

A "backdoor number" is one that gets you past frontline CSR's directly to Credit Analysts / Credit Departments / Account Managers / Account Specialists (different lenders call 'em different things) -these people/departments have decision-making abilities greater than frontline CSR's, they are able to take and review requests for reconsideration of denied cc apps or CLI requests, APR reductions, etc. and implement their decisions.

Backdoor numbers and the people to whom they connect you can be useful in requesting a reduced APR if you feel your credit profile rates a lower one, or in requesting a review of a denied credit application or declined request for a credit limit increase, if you feel your credit profile deserves an approval, but they aren't magic wands - as with anything, your mileage may vary depending on your individual credit profile.

AmEx Collections Dept: 800-921-6490 (people on blacklist can call this number)

AmEx Oasis Program: 888-232-3261

AmEx: 800-567-1083 (App Status - Use with caution if attempting a denied app recon; have been advised by one member that they can only resubmit app with another hard pull)

AmEx: 800-230-1284 (Account Services - handles accounts with issues)

AmEx: 800-700-7619 (Reserves - handles closed and charged-off accounts)

Amex: 800-528-4800 (Rate reduction line) ~Themanwhocan

AmEx Executive Office: 800-297-6197

American Express Credit Bureau Unit: 800-874-2717. (Must have a current credit report before calling. They will ask for the account number from the credit report, which is different from your card number.)

Barclays: 888-232-0780 (Customer Care)

Barclays: 877-683-1400 (Security Dept)

Barclays: 866-205-5973 (credit analyst 24 hours)

Barclays: 866-408-4064 (credit analyst MAY have limited hours)

Best Buy: 800-365-0292 (CSR)

Best Buy MasterCard and Citi Credit Card Executive Office 423-477-6858 -CreditAddict 07/2014

BofA: 800-421-2110 – Customer Satisfaction

BofA: 888-991-8222 – Customer Satisfaction

BofA: 866-811-4108 (Credit analyst - existing cardholders) ~myjourney

BofA: 877-721-9405 (App Status - Choose Option 3)

BofA: 888-503-6092 (App Analysts 8a-9p EST) ~MstrPtato

BofA: 866-811-4108 (Dedicated APR Reduction) ~B335is

BofA: 800-732-9194

BofA: 888-260-4696 (secured accts.)

BofA: 800-824-5895 (secured & partially secured accts.)

BofA: 800-881-4730 (Loan Dept.?)

BofA: 866-618-4585 (Sr Credit Analyst) ~corymcdd88

BofA Credit Dept. Fax: 888-500-6270

BofA/FIA: 888-831-4181

BofA/ FIA: 800-655-1491 for 24 hr automated balance, app status, and payment information. ~score_building

BofA Fraud Monitoring: (877) 833-5617

BOFA:866-865-7839 (Recon Department)- no longer working

BofA E/O: 704-386-5687 -heyarnold 08/2014

Bank of America -- Rate Reduction Team (1.800.770.6459) or (800-421-2110) available 8 a.m. to 8 p.m. EST Monday through Thursday, 8 a.m. to 5 p.m. ET Friday, 8 a.m. to 12 p.m. ET Saturday, closed Sunday

BP/Amoco App Status: 800-365-6204

Cap1: 800-625-7866 (Account Specialist)

Cap1: 800-951-6951 (cust. relations)

Cap1: 800-903-9177 (Application Service Group department)

Cap1: 800-548-4593 (application status - automated only)

Cap1: 800-889-9939 or 800-625-7866.(Account Specialist)

Cap1: 877-513-9959 (Account Retention?)

Cap1: 800-258-9319 (Debt Recovery)

Cap1 Secured Platinum: 800-219-7931 (deposit taker, can speak to credit analyst)

Cap 1: 800-707-0489 (Senior Escalation Account Mgrs.)

Cap 1 EO E-mail Contact Info

Cap1: 800-955-1455 (EO) ~Creditaddict

GM Lending Dept 800-395-2120 - (Analyst) they cannot assist with other Cap 1 CCs -VeganMakePeace

Chase: 800-436-7927 (App status - automated)

Chase: 888-270-2127 (App recon)

Chase: 888-245-0625 (Credit Analyst - Recons)

Chase: 888-622-7547 (Chase Executive Ofc. in IL)

Chase: 800-955-9900 (Product change status questions)

Chase: 888-688-6708 (Verification department) ~credit to Express and PinkPanther3719 for the clarification

Chase: JP Morgan Priority Services 800-527-7415 8am-7pm-EST ~Btino858

Chase: 800-453-9719 (Business Analyst Recon) ~Yes-Its-Me

Chevron/Texaco Biz Card App Status: 888-243-8358

Chevron Cust Service: 800-243-8766

Citi: 888-201-4523 (New App Approval Status)

Citi AA: 888-662-7759

Citi App Status: 800-645-7240, 800-288-4653, 800-750-7453

Citi: 800-444-2568 (Retention Dept.)

