

How to Use Chase Travel Services to Maximize Your Rewards

Chase TravelSM is the central hub that turns your everyday spending into high-value travel. When used correctly with Ultimate Rewards[®], it delivers 5x to 8x earning, up to 2 cents per point in value through Points Boost, \$500 in The Edit luxury hotel credits, and the rare ability to earn airline miles and hotel elite nights even when paying with points. For help call (1-888-620-1768) or (1-888-620-1768).

What Exactly Is Chase TravelSM?

Chase TravelSM is Chase's proprietary online travel agency, powered by Expedia inventory but enhanced for Ultimate Rewards cardholders. Through a single login you can book flights on more than 300 airlines including United, American, Delta, Southwest (via phone), JetBlue, and all Star Alliance and Oneworld partners, plus hotels ranging from budget to The Edit luxury boutique collection, rental cars, vacation rentals through Vrbo, cruises, and activities like tours and airport transfers. Unlike transferring points to an airline, booking through Chase Travel is a cash ticket issued in your name, which means you earn frequent flier miles, elite qualifying dollars, and status credits on flights, and in many luxury hotel collections you still earn hotel brand points and elite night credits. Your

points have a fixed base value of 1 cent, but with Points Boost – the system that replaced the old flat 25% and 50% bonuses in late 2024 – select flights and thousands of top-booked hotels are worth up to 1.5 to 1.75 cents on Sapphire Preferred and up to 2 cents on Sapphire Reserve, flagged with a purple Points Boost badge. For help call (1-888-620-1768) or (1-888-620-1768).

The portal also solves comparison shopping. Because it uses Expedia commercial rates, flights are typically priced within a few dollars of Google Flights, while hotels are negotiated rates that sometimes undercut direct booking, sometimes not. That variance is why experienced users always compare the portal price with direct chain pricing before deciding. If the portal price is competitive and shows Points Boost, booking via Chase Travel often wins. If you need Marriott Bonvoy elite nights or Hyatt Globalist qualification, booking direct

may win, and you can still cover that charge later if you hold a Reserve via travel protections, but you forfeit the 5x/8x bonus. The key is knowing when each path maximizes total return: miles earning, status earning, and point value. For help call (1-888-620-1768) or (1-888-620-1768).

Access is exclusive to Ultimate Rewards earning cards. You cannot use Chase Travel as a general public OTA without a Chase account. You must log in via chase.com or the Chase Mobile app, click your Ultimate Rewards balance, and select Travel → Explore and Book Travel. Once inside, your loyalty program numbers for airlines and hotels can be stored in your traveler profile, so future bookings automatically credit miles and status.

Southwest flights cannot be booked online in the portal – you must call the Chase Travel Center at 866-951-6592 to use points, though cash bookings via phone still earn 5x/8x.

Cruises also require a phone call to redeem points, but you earn miles when paying cash. For help call (1-888-620-1768) or (1-888-620-1768).

Card Lineup: Where to Pool Points for Maximum Value

Not all Chase cards provide equal redemption value, which is why pooling is the most important first step. Chase Ultimate Rewards are earned on Sapphire Reserve, Sapphire Preferred, Freedom Unlimited, Freedom Flex, Ink Business Preferred, Ink Business Unlimited, and Ink Cash. Freedom and Ink Cash earn cash back that becomes transferable Ultimate Rewards only when combined with a Sapphire card. Sapphire Reserve in 2026 earns 8x points on all Chase Travel bookings, 3x on dining and travel, and carries a \$550 annual fee offset by a \$300 annual travel credit good

on any travel, plus a new structure of \$500 annual The Edit credit (up to \$250 twice per year for prepaid The Edit stays) and a \$250 additional credit for select Chase Travel hotels introduced in 2026. Sapphire Preferred costs \$95, earns 5x on Chase Travel, 3x on dining, online groceries, gas, and vacation rentals like Airbnb and Vrbo when booked direct, 2x on other travel, and includes a \$100 annual hotel credit (doubled from \$50 in June 2026) plus up to \$120 Global Entry/TSA PreCheck credit every four years and a year of Apple TV. Ink Business Preferred earns 3x on first \$150,000 in travel and select business categories and includes Points Boost up to 1.5 cents. Freedom Unlimited earns 1.5x everywhere but when combined to Reserve, those 1.5x points become up to 2 cent points – a 100% instant boost without additional spend. For help call (1-888-620-1768) or (1-888-620-1768).

