

Announcement

Three simple steps to protect your PCard or TCard from fraud during winter closure

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Fraudulent charges on Stanford-issued credit cards increased 31% in fiscal year 2024, and fraudulent charges on all credit cards typically peak during the winter holidays. The Card Services team monitors Purchasing Card (PCard) and Travel Card (TCard) accounts for potential fraud throughout winter closure, but cardholders/custodians are also a vital first line of defense. Taking these three steps now is the most effective way to prevent fraud on your PCard or TCard during this holiday season:

1. **Sign up for fraud alerts.** [Enroll your PCard](#) or [TCard](#) in JPMorgan Chase fraud alerts to be notified immediately by text message, email, or phone call if there are any suspicious transactions on your account. If you receive a fraud alert, work directly with JPMorgan Chase to resolve the issue.
2. **Keep your card safe – digitally and physically.**
  - You may use a TCard account number as a default or saved payment method for travel that is booked through a [Stanford Travel booking solution's](#) webpage. In all other cases, however, do not save your PCard or TCard account number as a payment method for a website. If you have, take a moment now to remove the account number from the site.
  - Do not carry a PCard or TCard in your wallet. Your wallet could be lost or stolen, or you could mistakenly use the card for personal purchases. Remove any PCard or TCard from your wallet today and store it in a secure, locked location.
3. **Give your PCard a break over the holidays.** PCards have almost three times the number of transactions as TCards. To help protect this popular card, before winter closure, pay for the services and supplies you will need in December and January that you normally charge to your PCard (remember to only use your card on secure and reputable websites). Or consider placing orders through [Amazon Business](#) (not your personal Amazon account) or [SmartMart Catalog Suppliers](#) instead, which are [preferred purchasing methods](#) at Stanford.

The risk of fraud does not stop when the holidays end. Follow these tips to continue to protect your card year round:

- **Limit who has access to your card**
  - Never lend or share an individual PCard or any TCard.
  - Do not write down the account number for your PCard or TCard or share the account number with others.
  - Limit the use of department PCards to a few designated employees. Maintain a log ([see example](#)) to track the usage and location of the card.
- **Monitor your card for fraud**
  - Check your PCard and TCard transactions regularly for fraudulent charges. If you find a fraudulent charge, or if your card is lost or stolen, follow the steps on the [PCard](#) or [TCard](#) program page to report the problem.
  - If you have questions about potential fraud, please call JPMorgan Chase at 1-800-316-6056 or call the number on the back of the card. For support during winter closure, see the Fingate announcement [Winter Closure Information](#).

For information about cardholder misuse, cardholder fraud, and the consequences of misuse and fraud, visit the [Pcard](#) and [TCard](#) policy pages. If you have questions or need help, please [submit a support request](#) to the Card Services team.