

FRAUD PREVENTION

J.P. Morgan Online alerts*

As a J.P. Morgan client, you benefit from the controls and precautions we put in place to maintain your privacy and the confidentiality of your financial information. J.P. Morgan Online provides an alerting functionality that can be leveraged as an early warning sign for fraud and as another layer of control. Alerts availability will vary by product type, but we advise for you to turn on those that best suit your circumstances and banking needs.

How to enable alerts on a computer

- Click on the “person” icon at the top right of the screen and select “Alerts”
 - Alerts can be delivered to one mobile number and up to five email addresses, as well as to Android™ and Apple® devices using push notification.
- Select “Alerts delivery” to set up your delivery profile
- Select “Choose Alerts” from the menu at left to enable alerts
- Alerts are account specific. Select the account or line of credit to enable alerts for that specific account.

Checking account alerts

#	ALERT NAME	ALERT GENERATED WHEN...	ALERT RECEIPT LOCATION	DEFAULT SETTING	PREFERRED SETTING
1	My balance is below \$ _____ (USD) for this account (Your available balance will be included in the Alert message)	Account balance falls below a specified amount, which may be normal in the course of doing business, or may be a sign of fraudulent activity on your account	Primary email Text message Android™/Apple®	OFF	ON
2	My account is overdrawn (Your available balance will be included in the Alert message)	Account is overdrawn; this can be prevented by turning on alert #1	Primary email Text message Android™/Apple®	OFF	OFF
3	A direct deposit greater than \$ _____ (USD) has posted to this account	Direct deposits over a specified amount has posted to your account; alert for individuals who want to be notified of paychecks, Social Security or Medicare payment, etc.	Primary email Text message Android™/Apple®	OFF	OFF
4	An online deposit has been submitted to this account	Deposit has been submitted online (e.g., mobile deposit and scanners for business clients)	Primary email Text message Android™/Apple®	OFF	OFF
5	A hold has been placed on my account (Note: You may also receive a hold notice with additional information regarding the hold by mail.)	Hold has been added to a deposit for checks to verify the funds are available at other bank	Primary email Text message Android™/Apple®	OFF	OFF
6	A hold has been removed from my account	Hold has been removed from a deposit for checks after the funds are confirmed as available	Primary email Text message Android™/Apple®	OFF	OFF
7	The daily account summary for this account, including transaction details, total deposits, withdrawals and current balance, is now available	You request a summary of the activities in your account from the prior day	Primary email	OFF	OFF
8	An ATM deposit has posted to this account	Authorized account holder (such as a joint account owner or signer) makes a deposit into your account using an ATM	Primary email Text message Android™/Apple®	OFF	OFF
9	An overdraft protection advance was made to this account	Account has been overdrawn but funds from another account are covering the overdraft; this can be prevented by turning on alert #1. You must specify which account to draw from; this is not an automatic service	Primary email Text message Android™/Apple®	OFF	OFF
10	Check _____ has posted	Specific check you wrote has been cashed by the beneficiary	Primary email Text message Android™/Apple®	OFF	OFF

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Checking account alerts (continued)

