

FRAUD PREVENTION

J.P. Morgan OnlineSM 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 of fraud and as another layer of control. Alerts availability will vary by product type, but we advise for you to enable those that best suit your circumstances and banking needs.

How to enable 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 an account or line of credit to enable alerts, as alerts are account specific
 - We recommend receiving the alerts to both your mobile number and email in case one channel is compromised

From a computer:

- Log in to your J.P. Morgan Online account
- Click on the “person” icon (👤) at the top right-hand corner
- Select “Manage Alerts” under “Alerts”
- Set up the email(s) and phone number(s) where alerts should be sent to
- Select “Choose Alerts” from the left-hand menu to enable alerts for each account

From a mobile device:

- Log in to your J.P. Morgan Online app
- Click on the “person” icon (👤) at the top right-hand corner
- Select “Manage Alerts”
- Select “Delivery Preferences” to set up the email(s) and phone number(s) where alerts should be sent to
- Enable alerts for each 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 deposit over a specified amount has posted to your account; alert for individuals who want to be notified of paychecks, Social Security or Medicare payments, 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

Checking account alerts *(continued)*

#	ALERT NAME	ALERT GENERATED WHEN...	ALERT RECEIPT LOCATION	DEFAULT SETTING	PREFERRED SETTING
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 number _____ has posted	Specific check you wrote has been cashed by the beneficiary.	Primary email Text message Android™/Apple®	OFF	OFF
11	Funds previously deposited to your account have been returned (Alert is not available for Private Bank business products.)	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 (Your available balance will be included in the alert message.)	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) (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.)	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	It is three bank business days until a scheduled bill payment (Note: This alert will not be sent for the Chase accounts that have automatically been added to your payee list.)	You should check that enough funds are available in your account for a future-dated online bill payment.	Primary email	OFF	OFF
16	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
17	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. Alerts will also be enabled for Brokerage and Managed accounts.	Primary email Text message Android™/Apple®	OFF	ON
18	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
19	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. Alerts will also be enabled for Brokerage and Managed accounts.	Primary email Text message Android™/Apple®	OFF	ON
20	An external transfer exceeds \$ _____ (USD)	External transfer, including ACH transfer, is 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
21	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
22	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
23	My account is overdrawn (Your available balance will be included in the alert message.)	Available balance is below zero, which may be a sign of fraudulent activity on your account.	Primary email Text message Android™/Apple®	OFF	ON
24	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 payments, etc.	Primary email Text message Android™/Apple®	OFF	OFF
25	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
26	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
27	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
28	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
29	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
30	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
31	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
32	Fraud Protection Services: You have one hour remaining to review your pending checks	If positive pay is enabled and a check was deposited. Alerts will also be enabled for Brokerage and Managed accounts.	Primary email Text message Android™/Apple®	OFF	ON
33	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
34	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
35	My available credit is less than \$ _____ (USD)	Available credit 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
36	Alert me when a Chase Offer is used	Credit card is used for a transaction at a merchant associated with the Chase Offers promotion you enrolled in.	Primary email Android™/Apple®	OFF	OFF
37	A balance transfer has been posted to the account	Balance 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 soon be completed for your credit card automatically.	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	My password has changed	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

Credit journey alerts

#	ALERT NAME	ALERT GENERATED WHEN...	ALERT RECEIPT LOCATION	DEFAULT SETTING	PREFERRED SETTING
51	New activity	We'll let you know when new activity shows up on your Experian® credit report, such as when you open a new account.	Primary email Text message Android™/Apple®	ON, Primary email	ON, Text or second email
52	Credit inquiry	We'll let you know when someone asks to see your Experian® credit report.	Primary email Text message Android™/Apple®	ON, Primary email	ON, Text or second email
53	Identity monitoring	We'll let you know when you have new Social Security number trace, dark web, data breach or identity verification alerts.	Primary email 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 should not include your first and last names, but rather 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. Enable extra security at sign-in through Multi-Factor Authentication (MFA); a one-time passcode is sent to you by text, email or phone call each time you log in.
4. Leverage a soft token for added security; a soft token adds a randomly selected code (that changes every minute) to the password you create.

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®, and some password managers can limit the use of a token.



We can help

If you receive an alert for unauthorized activity or account changes, please contact your J.P. Morgan team immediately.

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