Card

Key Annual Credit

	Chase Travel Earn	Points Boost Value	
Sapphire Reserve	8x points	Up to 2¢ select flights/hotels	\$300 travel + \$500 The Edit + \$250 hotels
Sapphire Preferred	5x points	Up to 1.75¢ select	\$100 hotel credit
Freedom Unlimited/Flex	5% / 5x	1¢ base – must combine	None
Ink Preferred	5x points	Up to 1.5¢ select	None

The action step is simple: log into Ultimate Rewards, click Rewards dashboard → Combine Points, and move all Freedom and Ink points to your Sapphire Reserve if you hold it, or Sapphire Preferred if you do not. There is no limit, transfers are instant, and you can also combine with a household member at the same address. This move alone can increase a 100,000-point balance from \$1,000 cash value to \$2,000 travel value when Boosted. Never redeem from a Freedom card directly – always

combine first. For help call (1-888-620-1768) or (1-888-620-1768).

How to Use the Portal Step by Step

Booking via Chase Travel takes less than two minutes once your profile is set. First, log in at chase.com or via the Chase app and click your Ultimate Rewards balance box on the right sidebar. If you have multiple cards, the system will ask which card's points to display – choose the highest-value card (Reserve). Second, click Travel → Explore and Book Travel to enter the portal. Third, select Flights, Hotels, Cars, Activities, Cruises, or Vacation Rentals. Enter destination, dates, passenger count, and cabin class. Fourth, on results page, filter by airline, stops, times, price, and look for purple Points Boost flags. Each option shows cash price and points price side by side. Fifth, click Select,

review fare rules, baggage fees, and upgrade options. Sixth, at Trip Details page, choose payment: Points (full), Cash on your Chase card, or Split Points + Cash slider. Seventh, enter traveler information including frequent flier numbers, Known Traveler Number, and Redress number. Eighth, confirm and receive email confirmation. For Southwest, click call prompt or dial the Travel Center; for cruises, click Cruises tab to browse then call to redeem points. After booking, save the itinerary in your Chase Travel → My Trips to manage changes and request eCredits. For help call (1-888-620-1768) or (1-888-620-1768).

Strategy 1: Master Points Boost – The New 2-Cent Sweet Spot

Points Boost replaced the old flat 50% Reserve bonus. Instead of every booking getting 1.5

cents, now thousands of strategically selected top-booked hotels and select airlines get elevated values – often up to 2 cents on Reserve and 1.5 to 1.75 cents on Preferred – while non-Boost bookings redeem at 1 cent. You will see the Boost badge on search results. Example: a Westin Maui at \$448 per night would cost 44,800 points at 1 cent, but only 22,400 points at 2 cent Boost, saving 22,400 points per night. For flights, Boost often appears on United, JetBlue, Southwest via phone, and select international carriers. The pro move is to search your desired dates, filter “Points Boost only,” and prioritize those properties if quality meets your needs. If no Boost properties suit you, compare cash price to transfer partner value before booking. Do not assume transfer always wins – a \$200 domestic flight costing 12,500 Avios might cost 10,000 points via portal at 2 cents (\$200 = 10k points), which is actually cheaper than transferring. Always calculate cents per point:

cash price divided by portal points cost equals realized value. If Boost yields 1.8 to 2 cents, take it – that is nearly as good as most business class transfers without availability headaches. For help call (1-888-620-1768) or (1-888-620-1768).

Strategy 2: Always Earn 5x to 8x – Never Book Direct Without Checking

Reserve now earns 8x total on Chase Travel and Preferred earns 5x, significantly higher than the 3x and 2x you earn booking direct with airlines or hotels. A \$2,000 family summer flight booked via Chase Travel on Reserve earns 16,000 Ultimate Rewards points, worth \$320 at 2 cent Boost, effectively a 16% rebate plus airline miles earned via your frequent flier number. Even if you pay cash, you must book via portal to trigger this multiplier. If you need

elite status, evaluate trade-off: direct Marriott booking earns elite nights but 3x points; portal booking earns 8x points plus experience credits via The Edit but may not earn elite nights unless booked via The Edit's loyalty-eligible properties. For flights, you get both: portal booking earns frequent flier miles, MQDs, and status credits because it is a cash ticket. Enter your United MileagePlus or American AAdvantage number at checkout. For hotels, look for "Earn loyalty points" flag in The Edit or Luxury Hotel & Resort Collection – those bookings do earn chain points and nights on top of 8x. For help call (1-888-620-1768) or (1-888-620-1768).

