### Returned Cards

**Processing**
- Cards will be mailed through the United States Postal Service (USPS) or through FedEx®.
- If a card is undeliverable, the mail service will return the card mailer to J.P. Morgan.
- Returned cards will be processed by J.P. Morgan resources on a daily basis.
- The returned cards will be counted into two categories:
  - with a forwarding address
  - without a forwarding address
- If a forwarding address is provided on a yellow label, then the address on the system will be updated and a card will be sent to the updated address.
- If no forwarding label is included, the card will not be re-mailed and it will be destroyed. A report will be sent to the AOPC noting which cards were returned and destroyed.
  - Once a new address is provided for cards that were returned and destroyed, cards will be reordered and mailed. The timing for reordered cards to be mailed is dependent on the agency providing corrected addresses.

**Reporting and Destruction of Returned Cards**
- All returned cards will be noted within J.P. Morgan systems and a temporary block will be placed on the account.
- The accounts will be documented on a spreadsheet with account number, last name, bank and company number and receipt/destroy date.
- Once all of the returned cards are documented, they will be destroyed.
- Upon receipt of the returned card report, Program Coordinators send the report within 3 business days to AOPCs requesting that they correct the addresses and return the corrections to ccs-fedcard-services@jpmchase.com.
  - Please note: report files sent to and from agencies for address corrections must be encrypted. J.P. Morgan will use WinZip® when sending reports to agencies.
- Once the corrected addresses are received from agencies and the account is updated, a replacement card will be ordered.