

# CARDHOLDER WEB SITE SECURITY ENHANCEMENT

JPMorgan Chase is enhancing the security of its My Account and EBT Account cardholder web sites to better protect our cardholders.

Beginning **April 13, 2008**, all users of the My Account and EBT Account web sites will be required to register additional security information. Users will be prompted to set-up three security questions and answers during the login process. These are in addition to the current password reset questions.

CHASE

Welcome to My Account, PENNY\_JPMCARMT011 Your last login was 3/3/2008 4:37:22 PM.

### Security Question Setup

For Security Purposes, please validate your identity by answering the following question that you set-up during Registration.

Once established, these questions and answers will be used in the future as a second source of validating your identity online.

**Hints:**

It is recommended that you select questions with answers that you know and do not change over time.

Related Tasks and Links  
[Help With This Page](#)  
[View Session Summary](#)

Question: What is your favorite animal?  
Answer: Please select a question ...  
Question: What was your favorite activity in high school?  
Answer: Who is your favorite celebrity?  
Question: Who is your favorite celebrity?  
Answer: What is your favorite candy?  
Question: What is your favorite candy?  
Answer: What is your favorite animal?  
Question: What is your favorite animal?  
Answer: What is your favorite movie?  
Question: What is your favorite movie?  
Answer: Who is your favorite author?  
Question: Who is your favorite author?  
Answer: What was your favorite place to visit as a child?  
Question: What was your favorite place to visit as a child?  
Answer: What is your dream car?  
Question: What is your dream car?  
Answer: What is your dream job?  
Question: What is your dream job?  
Answer: What is your favorite game?  
ip Security Questions

A cookie will be automatically added to the user's computer to help us verify their identify. In order for this process to work properly, users must have cookies enabled in their Internet browser.

Whenever a user logs in from a different computer, they will be prompted to answer one of the security questions. Additionally, users may periodically be prompted to answer one of the security questions in subsequent logins. If the question is not answered correctly after three attempts, the user will be locked out of the web site and must call Customer Service.

Please share this information with the appropriate individuals in your organization. If you have any questions, please contact your account executive.

## Frequently Asked Questions

### What prompted this change?

In an effort to further safeguard client information and reduce unauthorized access, the Federal Financial Institutions Examination Council (FFIEC) and the Office of the Comptroller of the Currency (OCC), our primary U.S. regulatory agencies, now require financial institutions to implement additional security for all Internet-based products and services.

### What must my organization do to provide this added security to our cardholders?

Nothing. This new security feature will be automatically added to the cardholder web site — no action on your part is required.

### How does this affect the password that the cardholder already uses to access the web site?

This will not impact the user's existing login password or PIN. After answering the security questions, users will log into the system normally using their current password or PIN.

### Will users be able to change their security questions and answers?

Yes. While users will be able to manage their security answers online, they must contact Customer Service to change their security questions.

### What if an answer to the security question is incorrect?

After three failed attempts to answer the question correctly, the user is locked out of the web site and must contact Customer Service to reset the lock.

### What if the user logs in on multiple computers?

Once the user has set-up the security questions, they will be required to provide answers to one of these questions on each computer used to access the web site. For additional security, users may subsequently be asked to answer one of these questions in future logins.