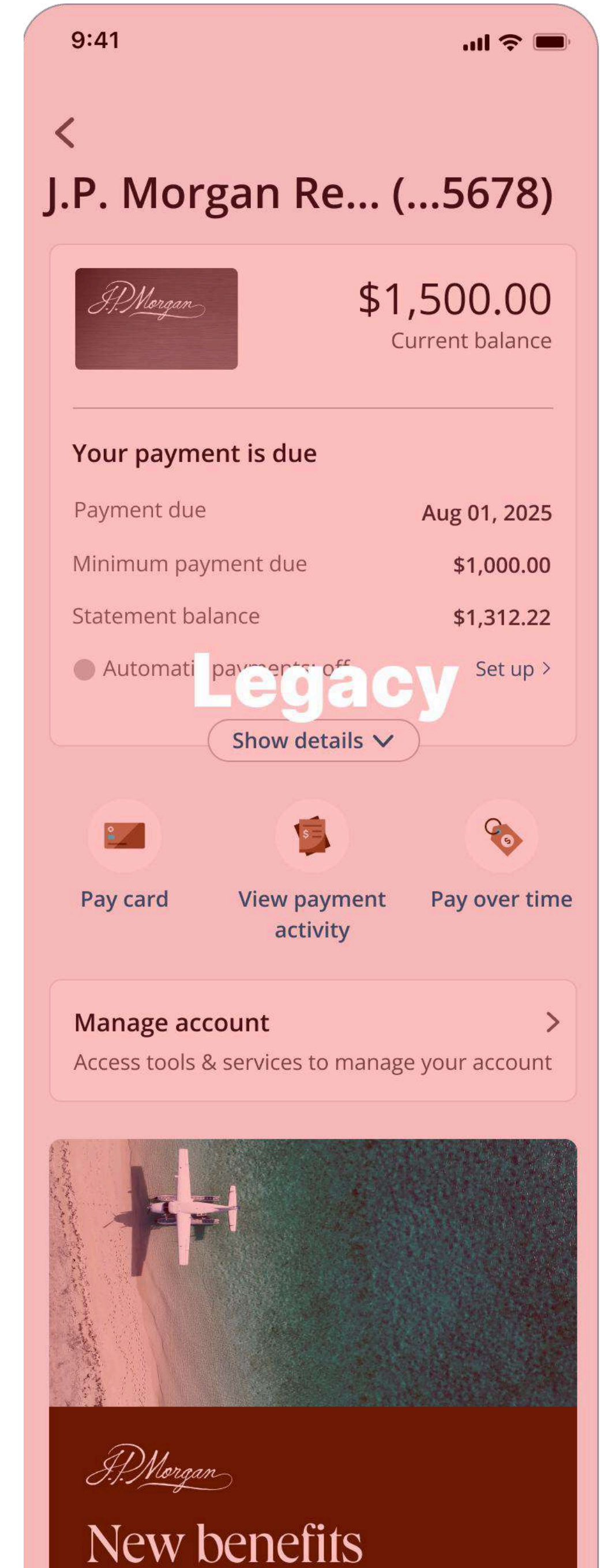
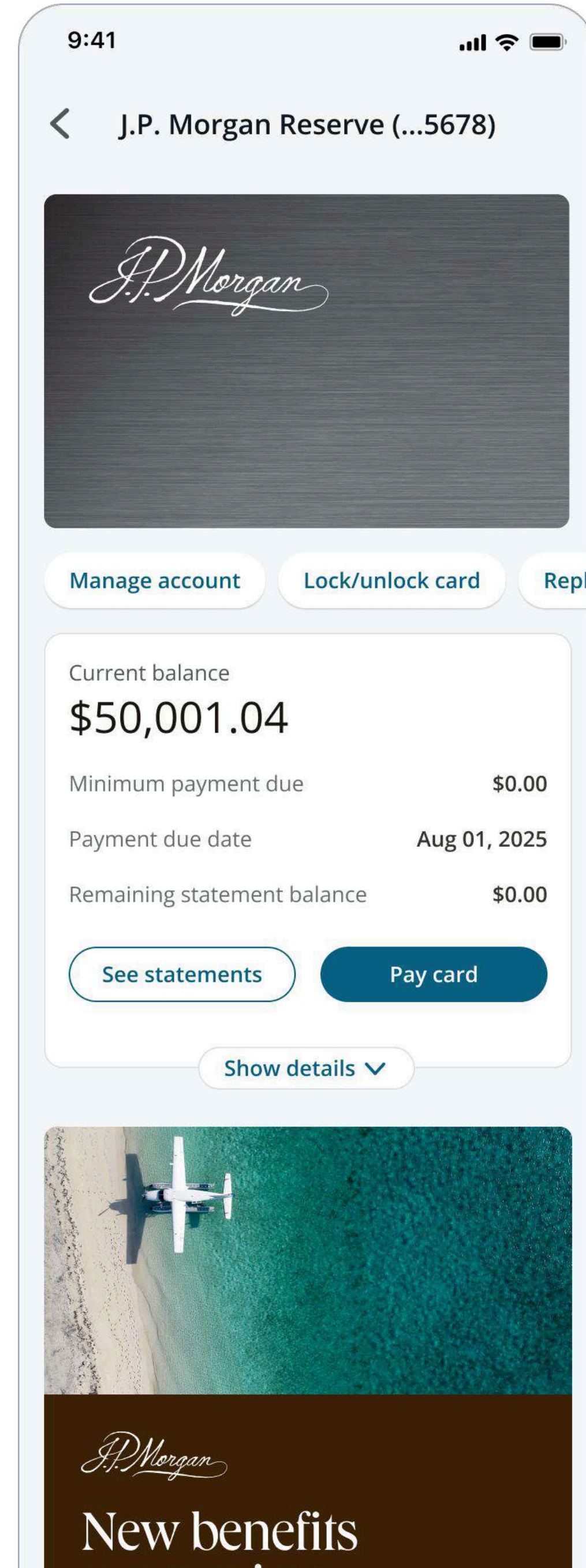
