

# Cardholder Alerts Frequently Asked Questions

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


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## > General Information




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QUESTIONS	ANSWERS
<p>1. What are cardholder alerts?</p>	<p>Cardholder 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 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>

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**Cardholder alerts are one of the easiest, fastest ways to confirm fraudulent use of a cardholder’s account.**

**> General Information** *(Continued)*

<b>?</b> QUESTIONS	<b>!</b> ANSWERS
2. How are alerts sent?	One or a combination of methods can be chosen to receive alerts:  <b>Mobile SMS text</b>  <b>Email</b>  <b>Voice</b>
3. What is an SMS text?	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.
4. What mobile phone carriers can be used for SMS texts?	<p><b>U.S. carriers supported by our alerts include:</b></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><b>Canadian carriers supported by our alerts include:</b></p> <ul style="list-style-type: none"> <li>• BCE Inc.</li> <li>• Eastlink</li> <li>• Freedom Mobile</li> <li>• MTS</li> <li>• Rogers</li> <li>• SASK TelMobility</li> <li>• TELUS</li> <li>• Vidéotron</li> </ul> <p><b>Puerto Rican carriers supported by our alerts include:</b></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>

*(Continued)*



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



**General Information** *(Continued)*

? QUESTIONS	! ANSWERS
<p>5. When will alerts be sent?</p>	<p>It depends on the method used to send the alert:</p> <ul style="list-style-type: none"> <li>• Email alerts will be sent 24 hours a day, 7 days a week.</li> <li>• Mobile SMS text and voice alerts will be sent 7 days a week between 8 a.m. and 9 p.m. in the time zone in which your mobile 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. The alert distribution will always align to the time zone in which your phone is registered; it will not automatically update when you are traveling.</li> </ul>
<p>6. Can alerts be sent by more than one method?</p>	<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>
<p>7. Is there a benefit to setting up different alert types?</p>	<p>Mobile SMS text and voice alerts occur between 8 a.m. and 9 p.m. local time, so you may find it beneficial to set up an additional alert for an email address, as email alerts are sent 24 hours a day.</p>
<p>8. Are the text messages case sensitive?</p>	<p><b>No.</b> Messages can be sent as upper-case, lower-case, or a mixture of both.</p>
<p>9. When does enrollment begin?</p>	<p>The first day to enroll for cardholder alerts is <b>January 10</b>. It is recommended that cardholders enroll as soon as possible so they can take advantage of cardholder benefits.</p>

*(Continued)*



**The first day to enroll for cardholder alerts is January 10.**

**> Cardholder Information**

<b>? QUESTIONS</b>	<b>! ANSWERS</b>
<p><b>10.</b> Is there a fee for cardholder alerts?</p>	<p>We do not charge for cardholder alerts. However, your mobile carrier’s text messaging and web access charges may apply.</p>
<p><b>11.</b> How do I enroll in cardholder alerts?</p>	<p><b>Enrollment is easy! Beginning January 10:</b></p> <p><b>&gt;</b> Go to the Commercial Card Alerts website at: <a href="http://ccalert.jpmorgan.com">ccalert.jpmorgan.com</a>.</p> <p><b>1</b> Enter your commercial card account number and billing zip code. A one-time passcode will be sent to your email address on file.</p> <p><b>2</b> Select the method(s) by which you want to receive alerts (mobile SMS text, email, voice). You can enroll for a combination of up to six different alerts.</p> <p><b>3</b> Input your contact information for each method selected.                      Mobile SMS text messages require dual opt-in. This means, after you enter all information, a confirmation text will be sent to your mobile device to which you need to respond ‘AGREE’ to complete the registration.</p>
<p><b>12.</b> Am I required to provide personal information in response to an alert?</p>	<p>We will never require you to send account or personal information to us by text or public email. If you have concerns about the authenticity of any alert, please contact Cardholder Service at the number on the back of your card.</p>
<p><b>13.</b> What do I do if my phone is lost or stolen?</p>	<p>You can go back to the enrollment website at any time to delete or add alerts for your account.</p>
<p><b>14.</b> What if I want to opt out of the pilot?</p>	<p>You can go back to the enrollment website at any time to delete the alerts for which you have enrolled.</p> <p>Additionally, you can opt out of mobile SMS text alerts by replying ‘STOP’ to an alert.</p>

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

**> Cardholder Information** *(Continued)*

?	QUESTIONS	!	ANSWERS
15.	My organization doesn't allow employees to use their personal mobile phones for business purposes.		You have the option to enroll an email address and/or a landline phone in addition to, or instead of, mobile SMS text messaging.
16.	Can my program administrator register me for cardholder alerts?		<p><b>No.</b> This feature is designed for you, the cardholder, to enroll for alerts on your own account.</p> <p>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.</p>
17.	I don't have a mobile phone. Can I still participate in the cardholder alert pilot?		<b>Yes.</b> You also have the option to enroll an email address and/or a landline phone for cardholder alerts.
18.	Will I still receive alerts if I am traveling outside the U.S.?		<p><b>It depends.</b> If you have signed up for international SMS text messaging with your carrier, then you will receive alerts. Keep in mind that alerts will be sent based on the time zone where your phone is registered, not the country that you're in at the time.</p> <p>For example, if your phone is registered with a U.S. provider in the central time zone (CT), and you're in France, mobile SMS text and voice alerts will still be received between 8 a.m. and 9 p.m. CT.</p>
19.	What if I am traveling and my card is blocked?		Simply call the number on the back of your card for assistance.

*(Continued)*



**Simply call the number on the back of your card for assistance.**

**> Program Administrator Information**

<b>?</b>	<b>QUESTIONS</b>	<b>!</b>	<b>ANSWERS</b>
20.	I have a lot of cardholders. Do all of them have to participate in the pilot?		Although we would prefer that all of your cardholders participate and enjoy this new alert feature, you can choose to include only a select number of cardholders in the pilot.
21.	Can I register my cardholders for cardholder alerts?		<p><b>No.</b> This feature is designed for cardholder to enroll for alerts on their commercial card account.</p> <p>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.</p>
22.	My organization doesn't allow employees to use their personal mobile phones for business purposes.		Cardholders have the option to enroll an email address and/or a landline phone in addition to, or in lieu of, mobile SMS text messaging.
23.	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.



**Empower your cardholders to take control of combating fraud on your commercial card program.**