

**JPMC Time Line for Receiving Delinquent Notices**

Travelers are required to submit their travel voucher(s) within 5 days of completing their trip. Failure to voucher in a timely fashion could result in delinquency. See below for a time line of notices sent by JPMC when an account becomes 61 days or more delinquent. Note that payment, in full, is due and payable to JPMC upon receipt of the JPMC statement, but must be received by JPMC no later than 30 calendar days from the “statement billing date”.

1. Traveler uses JPMC travel card to pay a hotel bill for official Government travel. 10/15/09 (current)
  
2. JPMC generates a bill on the 3rd of each month, thus becomes the “**1<sup>st</sup> billing statement date**”. 1<sup>st</sup> bill 11/3/09 (statement date)
  
3. Payment, **in full**, is due and payable to JPMC upon receipt of the statement, but must be received by JPMC no later than 30 calendar days from the “statement billing date”. This is considered the first cycle payment due date. Cardholders can pay their bill free of charge on-line by accessing their on-line account/statement through PaymentNet at any time from the following website:  
<https://gov1.paymentnet.com/Login.aspx> 12/3/09 (statement due date)
  
4. JPMC sends a **second billing statement** 2<sup>nd</sup> bill 12/3/09 (31 days past due from original statement date)
  
5. JPMC sends cardholder a **first past due notice** on day 15 (45 days from end of previous cycle) advising account is in pre-suspension. 12/18/09 (45 days past due from original statement date)
  
6. **JPMC generates a 3<sup>rd</sup> billing statement**. Collection calls continue. JPMC’s **second past due notice** advising account is 61 days past due and that the account is now suspended and in a pre-cancel status. Payment is due by the billing date to avoid cancellation. 3<sup>rd</sup> bill 1/3/09 (61days past due from original statement date)

7. **JPMC generates a 4th billing statement.** Collection calls continue. JPMC's **third past due notice** advising account is 96 days past due and that the account is now canceled. Payment must be received within 20 days to avoid negative credit Bureau reporting, referred to collection agency or attorney or possible wage garnishment. Delinquency fee of \$25 will be assessed.

2/3/09 (91days past due from original statement date)

8. **JPMC generates a 5th billing statement.** Collection calls continue. Delinquency fee assessed. Offset process initiated.

3/3/09 (121 days past due from original statement date)

9. **JPMC generates a 6th billing statement.** Collection calls continue. Delinquency fee assessed.

4/3/09 (151 days past due from original statement date)

10. **JPMC generates a 7th billing statement.** Collection calls continue. Account charges off and is either referred to an outside collection agency or attorney or to the agency for offset. Delinquency fee assessed

5/3/09 (181 days past due from original statement date)