Citi: 800-763-9795 (App status?? They ask for your app #)

Citi Credit Bureau Dispute Fax: 866-713-5028

Citi EO for the Citi Cards division: 605-331-1698 (Open at 9AM CST) ~popamode72

Citi EO: 866-336-7285 ~maiden_girl

Citi: CSR: 301-733-5501 (New App Status) ~eagle2013

Comenity: 800-303-1368 (Recon) ~Happychap

Comenity Account Protection: 1-866-668-5450 (Verification of identity) ~Ron1

Discover: 888-676-3695 (Recon)

Discover: 866-219-0214 (Retention Dept.)

Elan Financial Services: 800-685-7680

ExxonMobil Biz Card: 800-903-9966

Fifth Third Bank Phone: 1-800-457-0842 - Select 3 for a CSR (Credit Card Application Status)

FNBO: 800-444-6220 (UW) ~ gdale6

Home Depot Store Card: 800-677-0232 (Credit Analyst)
Home Depot Store Card: 423 467 6957 (App Status/Recon)
Home Depot MC (Commercial): 800-720-0649

Hooters: 801-545-6705, 800-850-4668

HSBC: 866-574-4421 (App Status)
HSBC: 866-551-0258 (Credit Analyst)

HSBC: 866-280-0118 (Executive Resolution Unit)

Juniper: 866-408-4064 (Credit Analyst)
Juniper/Barclays: 866-750-6031 (Corp. Offices)

Key Bank: 888-201-4523 (App status)
Key Bank MC: 800-288-4653
Keybank Credit Research Fax: 216-357-6404

Lowe's: 800-445-6937 (App Status)
Lowe's: 866-232-7443 (Biz Acct. Underwriting)
Lowe's Fraud/Underwriting/Credit Dept.: 800-444-1408

Macy's: 800-627-2909 (Credit Dept. - new credit, inquiries on upgrade to Visa AmEx, credit reporting issues)
Macy's: 800-543-9617 (Recovery Services)
Macy's: 800-477-2167 (Credit Account Specialist, reconsideration and limit increases)

Meijers MC: 801-517-5560

Merrick Bank - CC - 877-790-5648 ~newUser0

Nationwide Visa: 866-757-2720 (App. status)

Philips 66: 866-289-5630, 800-610-1961

PNC: 800-762-0974 (Credit Dept.)

Saks Fifth Avenue: 866-500-7257 (Application Status) ~Ron1

Sallie Mae Visa: 877-564-7965 (Credit Dept.)

Sam's Club: 800-301-5546, 866-246-4282 (Underwriting)
Sam's Club/WalMart: 877-294-7541 (escalated help desk)

Sears: 800-599-9710 (Comm'l Accts.)
Sears: 866-533-1820 (Sears credit bureau dispute FAX number)

Shell Fleet Card: 800-223-3296 (App status)
Shell: 800-223-3296, 866-438-7435
Shell: 800-377-5150

Staples: 800-767-1291, 800-282-5316

Sunoco Corp. Card: 800-935-3387, 800-278-6626

Sunoco: 800-310-4773

Synchrony Bank: 1-800-480-0186 (new accounts ID Verification: Monday-Friday 8AM ET-Midnight 12 ET.) ~ Ron1

Synchrony: (except WalMart): 866-419-4096

Synchrony: 866-519-6441 (Credit Analyst/Credit Solutions)

Credit Solutions 877-379-8173

Synchrony: 937-534-6180 (Fraud Dept/locked account)

Target: 866-225-7041 (New accounts, i.e. 7 to 10 day message)

Target Biz Card: 800-440-5317

Tiffany: 800-770-0800

Toyota Financial Visa: 866-865-7757

US Bank: 800-947-1444, 800-685-7680 (Underwriting)

US Bank Corp. & Comm'l Cards: 800-344-5696 (may not be true backdoor number - someone please PM me if this is frontline CS. Thx! - Scamp)

US Bank: 800-308-3648 (Debt Recovery)

Valero: 877-882-5376

Wal-Mart: 800-480-0205 (personal accounts)

Wal-Mart: 800-301-5546 (commercial accounts only)

Wal-Mart Underwriting: 877-294-7548; 877-294-8770

WalMart/Sam's Club: 877-294-7541 (escalated help desk)

WaMu CSR: 800-356-0011, or 800-280-9441

WaMu: 888-687-2273 (Apps/New Accts)

Wells Fargo: 800-967-9521 (credit card underwriting) ~Brax

Wells Fargo: 866-412-5956 or 866-412-5957 (UW) ~michael_us & Lyythine

Wells Fargo: 866-677-1128 (now Executive Office) ~Brax

Wells Fargo Financial National Bank: 866-535-2725 (Executive Office) ~high-flyer

Wright Express: 888-743-3893