Best Practices for Fraud and Dispute on Purchasing Card

1. If your card is lost/stolen or to report suspicious activity call JP Morgan Chase immediately at (800) 316-6056.

2. If you are contacted by the JP Morgan Chase fraud team, please respond back to them as soon as possible. (Please note that if the fraud team cannot reach you, they will inform the Card Program Administrator by email. The Card Program Administrator may also reach out to you to verify the transaction.)
   - Confirm that the transaction in question is correct or fraudulent
   - If the transaction is fraudulent, JP Morgan Chase will close your account and reissue you a new card and account
   - Destroy your current card
   - Notify the Card Program Administrator that you are expecting a new card due to fraudulent charges at pcardsup@exchange.upenn.edu. The Card Program Administrator will inform you via email when your new card is ready to be picked up
   - Notify your school /center’s Pcard administrator and/ BA of the fraudulent activity and the steps taken
   - JPMorgan will fax you an affidavit to sign and return back to JP Morgan Chase

3. Monitor your account activity:
   - Check your transactions against your receipts regularly online or on your statement, and report any unrecognized transactions immediately
   - Make sure your monthly and single purchase limits are in line with what you actually spend
   - Any dispute needs to begin within 60 days from the transaction post date for refund

4. To Dispute a transaction or a fraudulent transaction within PaymentNet:

   Before you dispute any Purchasing Card transaction online, you must first attempt to resolve the issue directly with the merchant. If you are unable to reach an agreement with the merchant for erroneous charges, you can file a dispute by submitting on-line within the PaymentNet application as follows:
   - From the Transaction List, click on the transaction you need to dispute
   - Click "Dispute"
   - Select a Dispute Reason from the drop-down list
   - Confirm your E-mail Address and enter the Merchant State, if requested
   - Enter any additional information required and Click "Submit"

5. Contact from JP Morgan Chase:

   Please note that JP Morgan Chase does not request your confidential information through an e-mail or text message like the followings. Please take precaution and do not respond to potential fraudulent solicitations.
   - 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