

TITLE: THE RECONSIDERATION LINE PLAYBOOK

Subtitle: How to Talk Your Way Out of a Rejection

The Golden Rule: The algorithm says "No" based on risk models. The human analyst says "Yes" based on you. Your goal is not to argue the math; it is to provide a plausible narrative.

DIRECT PHONE NUMBERS (The Backdoors)

- Chase: 888-270-2127 (Personal) / 800-453-9719 (Business)
- Amex: 800-567-1083 (New App Status)
- Citi: 800-695-5171
- Barclays: 866-408-4064
- Capital One: They generally don't do recon, but try: 800-625-9899

SCRIPT 1: "I Don't Need Credit, I Need Organization"

(Use this if denied for "Too many accounts" or "Too much available credit")

You: "Hi, I noticed my application was denied due to available credit limits. I don't actually need more credit—I'm happy to move credit limits from my [Card A] to open this new [Card B]. I'm specifically looking to get [Card B] because it helps me segregate my [Travel/Dining/Business] expenses better for tax season."

Why it works: It removes the bank's risk (no new exposure) and makes you sound responsible.

SCRIPT 2: The "Business Pivot" (For Business Cards)

(Use this if denied for "Revenue too low" or "Short business history")

You: "I understand the revenue numbers look low right now. That's actually why I need this card. I'm pivoting from a 'bootstrapping' phase to an 'inventory acquisition' phase this quarter. I need a dedicated card to track these specific supplier expenses so they don't get mixed with my personal funds. I have [Amount] in liquid cash reserves to cover the payments."

Why it works: It uses "business speak" to justify low income and signals liquidity.

SCRIPT 3: The "Big Purchase" Tease

(Use this for generic denials)

You: "I was surprised by the denial because I've been a loyal customer for [X] years. I'm actually planning a large [Wedding/Renovation/Trip] next month, roughly \$5,000-\$8,000. I wanted to put that spend on this card to earn the points with you guys, but if we can't get it approved, I'll likely have to use my [Competitor Card] instead. Is there any information I can clear up to get this pushed through?"

Why it works: FOMO. Analysts have quotas. Dangle a large transaction in front of them.