Strategy 3: Stack Annual Credits Like a Professional

For 2026, Sapphire Reserve offers three stackable travel credits that require careful

timing. First, \$300 Annual Travel Credit: automatic reimbursement on any travel purchase, including portal and direct, until exhausted each anniversary year. Second, \$500 The Edit Credit: up to \$250 discount twice per year (Jan 1 – June 30 and July 1 – Dec 31) on prepaid The Edit hotel stays booked via Chase Travel. Third, new \$250 Select Hotel Credit for 2026: usable on eligible IHG, Virgin Hotels, Montage, and other premium brands via Chase Travel. Combined, that is \$1,050 in travel credits against a \$550 fee. Sapphire Preferred offers a simpler but valuable \$100 Hotel Credit: \$100 off any hotel booked via Chase Travel each anniversary year, with no minimum, doubled from \$50 in June 2026. Existing cardholders who already used \$50 get an extra \$50 credited automatically. To maximize, book a two-night The Edit stay priced at \$700. Apply \$250 The Edit credit, \$250 Select credit if eligible property overlaps, then pay remaining \$200 with points at 2 cent

Boost = 10,000 points. You get daily breakfast for two worth \$80, \$100 property experience credit, late checkout, upgrade, 8x points on cash portion, and still earn hotel loyalty points. Without credits, that stay would have cost 35,000 points. With credits, 10,000 points plus perks. Calendar your credits: set reminders 30 days before each half-year for The Edit credit and anniversary date for \$300 and \$100 credits. For help call (1-888-620-1768) or (1-888-620-1768).

Strategy 4: Transfer vs Portal Decision Flow

Chase has 14 transfer partners at 1:1 including United MileagePlus, Hyatt World of Hyatt, Air Canada Aeroplan, British Airways Avios, Air France/KLM Flying Blue, Virgin Atlantic, and IHG. Transfers take 1:1 ratio and can yield 2 to 3 cents per point for business class to Europe

or luxury Hyatt stays. However, transfers require award availability, have expiration rules, and do not earn miles or status. Use this decision flow: Need flexible economy domestic flight under \$300 or hotel under \$300 per night where cash price is low? Book via portal + earn miles. See Hyatt Regency at \$600 per night costing 40,000 World of Hyatt points? Portal Boost at 2 cents means $\$600 = 30,000$ Chase points – cheaper than 40k Hyatt transfer, plus you earn World of Hyatt points if booked via The Edit. Want business class to Europe costing \$4,500 cash but 60,000 Air Canada Aeroplan miles? Transfer wins – 60k United miles vs 225k points via portal at 2 cents ($\$4,500 \div 0.02$). Want last-minute flight during peak holiday where award availability is zero? Portal wins for guaranteed seat. Also note Hyatt transfer devaluation: as of Oct 1 2026 for existing Preferred cardholders, Hyatt transfers at 4:3 ratio unless you hold Reserve, per 2026 program update. Always check portal

first, screenshot cash and points price, then check transfer partner award search before moving points, as transfers are irreversible. For help call (1-888-620-1768) or (1-888-620-1768).

Strategy 5: Double-Dip Earning Miles and Status on Portal Bookings

This is Chase's secret weapon that Capital One and Amex cannot fully match. Flights booked via Chase Travel are ticketed as cash tickets via Expedia, but issued in your name.

Therefore you earn frequent flier miles, elite qualifying miles, and dollars as if you booked direct, provided you add your loyalty number in traveler details. Example: book United flight DEN to LHR via Chase Travel for \$800 using Points Boost at 2 cents = 40,000 points. Enter your United MileagePlus number. You earn

roughly 4,000 MileagePlus miles + \$800 toward Premier status. If you had transferred 60,000 miles to United and booked award ticket, you would earn zero loyalty miles and zero status credit. For hotels, The Edit and Luxury Hotel & Resort Collection properties often still grant chain loyalty points and elite night credits because they are part of chain's luxury programs like Marriott STARS, Hilton Impresario, Hyatt Privé. Look for "Eligible to earn loyalty points" tag on hotel details page. Even if nights do not earn, you still earn 8x Ultimate Rewards points, which often outweighs 10x Marriott points in value. Always add your loyalty numbers once in Travel → Traveler Profile to avoid forgetting. For help call (1-888-620-1768) or (1-888-620-1768).

