

Commercial Card Portal

Frequently Asked Questions

Last Revised: May 19, 2023

Overview

Use the Commercial Card Portal to activate your new card, set a PIN for your account, and register to receive alerts if suspicious activity is identified on your account. This document addresses frequently asked questions about the features of the Commercial Card Portal.

- [Card Activation](#)
- [Fraud Alerts](#)

Card Activation

How do I activate my card?

Card activation is easy!

1. Go to the [Commercial Card Portal website](#).
2. Enter your commercial card account number and billing zip code.
3. Click **SUBMIT**. A one-time passcode will be sent to the email address we have on file for you.
4. Enter your passcode on the Portal screen and click **SUBMIT**.
5. If you want to set a PIN for your account now, click the Set Pin icon. Enter a four-digit code of your choice, then re-enter it exactly the same way and click **SET PIN**.

Your card is now activated and ready for use.

Be sure to contact Cardholder Service at the number on the back of your card if you want to change your preferred email address.

Why do I need a PIN for my account?

Your Personal Identification Number (PIN) is a four-digit code that is used to validate your card for electronic transactions, such as ATM withdrawals and cash advances. If you use your card to make a purchase at a chip terminal, you may also be required to enter a PIN to complete the transaction.

Depending on how your card program is set up, you may be required to set a PIN before you can use your card.

How do I reset my PIN?

You can reset the PIN for your account at any time.

1. Go to the [Commercial Card Portal website](#).
2. Enter your commercial card account number and billing zip code.
3. Click **SUBMIT**. A one-time passcode will be sent to the email address we have on file for you.
4. Enter your passcode on the Portal screen and click **SUBMIT**.
5. Click the Set Pin icon. Enter a four-digit code of your choice, then re-enter it exactly the same way and click **SET PIN**.

Your new PIN takes effect immediately.

What should I do if my passcode has expired?

You will need to enter a passcode any time you want to make changes to your account, for example, to reset your PIN or sign up for additional alerts. The passcode is sent to the email address we have on file for you and is valid for 60 minutes.

If your password has expired, or if you can't find the email that was sent to you, you can request a new passcode.

1. Go to the [Commercial Card Portal website](#).
2. Enter your commercial card account number and billing zip code, then click **SUBMIT**.
3. Click **RESEND PASSCODE**.
4. When you receive the new passcode by email, enter it on the Portal screen and click **SUBMIT**.

Note: When you request a new passcode, any unused passcode that was previously issued to you expires immediately and cannot be used.

Fraud Alerts

What are cardholder alerts?

Cardholder alerts are one of the easiest, fastest ways to confirm fraudulent use of a cardholder's account. Once you register to receive cardholder alerts, an alert will be sent, and a hold will be placed on your account when suspicious transactions are identified. You will be directed to reply to the alert and verify whether or not the transaction is valid.

If you respond that the transaction is:

- **Valid:** The hold on your account will be removed, and your card will be available for use.
- **Fraud:** The hold on your account will remain, and you 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.

The temporary hold on your account will remain in effect until you respond to the alert.

How are alerts sent?

You can choose to receive alerts on a mobile device, by email, or both.

You can enroll in one email address and one mobile number. This information will be pulled from your account and cannot be modified in portal. If you need to update this information, please contact J.P. Morgan Servicing for assistance.

How do I enroll in cardholder alerts?

Enrollment is easy!

1. Go to the [Commercial Card Portal website](#).
2. Enter your commercial card account number and billing zip code.
3. Click **SUBMIT**. A one-time passcode will be sent to the email address we have on file for you.
4. Enter your passcode on the Portal screen and click **SUBMIT**.
5. Validate the displayed contact information is correct.
6. To enroll in email alerts, click **ADD EMAIL ALERT**. To enroll in mobile (SMS) alerts, click **ADD MOBILE ALERT**.

To set up additional alerts, repeat the last two steps. You may sign up for one email address and one mobile number per account.

Note: If you add a mobile alert, a confirmation text will be sent to your mobile device. You must respond **AGREE** to complete your registration.

When will alerts be sent?

Email and mobile alerts will be sent 24 hours a day, 7 days a week.

Is there a fee for cardholder alerts?

We do not charge for cardholder alerts. However, your mobile carrier's text messaging and web access charges may apply to mobile and email alerts.

What if I want to opt out of alerts?

You can go back to the Commercial Card Portal website at any time to delete the alerts for which you have enrolled. Additionally, you can stop mobile alerts by replying **STOP** when you receive an alert.

Which mobile phone carriers can be used for mobile alerts?

U.S. carriers supported by our alerts include:

- Aerialink
- Alaska Communication Systems (ACS)
- Altice
- ASTAC (Arctic Slope Telephone Association Cooperative)
- AT&T
- ATN International
- bandwidth.com
- Bluegrass Cellular
- Boost Mobile
- Brightlink
- C Spire Wireless
- Carolina West Wireless
- Cellcom
- Cellular One of N.E. Arizona
- Chariton Valley Cellular
- Chat Mobility
- Copper Valley Telecom
- Cordova Telephone Cooperative Inc (dba Cordova Wireless)
- Cross Wireless
- Digital Communications Co.
- Duet Wireless (dba NewCore Wireless)
- East Kentucky Network
- Enflick
- GCI Communications
- Illinois Valley Cellular (IVC)
- Indigo Wireless
- Inland Cellular
- Inteliquent
- IT&E (PTI Pacifica)
- James Valley Cellular (JVC)
- Limitless Mobile
- MetroPCS (GSM)
- MTA Wireless/Matanuska
- MTPCS Cellular One (Cellone Nation)
- Nemont CDMA
- Nemont US UMTS
- Nex Tech Wireless
- Northwest Missouri Cellular
- Panhandle Wireless (PTCI)
- Pine Belt Wireless
- Pine Cellular
- Pioneer Cellular
- Plivo
- RingCentral
- Rural Independent Network Alliance (RINA)
- Shelcomm
- SouthernLINC
- Sprint
- Standing Rock
- Telnyx
- TextMe
- Thumb Cellular
- T-Mobile
- Triangle Wireless
- Truphone US
- TSG Global (Flex Talk)
- Union Wireless (Union Telephone)
- United States Cellular Co.
- United Wireless
- Verizon
- Viaero Wireless (NE Colorado Inc.)
- Virgin Mobile
- WCC (West Central Wireless; Five Star Wireless)
- Zipwhip

Puerto Rican carriers supported by our alerts include:

- AT&T
- Claro
- Open Mobile
- Sprint
- T-Mobile

Canadian carriers supported by our alerts include:

- Bell Mobility (including NorthernTel Solo Mobile and Télébec Mobilité)
- Fido
- MTS
- Rogers Wireless
- Sask Tel Mobility

- TELUS Mobility (including Koodo Mobile and Public Mobile)
- Videotron
- Virgin Mobile Canada
- Wind Mobile

Do I have to text personal information?

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.

What should I do if my phone is lost or stolen?

You can go back to the Commercial Card Portal website at any time to add or delete alerts or change your contact information.

What if I am traveling internationally and my card is blocked?

If you have signed up for international text messaging with your carrier, then you will receive mobile alerts while you are traveling. Simply call the number on the back of your card for assistance.