#	ALERT NAME	ALERT GENERATED WHEN...	ALERT RECEIPT LOCATION	DEFAULT SETTING	PREFERRED SETTING
11	Funds previously deposited to your account have been returned <small>*Alert is not available for Private Bank business products</small>	Check has not been honored and funds have been returned	Primary email Text message Android™/Apple®	ON	ON
12	My balance is above \$ _____ (USD) for this account <small>(Your available balance will be included in the alert message.)</small>	Account balance is over a specified amount	Primary email Text message Android™/Apple®	OFF	OFF
13	An incoming wire transfer exceeds \$ _____ (USD)	Wire over a specified amount is sent to your account; usually leveraged by individuals who are expecting a specific wire transfer	Primary email Text message Android™/Apple®	OFF	OFF
14	A bill payment exceeds \$ _____ (USD) <small>(Note: This alert does not apply for Chase student loan or commercial loan payments, automatic payments for Chase credit cards or loans, or Chase loan payments that weren't made using online or mobile banking.)</small>	Payment is initiated using the J.P. Morgan Online online bill pay service over a specified amount, which may be normal in the course of doing business, or may be a sign of fraudulent activity on your account	Primary email	OFF	ON
15	A payee has been added to my online bill payment profile	New payee has been added to your online bill payment profile, which may be normal in the course of doing business, or may be a sign of fraudulent activity on your online profile	Primary email	OFF	ON
16	Any scheduled online repeating payment series has ended <small>(Note: This alert will not be sent for the Chase accounts that have automatically been added to your payee list.)</small>	Repeating payment series scheduled through the online bill pay system (such as monthly rent and utilities payments) has ended	Primary email	OFF	OFF
17	It is three bank business days until a scheduled bill payment <small>(Note: This alert will not be sent for the Chase accounts that have automatically been added to your payee list.)</small>	You should check that enough funds are available in your account for a future-dated online bill payment	Primary email	OFF	OFF
18	Your check or payment may not be completed because there's not enough money in your account	Check or payment is for an amount greater than the balance in your account; this can be prevented by turning on alert #1	Primary email Text message Android™/Apple®	OFF	ON
19	An outgoing wire transfer exceeds \$ _____ (USD)	Wire over a specified amount is initiated, which may be normal in the course of doing business, or may be a sign of fraudulent activity on your account	Primary email Text message Android™/Apple®	OFF	ON
20	A debit card transaction exceeds \$ _____ (USD)	Debit card is used for a transaction over a specified amount, which may be normal in the course of doing business, or may be a sign of fraudulent activity if your card is lost or stolen	Primary email Text message Android™/Apple®	OFF	ON
21	An ATM withdrawal exceeds \$ _____ (USD)	Debit card is used for an ATM transaction over a specified amount, which may be normal in the course of doing business, or may be a sign of fraudulent activity if your card is lost or stolen	Primary email Text message Android™/Apple®	OFF	ON
22	An external transfer exceeds \$ _____ (USD)	External transfer is initiated using the external account transfer service over a specified amount, which may be normal in the course of doing business, or may be a sign of fraudulent activity on your account	Primary email Text message Android™/Apple®	OFF	ON

Savings account alerts

#	ALERT NAME	ALERT GENERATED WHEN...	ALERT RECEIPT LOCATION	DEFAULT SETTING	PREFERRED SETTING
23	My balance is below \$ _____ (USD) for this account (Your available balance will be included in the Alert message.)	Account balance falls below a specified amount, which may be normal in the course of doing business, or may be a sign of fraudulent activity on your account	Primary email Text message Android™/Apple®	OFF	ON
24	My account is near or over the limit of six savings withdrawals (Note: Exceeding this limit may trigger a Savings Withdrawal Limit Fee.)	Notifies you to prevent a Savings Withdrawal Limit fee and prevents your savings account from being converted into a checking account	Primary email Text message Android™/Apple®	OFF	OFF
25	My account is overdrawn (Your available balance will be included in the Alert message.)	Account is overdrawn; this can be prevented by turning on alert #23	Primary email Text message Android™/Apple®	OFF	OFF
26	A direct deposit greater than \$ _____ (USD) has posted to this account	Direct deposit over a specified amount has posted to your account; alert for individuals who want to be notified of paychecks, Social Security or Medicare payment, etc.	Primary email Text message Android™/Apple®	OFF	OFF
27	An online deposit has been submitted to this account	Deposit has been submitted online (such as mobile deposit and scanners for business clients)	Primary email Text message Android™/Apple®	OFF	OFF
28	A hold has been placed on my account (Note: You may also receive a hold notice with additional information regarding the hold by mail.)	Hold has been added to a deposit for checks to verify the funds are available at other bank	Primary email Text message Android™/Apple®	OFF	OFF
29	A hold has been removed from my account	Hold has been removed from a deposit for checks after the funds are confirmed as available	Primary email Text message Android™/Apple®	OFF	OFF
30	The daily account summary for this account, including transaction details, total deposits, withdrawals and current balance, is now available	You request a summary of the activities in your account from the prior day	Primary email	OFF	OFF
31	My balance is above \$ _____ (USD) for this account (Your available balance will be included in the alert message)	Notifies you if your account balance is over a specified amount	Primary email Text message Android™/Apple®	OFF	OFF
32	An incoming wire transfer exceeds \$ _____ (USD)	Wire over a specified amount is sent to your account; usually leveraged by individuals who are expecting a specific wire transfer	Primary email Text message Android™/Apple®	OFF	OFF
33	Your check or payment may not be completed because there's not enough money in your account	Notifies you when a check or payment is for an amount greater than the balance in your account; this can be prevented by turning on alert #23	Primary email Text message Android™/Apple®	OFF	OFF
34	An outgoing wire transfer exceeds \$ _____ (USD)	Wire over a specified amount is initiated, which may be normal in the course of doing business, or may be a sign of fraudulent activity on your account	Primary email Text message Android™/Apple®	OFF	ON
35	An ATM withdrawal exceeds \$ _____ (USD)	Debit card is used for an ATM transaction over a specified amount, which may be normal in the course of doing business, or may be a sign of fraudulent activity if your card is lost or stolen	Primary email Text message Android™/Apple®	OFF	ON