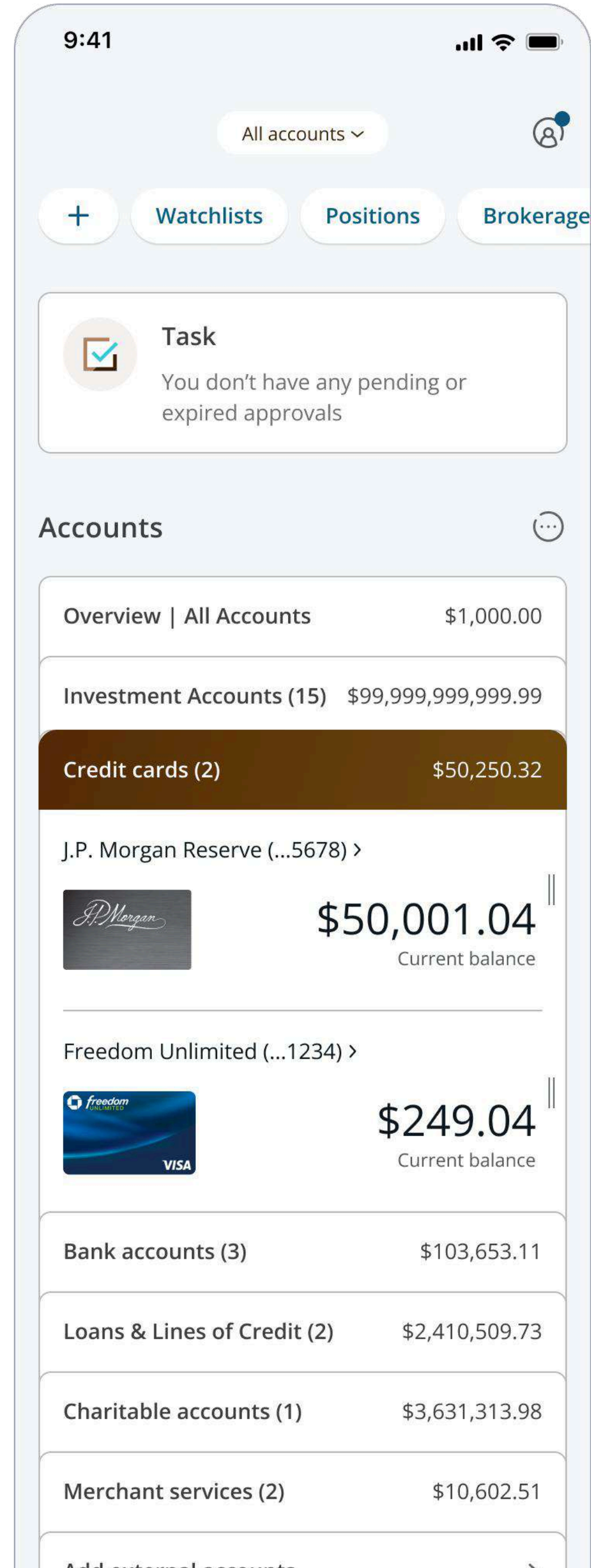
Benefits & rewards

