

## Fraud due to Lost/Stolen NAF Purchase Card

1. JP Morgan Chase's (JPMC) fraud department or the Cardholder (CH) identifies an unusual charge.

a. If identified by JP Morgan Chase, the fraud department attempts to call the CH using the telephone number(s) listed in the account record (not the employee record). If unsuccessful, JPMC will contact the Purchase Card Program Management Office (PCPMO).

b. PCPMO will contact the appropriate APC to have the CH contact JPMC regarding recent purchases. CH's may call 800-270-7760 or outside US collect 847-488-3748.

2. Once JPMC has verified with the CH that the purchase(s) in question is indeed fraud due to a lost/stolen card number or the CH reports to JPMC that there are unauthorized purchase(s) on the card, the following occurs:

a. The account is closed and marked Lost/Stolen.

b. A new account is opened.

c. The fraudulent charge(s) are moved from the closed account to the new account.

d. A credit is issued to the new account (merchant name begins with XFRD, MCC=0000)

e. A charge is issued to the closed account (merchant name begins with XFRD, MCC=0000)

f. A final credit is issued to the old account once the investigation is completed (merchant name varies, but MCC will be 0000). It can take up to 90 days to receive the final credit.

NOTE: The PCPMO team recommends that all 4 transactions are coded to the same Cost Center (CC) and G/L. LSOP may specify which CC and G/L to use.

3. Cardholder will receive from JPMC an affidavit attesting that the charges are in fact fraudulent charges not made by the CH. This must be signed and returned to JPMC.

4. If after the 90 days the credit has not been received, then notify your APC who will report to the PCPMO team for research with JPMC.

Place in the transaction notes that the charge/credit is a result of fraud. Additionally, list the purchase description as "Fraudulent Charge".