

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

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

QUESTIONS	ANSWERS
1. Who is considered a 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.
2. What is the objective or goal of the policy?	The policy followed depends on if the stranded cardholder is calling during or outside of business hours*. During business hours the cardholder will be referred to their agency/organization program coordinator (A/OPC) for assistance. Outside of business hours, assistance will be provided without referring the cardholder to their A/OPC. <u>* Business hours are defined as Monday – Friday 8 a.m. - 5 p.m. in the agency/organization program coordinator’s (A/OPC) time zone. Federal holidays are considered outside of business hours.</u>
3. What is the policy?	<p>During Business Hours</p> <ul style="list-style-type: none"> • During business hours*, the stranded cardholder will continue to work with their A/OPC for assistance. <ul style="list-style-type: none"> ○ 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. <p>Outside of Business Hours</p> <p>Outside of business hours, customer service advisors will continue to provide assistance to the stranded cardholder. Representatives will take the necessary steps to assist the cardholder in completing a transaction which might entail temporarily increasing credit limits, correcting the classification of an MCC or overriding a hold on the account due to delinquency. Customer service will then notify the program coordinator,</p>

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	<p>who will in turn, notify you. In addition, we are requiring a second level of approval from a manager for credit limit increases that exceed \$15,000.</p> <p><u>* 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.</u></p>
<p>4. Who should I contact with questions?</p>	<p>Please contact your program coordinator with any questions.</p>
<p>5. Do I need to take any action?</p>	<p>No action is required.</p>
<p>The Questions and Answers below pertain to actions taken by our customer service team outside of business hours.</p>	
<p>6. Will we override client MCC restrictions? What about high-risk MCCs?</p>	<p>Outside of business hours, our customer service team will ask detailed questions and work with the cardholder to determine what changes are necessary to complete the transaction. We will not override high-risk MCCs such as gambling or escort services. However, we might approve a transaction where the MCC was misclassified.</p>
<p>7. Will we override temporary blocks or account closures?</p>	<p>Outside of business hours, temporary closures may be lifted if it is necessary to get the cardholder home from a trip or to complete a transaction. However, permanent blocks or accounts in bankruptcy will not be changed.</p>
<p>8. What other actions might customer service take? What actions are restricted under the policy?</p>	<p>The following are examples of actions that customer service may take to assist the cardholder outside of business hours:</p> <ul style="list-style-type: none"> ○ Temporary change to credit limit ○ Delinquency overrides (some restrictions apply, based on severity of delinquency see policy for details) ○ Forced authorizations for charges where the merchant is classified under an incorrect MCC ○ Rush card requests to travelers stranded domestically, card association emergency card replacements for travelers stranded internationally ○ Card association emergency cash requests in emergencies

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	<ul style="list-style-type: none"> ○ Re-open accounts that are closed due to inactivity ○ Close an account due to lost/stolen card, re-issue new card <p>Customer service will not take the following actions:</p> <ul style="list-style-type: none"> ○ Override restricted MCCs ○ Re-open agency closed, charged off or bankrupt accounts ○ Override delinquencies that exceed the policy limitations
<p>9. What if the cardholder needs to make multiple charges related to the stranded traveler situation?</p>	<p>Outside of business hours and as long as it is directly related to the situation, then we will process a temporary credit limit increase. You will be notified of the change to the account and will have the option to reset the credit limit.</p>
<p>10. What if the cardholder only needs approval for one charge?</p>	<p>Outside of business hours, if the merchant can accept a forced authorization, then we will process it as such. The A/OPC will be notified of the forced authorization.</p>
<p>11. What if the card is in a suspended state and has not been delinquent for more than 60 days?</p>	<p>Outside of business hours, we will first discuss payment options with the cardholder. Then, we will assist the cardholder with the situation and temporarily lift the suspension status.</p>
<p>12. Are there any situations where the cardholder cannot be assisted?</p>	<ul style="list-style-type: none"> ● If the individual bill account is 60+ days past due. ● If the account was permanently closed at client's request. <p>In either case, the cardholder will be referred to the A/OPC.</p>
<p>13. What if a merchant is identified as being classified under an incorrect MCC through conversation with the cardholder?</p>	<p>Outside of business hours, if the merchant can accept a forced authorization, then we will process it as such. The A/OPC will be notified of the forced authorization.</p>
<p>14. What if the cardholder is unable to make a purchase(s)</p>	<p>Outside of business hours, we will close the account as lost/stolen and submit a request to rush a replacement card to the cardholder.</p>

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<p>due to the card being lost, stolen or left at home/office?</p>	<ul style="list-style-type: none"> • Rush card through processors will be used for domestic travelers • Rush card through Association Emergency Card Replacements will be used for international travelers <p>The A/OPC will be notified of actions performed.</p>
<p>15. What if the account is closed due to cardholder inactivity?</p>	<p>Outside of business hours, we will re-open the account and proceed with assisting the cardholder.</p> <p>The A/OPC will be notified.</p>
<p>16. What if there is a temporary close status on the account?</p>	<p>Outside of business hours, if the merchant can accept a forced authorization, then we will process it as such.</p> <p>If your cardholder needs additional assistance, he/she will be referred to their A/OPC.</p> <p>The A/OPC will be notified of the forced authorization.</p>
<p>17. What if the transaction(s) to be authorized would exhaust or exceed the agency/organization's available credit?</p>	<p>We will notify you immediately if this situation arises.</p>