102,000.00 Available Rewards Dollars | 240.00 Pending

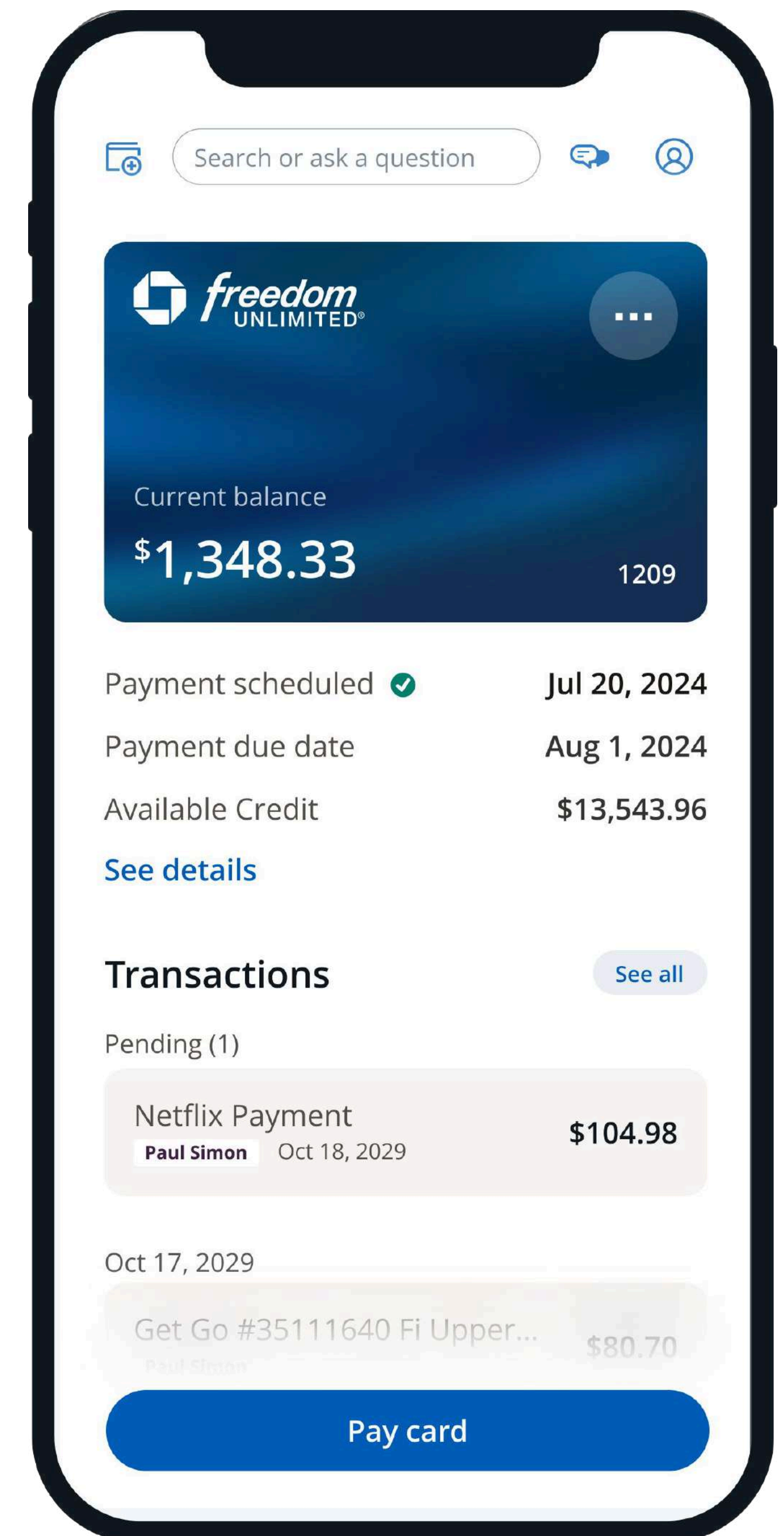
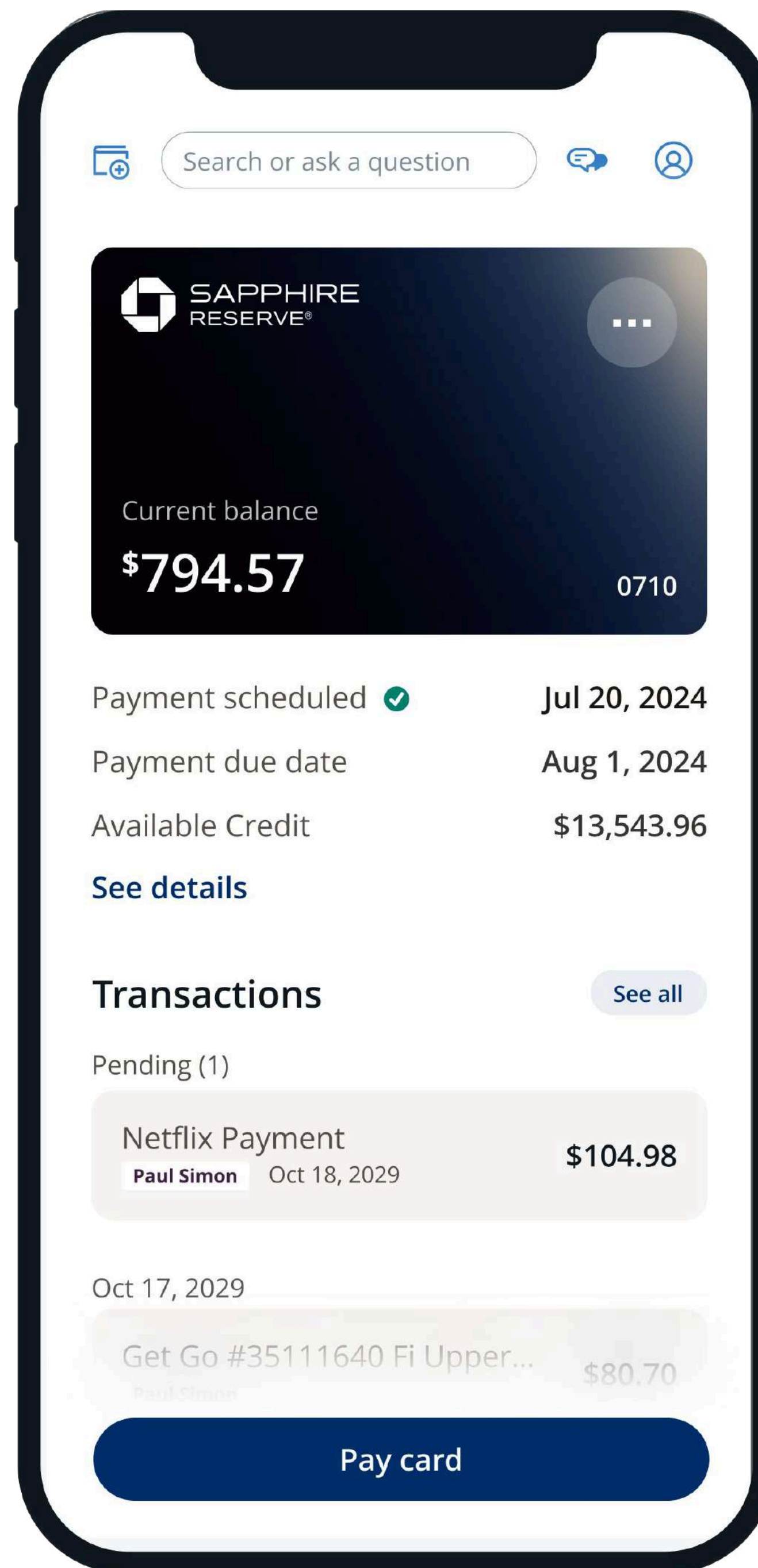
Transactions [Search](#)

Pending (3) \$278.38

Multi-account expansion



Product Design Language uplift explorations



Key learnings

We came together from Card and Channels with a united purpose and a spirit of trust and collaboration.