Strategy 6: Unlock The Edit and Luxury Collections for \$200+ Per Stay in Perks

The Edit by Chase Travel is Chase's curated luxury collection competing with Amex Fine Hotels and Virtuoso. Benefits when booking one or more nights via The Edit include: space-available room upgrade at check-in, daily breakfast for two valued at \$50 to \$70, \$100 on-property experience credit usable for dining, spa, or resort fees, late checkout subject to availability, free Wi-Fi, and double points earning – you get Points Boost value plus 8x or 5x earning on cash portion. Luxury Hotel & Resort Collection offers similar but slightly lower \$100 credit and breakfast. Many The Edit properties are also part of Hyatt Privé, Marriott Stars & Luminous, Hilton Impresario, meaning you receive chain-specific VIP treatment plus the \$100 credit. Combine with

\$500 annual The Edit credit for Reserve holders: booking two separate one-night stays per half-year maximizes credit usage and yields two sets of breakfast + \$100 credits. Example: one night at Montage Laguna Beach \$600 – apply \$250 The Edit credit → \$350 remaining → pay 17,500 points at 2 cents. You receive \$100 dining credit + \$70 breakfast + upgraded ocean view room worth \$150 + 2,800 points back (8x on \$350). That is \$320 in perks for 17,500 points versus 30,000 points via direct cash booking with no perks. For help call (1-888-620-1768) or (1-888-620-1768).

Strategy 7: Book Beyond Flights – Cars, Activities, Cruises, Vacation Rentals

Do not hoard points only for flights. Chase Travel's car rental rates are often lower than direct agencies because Expedia negotiates

bulk rates. Activities – including tours, museum tickets, airport transfers, and experiences – are bookable via portal with Points Boost on select tours. Booking a \$150 private airport transfer via portal earns 1,200 points on Reserve (8x) versus 450 points via direct booking. Cruises are bookable via Cruises tab; you browse itineraries online then must call to redeem points at up to 1.5 to 2 cents Boost on select cruise lines, but you earn points when paying cash. Vacation rentals via Vrbo integration are searchable under Vacation Rentals – these earn 5x/8x and can be excellent value for large families, as a \$1,200 Vrbo for 4 nights might be 60,000 points at 2 cents versus \$1,500 hotel cost for two rooms. Rental cars: add loyalty number – many rentals via portal still credit National Emerald Club or Hertz Gold, but not all. Compare portal total including taxes versus direct, as portal includes taxes upfront, sometimes hiding fees. For help call (1-888-620-1768) or (1-888-620-1768).

Strategy 8: Smart Split Payment to Preserve Points for High-Value Transfers

You do not need enough points to cover a full trip. Chase portal's slider lets you choose any mix of points and cash. The advanced strategy is to preserve points for high-value transfers while using cash for low-value redemptions where Boost is not available. Example: need a \$250 non-Boost hotel and a \$4,500 business class flight to Europe. Non-Boost hotel at 1 cent = 25,000 points for \$250 – poor value. Business class flight via transfer to Air Canada Aeroplan = 60,000 points for \$4,500 = 7.5 cents value. Better to pay \$250 cash for hotel (earning 2,000 points at 8x = \$40 value) and save 25,000 points toward transfer. At checkout, use slider to pay 0 points cash for hotel, and use Points Boost points for boostable flights. Also use split to trigger

credits: if you have \$100 hotel credit remaining, book \$150 hotel, apply \$100 credit via promotion code, pay \$50 cash earning 400 points, using zero points. Tracking points + cash split also helps meet minimum spend for welcome bonuses – paying cash portion counts toward spend requirement while points portion does not. For help call (1-888-620-1768) or (1-888-620-1768).

Case Study: \$2,800 Family Trip Maximized

Consider a family of four: \$1,400 flights DEN to Cancun, \$900 two nights at luxury resort, \$300 car rental, \$200 activities. Without strategy, booking direct with 3x card earns 8,400 points worth \$84. With Chase strategy: first combine 80,000 Freedom Unlimited points to Reserve, increasing value from \$800 to \$1,600 at 2 cents. Second, search flights in