Credit card alerts

#	ALERT NAME	ALERT GENERATED WHEN...	ALERT RECEIPT LOCATION	DEFAULT SETTING	PREFERRED SETTING
36	My available credit is less than \$ ____ (USD)	Available balance on your credit card is less than a specified amount, which may be normal in the course of doing business, or may be a sign of fraudulent activity on your account	Primary email Text message Android™/Apple®	OFF	OFF
37	A balance transfer has been posted to the account	Balance is transferred from one credit card to another credit card has been completed	Primary email Text message Android™/Apple®	OFF	OFF
38	My balance reaches \$ ____ (USD) (Your balance will be included in the alert message)	Balance on your credit card has reached a specified amount, which may be normal in the course of doing business, or may be a sign of fraudulent activity on your account	Primary email Text message Android™/Apple®	OFF	OFF
39	Your automatic credit card payment will be made soon	A payment will be completed for your credit card automatically soon	Primary email Text message Android™/Apple®	OFF	ON
40	A payment has been posted to the account	Payment has been posted for the credit card	Primary email Text message Android™/Apple®	OFF	OFF
41	My payment is due in ____ days	Credit card payment is due in the specified number of days	Primary email Text message Android™/Apple®	OFF	ON
42	No payment was received for this account	Payment has not been received by the due date	Primary email Text message Android™/Apple®	OFF	OFF
43	More than \$ ____ (USD) is charged to my card for a single transaction	Credit card is used for a transaction over a specified amount, which may be normal in the course of doing business, or may be a sign of fraudulent activity if your card is lost or stolen	Primary email Text message Android™/Apple®	OFF	ON
44	An international charge has been posted to this account	Credit card is used for an international transaction, which may be normal in the course of doing business, or may be a sign of fraudulent activity on your account. Criminals will test if a credit card works by charging a small amount to an international vendor	Primary email Text message Android™/Apple®	OFF	ON
45	An online, phone or mail charge is authorized on my credit card	Credit card is used for an online, phone or mail transaction, which may be normal in the course of doing business, or may be a sign of fraudulent activity on your account. Criminals will test if a credit card works by charging a small amount to an online, phone or mail service	Primary email Text message Android™/Apple®	OFF	ON
46	A gas station charge is authorized on my credit card	Credit card is used at a gas station, which may be normal in the course of doing business, or may be a sign of fraudulent activity on your account. Criminals will test if a credit card works by charging a small amount at a gas station	Primary email Text message Android™/Apple®	OFF	ON
47	A credit is pending on my card account	A positive balance remains on the card, either as a result of a reimbursement for a disputed charge or credit from a canceled transaction	Primary email Text message Android™/Apple®	OFF	OFF

Online security alerts

#	ALERT NAME	ALERT GENERATED WHEN...	ALERT RECEIPT LOCATION	DEFAULT SETTING	PREFERRED SETTING
48	You changed your password	Your password has changed, which may have been initiated by you or a fraudster	Primary email Text message Android™/Apple®	ON , Primary email	ON , Text or second email
49	My User ID has changed	Your User ID has changed, which may have been initiated by you or a fraudster	Primary email Text message Android™/Apple®	ON , Primary email	ON , Text or second email
50	My device has been approved	Your profile has been successfully accessed by an unrecognized device (one that you have not previously used for your online banking profile), which may have been initiated by you or a fraudster	Primary email Text message Android™/Apple®	ON , Primary email	ON , Text or second email

Tips to strengthen personal credentials

Maintaining strong, complex and unique user IDs and passwords is critical to your online banking account:

1. Your user ID does not have to be your first and last name, and should be a combination of letters and numbers to protect your identity
2. Passwords should be 8-32 characters long, using a combination of letters, numbers and special characters
3. Leverage an RSA token for added security; an RSA token adds a randomly selected code (that changes every minute) to the password you create. J.P. Morgan Online offers either a physical RSA token or a digital token on your mobile device.

Note: Your password is limited to eight characters if you wish to use a token. Adding a token will disable some asset aggregation tools, such as Quicken and QuickBooks.

We can help

If you receive any alerts, and you or an authorized party did not initiate the change, please contact your J.P. Morgan representative immediately.

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