

## J.P. Morgan Travel & Integrated Card – Stranded Cardholder Policy Overview

**There has been no change in the policy. We are providing this document to ensure clarity and understanding of our approach.**

### **DEFINITION OF STRANDED CARDHOLDER:**

- A stranded cardholder is defined as any travel or integrated cardholder who is unable to make legitimate travel purchases due to account credit limits, delinquency status, a lost or stolen card, or a merchant category code (MCC) misclassification.

### **HIGHLIGHTS OF THE POLICY:**

#### During Business Hours

- During business hours\*, the stranded cardholder will continue to work with their agency/organization program coordinator (A/OPC) for assistance.
  - The JPMC call center advisor will first provide the A/OPC name and contact information to the cardholder.
  - The call center advisors will then attempt to warm transfer the cardholder to the A/OPC.
  - If the A/OPC is unavailable, the advisor can offer to transfer the cardholder to the A/OPC's voicemail or suggest the cardholder contact the A/OPC at a later time.

#### Outside of Business Hours

- Outside of business hours, customer service advisors will continue to provide assistance to the stranded cardholder based on the Outside of Business Hours policy outlined below.
- A/OPCs will continue to be notified within one to two business days with details on what account changes occurred.

\* Business hours are defined as Monday – Friday 8 a.m. – 5 p.m. in the A/OPC's time zone; federal holidays are considered outside of business hours.

### **WHAT IS COVERED BY THE OUTSIDE OF BUSINESS HOURS POLICY:**

- Temporary change to credit limit
- Delinquency overrides (Note: No overrides will be performed if the account is delinquent 60 days or more.)
- Forced authorizations for charges where the merchant is classified under an incorrect MCC
- Rush card requests to travelers stranded domestically, association emergency card replacements for travelers stranded internationally
- Card association (Visa® or MasterCard®) emergency cash requests in emergencies
- Re-open accounts that are closed due to inactivity
- Close an account due to lost/stolen card, re-issue new card

### **WHAT IS NOT COVERED BY THE OUTSIDE OF BUSINESS HOURS POLICY:**

- Override restricted MCCs
- Re-open agency closed, charged off or bankrupt accounts
- Override delinquencies that exceed the policy limitations