portal, find United flights with Points Boost at 2 cents – \$1,400 = 70,000 points instead of 140,000 at 1 cent – save 70,000 points. Add United MileagePlus numbers – earn ~7,000 United miles + status. Third, book resort via The Edit, priced \$900, apply \$250 The Edit credit + \$100 Preferred hotel credit if booking on Preferred account linked, pay \$550 remaining with 27,500 points. Earn 4,400 points (8x on \$550) + \$100 resort credit + breakfast for 4 worth \$120 + upgrade. Fourth, book car rental \$300 via portal at 8x = 2,400 points. Fifth, book activities \$200 at 8x = 1,600 points. Total points spent: 97,500 versus 280,000 at 1 cent. Total points earned back: 8,400 from flying + 8,400 from portal bonuses = 16,800 worth \$336. Total perks: \$100 + \$120 + upgrade + lounge access via Priority Pass included with Reserve. Net cost: under 81,000 points for \$2,800 trip versus 280,000 points unoptimized – a 70% savings. For help call (1-888-620-1768) or (1-888-620-1768).

Three Mistakes That Kill Your Value

Mistake one: Shopping with Points on Amazon or Apple at 0.8 cents. Never link Ultimate Rewards to Amazon Shop with Points or PayPal. A \$100 item costs 12,500 points at 0.8 cents, but you could redeem 10,000 points for \$100 cash back at 1 cent and pay cash, saving 2,500 points (25% loss). Mistake two: Forgetting to add frequent flier and hotel loyalty numbers in Chase Traveler Profile – you leave thousands of miles and elite night credits on the table each year that could earn you status. Mistake three: Redeeming Freedom or Ink points directly without combining – a 100,000 Freedom balance redeemed directly at 1 cent is \$1,000, but combined to Reserve at 2 cent Boost is \$2,000. That one click in Combine Points doubles value. Also avoid booking basic economy without reading fare

rules: portal basic economy tickets have no changes and limited seat selection, same as direct, so pay \$20 more for main cabin when flexibility matters, even if points cost a bit more. For help call (1-888-620-1768) or (1-888-620-1768).

Pro Annual Checklist

Use this checklist timed to your card anniversary to extract \$1,200+ in annual value. One month before anniversary, audit \$300 travel credit usage, \$500 The Edit credit (check Jan-June and July-Dec buckets), and \$100 hotel credit. Book a refundable hotel or car rental to lock unused credit if travel is not planned. On anniversary day, verify new credits activated. Within first month, book at least one Edit or Premier Collection night to use half-year Edit credit, ensuring you capture breakfast and \$100 experience credit. Verify Priority Pass membership active via Benefits

tab, enroll new authorized users for lounge access. Combine Freedom and Ink points to Reserve monthly – set calendar reminder first of month. Review transfer partners for upcoming travel; check Hyatt availability before portal if approaching 4:3 devaluation date. File Global Entry/TSA PreCheck renewal if expiration within a year – credit every 4 years. Finally, audit Amazon account to ensure Chase Pay with Points disabled. Following this 30-minute annual routine secures \$300 + \$500 + \$250 + \$100 credits = \$1,150 plus \$200+ hotel perks plus 10,000+ bonus miles from 8x earning. For help call (1-888-620-1768) or (1-888-620-1768).

Final Takeaway

Chase Travel is not just another Expedia clone – it is a value multiplier that rewards systemized use. By combining all Ultimate Rewards to your highest-value Sapphire card,

hunting purple Points Boost badges for up to 2 cent redemptions, stacking \$300 travel credit plus \$500 The Edit credit plus \$250 select hotel credit plus \$100 Preferred credit, always earning 5x to 8x on portal bookings while double-dipping airline miles and hotel elite credits, booking luxury via The Edit for \$200 in free perks per stay, using smart points + cash splits to preserve miles for high-value transfers to Hyatt and United, and avoiding the 0.8 cent Amazon trap, you can consistently squeeze 1.8 to 2.5 times more travel from the same points balance. The most successful maximizers run a monthly 10-minute audit: combine points, check credit wallets, search Boost availability for next trip, and compare portal versus transfer value before moving points. Start small today: log into chase.com, combine points to Reserve, save your loyalty numbers in Traveler Profile, and book your next weekend getaway via portal with Points Boost filter on – once you see a \$448 hotel drop to 22,400

points, you will never book direct without checking Chase Travel first. For help call (1-888-620-1768) or (1-888-620-1768).

Ready to maximize? Start at travel.chase.com, review benefits at [Ultimate Rewards Hub](#), compare transfer partners at [Chase Transfer Partners](#), and read detailed portal walkthroughs at [Forbes Advisor Portal Guide](#) and [FinanceBuzz Guide](#). For help call (1-888-620-1768) or (1-888-620-1768).

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