




# Cardholder Fraud Alerts Frequently Asked Questions

Get answers to your questions and learn the ins and outs of cardholder fraud alerts.

? QUESTIONS	! ANSWERS
<p>1. What are cardholder fraud alerts?</p>	<p>Cardholder fraud alerts are one of the easiest, fastest ways to confirm fraudulent use of a cardholder’s account.</p> <p>Once a cardholder registers to receive cardholder fraud alerts, an alert will be sent when suspicious transactions are identified on their account. They will be directed to reply to the alert and verify whether or not the transaction is valid.</p> <p><b>If the cardholder responds that the transaction is:</b></p> <ul style="list-style-type: none"> <li>• <b>Valid:</b> The hold placed on the account will be removed, and the card will be available for use.</li> <li>• <b>Fraud:</b> The hold placed on the account will remain, and the cardholder will be directed to contact Cardholder Service. If fraud is confirmed, we will follow our normal process to block and reissue the account. Any transactions marked as fraud will initiate a case to our Fraud Recovery Team.</li> </ul>
<p>2. How are alerts sent?</p>	<p>One or a combination of methods can be chosen to receive alerts:</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  <p>Mobile SMS text</p> </div> <div style="text-align: center;">  <p>Email</p> </div> <div style="text-align: center;">  <p>Voice</p> </div> </div>
<p>3. What is an SMS text?</p>	<p>SMS stands for Short Message Service and is also commonly referred to as a “text message”. With an SMS, you can send a message of up to 160 characters to another device. Longer messages will automatically be split up into several parts. Most mobile phones support this type of text messaging.</p>

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4.	What mobile phone carriers can be used for SMS texts?		<p>U.S. carriers supported by our alerts include:</p> <ul style="list-style-type: none"> <li>• AT&amp;T</li> <li>• Boost Mobile</li> <li>• MetroPCS</li> <li>• Sprint</li> <li>• T-Mobile</li> <li>• Verizon Wireless</li> <li>• Virgin Mobile USA</li> </ul> <p>Puerto Rican carriers supported by our alerts include:</p> <ul style="list-style-type: none"> <li>• AT&amp;T</li> <li>• T-Mobile</li> <li>• Sprint</li> <li>• Claro</li> <li>• Open Mobile</li> </ul>
5.	When will alerts be sent?		<p>It depends on the method used to send the alert:</p> <ul style="list-style-type: none"> <li>• <b>Email and text</b> alerts will be sent 24 hours a day, 7 days a week.</li> <li>• <b>Voice alerts</b> will be sent 7 days a week, between 8 a.m. and 9 p.m. in the time zone in which the phone is registered (CT, ET, MT or PT). After 9 p.m., any alerts that are triggered will be sent at 8 a.m. the following day.</li> </ul>
6.	Can alerts be sent by more than one method?		<p><b>Yes.</b> Cardholders can choose to receive alerts by mobile SMS text, email, phone, or a combination. They can enroll in up to six different alerts on a single account. For example:</p> <p><b>A cardholder can choose to receive alerts to their:</b></p> <ul style="list-style-type: none"> <li>• Work email,</li> <li>• Personal email,</li> <li>• Work mobile phone,</li> <li>• Personal mobile phone,</li> <li>• Work phone, or</li> <li>• Any combination.</li> </ul>

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**One or a combination of methods can be chosen to receive alerts:  
Mobile SMS Text, Email, Voice.**

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7.	Is there a benefit to setting up different alert types?		Voice alerts occur between 8 a.m. and 9 p.m. local time, so cardholders may find it beneficial to set up an additional email or mobile SMS text alert, as these alerts are sent 24 hours a day.
8.	Are the text messages case sensitive?		<b>No.</b> Messages can be sent as upper-case, lower-case, or a mixture of both.
9.	Is there a fee for cardholder fraud alerts?		We do not charge for cardholder fraud alerts. However, a mobile carrier's text messaging and web access charges may apply.
10.	How do cardholders enroll in fraud alerts?		<p><b>Enrollment is easy! Cardholders just:</b></p> <ul style="list-style-type: none"> <li data-bbox="769 821 1502 884">➤ <b>Go to the Commercial Card Alerts website at: <a href="http://ccalert.jpmorgan.com">ccalert.jpmorgan.com</a>.</b></li> <li data-bbox="769 905 1502 1031">1 <b>Enter their commercial card account number and billing zip code.</b> A one-time passcode will be sent to the cardholder's email address on file to complete authentication; they can then begin enrolling.</li> <li data-bbox="769 1052 1502 1157">2 <b>Select the method(s) by which they want to receive alerts (mobile SMS text, email, voice).</b> A combination of up to six different alerts can be selected.</li> <li data-bbox="769 1178 1502 1346">3 <b>Input their contact information for each method selected.</b> Mobile SMS text messages require dual opt-in. This means, after a cardholder enters all information, a confirmation text will be sent to their mobile device to which they need to respond 'AGREE' to complete the registration.</li> </ul>
11.	What happens if an alert is not responded to?		The temporary hold placed on the cardholder's account will remain until they confirm whether or not the transaction is fraudulent.
12.	Is personal information required in response to an alert?		We will never require cardholders to send account or personal information to us by text or public email. Cardholders can contact Cardholder Service at the number on the back of their card with any questions or concerns about the authenticity of any alert.
13.	What should cardholders do if their phone is lost or stolen?		Cardholders can go back to the enrollment website at any time to delete or add alerts for their account.

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**Mobile SMS text and email alerts will be sent 24 hours a day, 7 days a week. Voice alerts will be sent between 8 a.m. and 9 p.m.**

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14.	What if a cardholder wants to opt out of alerts?		Cardholders can go back to the enrollment website at any time to delete the alerts for which they have enrolled.  Additionally, cardholders can opt out of mobile SMS text alerts by replying 'STOP' to an alert.
15.	How do alerts work for organizations that don't allow employees to use their personal mobile phones for business purposes.		Cardholders have the option to enroll a business or personal email address and/or a landline phone in addition to, or instead of, mobile SMS text messaging.
16.	Can program administrators register cardholders for cardholder fraud alerts?		<b>No.</b> This feature is designed for the cardholder to enroll for alerts on their own account.  Also, only the owner or primary user of the mobile phone can give express consent allowing us the ability to auto dial that phone number in a manner consistent with the Telephone Consumer Protection Act (TCPA). The ownership rule does not apply to power of attorney, trustee, specially trained Americans with Disabilities Act (ADA) relay or other approved authorized parties.
17.	Can cardholders enroll in alerts if they don't have a mobile phone?		<b>Yes.</b> Cardholders also have the option to enroll an email address and/or a landline phone for cardholder fraud alerts.
18.	Will alerts still be received when cardholders travel outside the U.S.?		<b>It depends.</b> If a cardholder has signed up for international SMS text messaging with their carrier, then alerts will be received.
19.	What if a cardholder is traveling and their card is blocked?		Cardholders can simply call the number on the back of their card for assistance.
20.	Is the enrollment website tied to our online platform (e.g., PaymentNet® or smartdata)?		<b>No.</b> It is a standalone web page.

PaymentNet® is a registered trademark of JPMorgan Chase & Co.  
 Chase and J.P. Morgan utilize the smartdata platform as an online Commercial Card solution. The Mastercard® Smart Data tool is a Mastercard International Incorporated solution. Mastercard Smart Data is a service mark of Mastercard International Incorporated.



**Enrollment is easy!**  
 Go to the Commercial Card Alerts website at: [ccalert.jpmorgan.com](http://ccalert.jpmorgan.com)