Best Practices for Cardholders

Tips to Keep your Card and Account Secure

- If your card is lost or stolen, call JPMorgan immediately at 800-316-6056 and send an email to your House Coordinator and Rosalind Carter (carterr@upenn.edu) in the central CHAS office.
- If the JPMorgan fraud team calls you, return the call as soon as possible.
- If you are suspicious about a caller, hang up and call the number on the back of your card.
- Never give your card number to someone who calls you.
- Never send your credit card number, three digit code or expiration date in an e-mail.
- Do not share your card with anyone.
- Do not fax your card number or images of your card to a vendor.
- Be mindful of the ATM you use if your House allows you to withdraw cash.
- Reconcile your transactions promptly within three (3) days of a purchase.
- Make sure your spending is in line with your monthly and single purchase limits.
- Make sure you are on a secure site when making purchases online – check for the lock icon or verify that the site is https.
- Do not click on a link to make a purchase. Manually type in the URL yourself.
- When shopping online, the only information you should be asked by the merchant for are: card number, expiration date, the three or four digit security code and your billing/shipping address.
- Do not store your information on a website. If asked should the computer remember the information, click "no."
- Think twice about making purchases when using a public Wi-Fi hotspot. You are safer behind your organization's firewall.
- Be aware of Phishing
    - Phishing is an attempt by fraudsters to gain private information about cardholders and their accounts, such as usernames and passwords, by masquerading as a trustworthy entity in an electronic communication (*http://en.wikipedia.org/wiki/electronic_communication*). There are various methods of phishing such as email, phone calls or text messages which often direct users to enter details at a fake website whose look and feel are almost identical to the legitimate one.
- It is not JPMorgan's practice to send an e-mail or text message:
    - that requires you to enter personal information directly into the e-mail
    - threatening to close your account if you do not take immediate action of providing personal information
    - asking you to reply by sending personal information
    - asking you to enter your user ID, password, or account number into an e-mail or secure web page.

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