

# ACH Debit Block Go-To Guide

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# Overview

## Summary

**ACH Debit Block** is an additional security feature that allows a user to safeguard their accounts against unauthorized ACH debit transactions. Once enrolled, all future ACH debit transactions are blocked except for those submitted by allowable IDs

Within ACH debit block, a user can:

- Add vendors that are allowed to debit accounts. Review new vendors that have not approved before blocking them
- Choose to add a limit for an approved vendor
- Review and decision blocked transactions

After enrolled in ACH debit block, add allowable IDs so approved vendors can continue to debit accounts without disruption. Users will also need to entitle any additional users for ACH debit block. Please refer to the [Access & Security Manager Go To Guide](#) for more information on entitling sub users

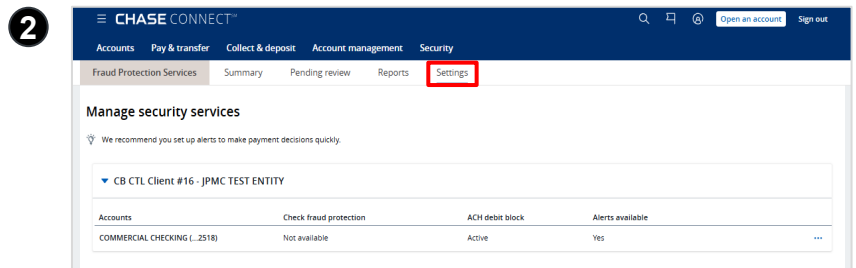
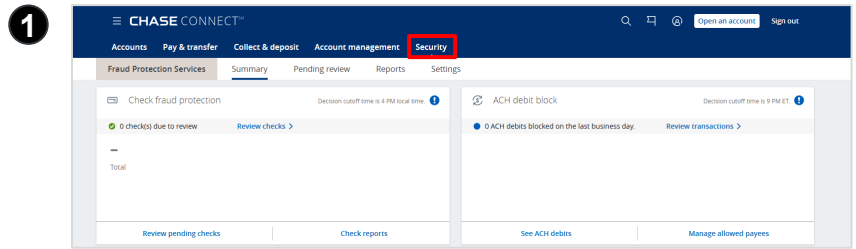
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# Enrolling Accounts

**Note:** Only the Primary Admin can enroll in ACH Debit Block. Once enrolled, follow the steps below to manage services for account(s)

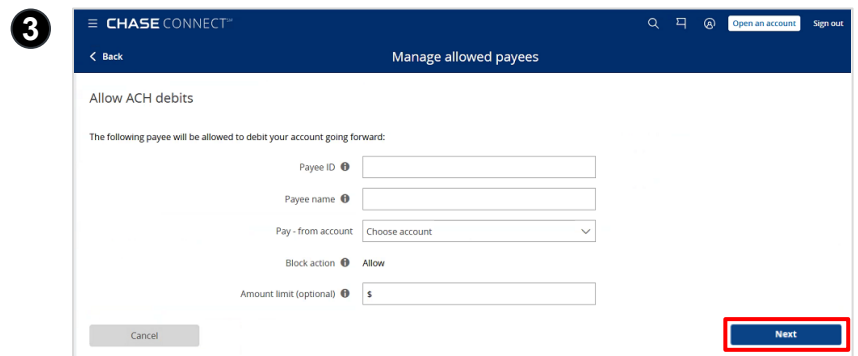
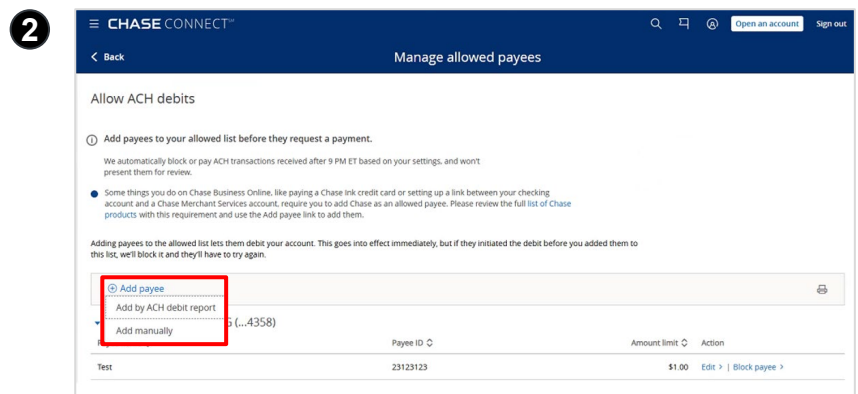
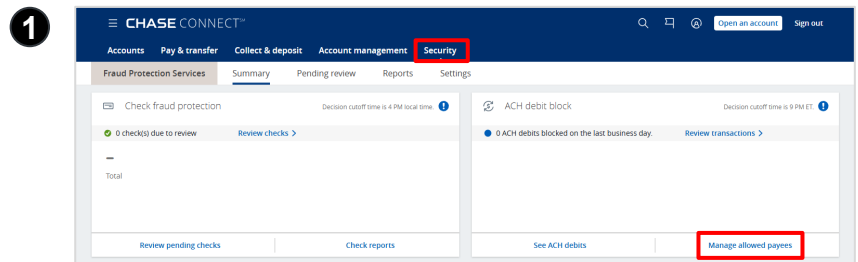
1. Select **Security**
2. Select **Settings** to view and manage accounts enrolled in security services such as ACH debit block, check fraud protection and alerts



# Adding Allowable IDs

After enrolling in ACH Debit Block, add allowable IDs to enable approved vendors to continue to debit the account without disruption

1. From the homepage, select **Security**. Then select **Manage allowed payees** in the ACH debit block tile
2. Select **Add payee**. There are two options to add a payee - adding via ACH debit report or manually
  - a. To add a payee via ACH debit report, select **Add by ACH debit report** from the dropdown to view blocked transactions on the ACH debit activity page. Then select **Allow payee** to add the vendor to the allowable payee list
3. To add a payee manually, select **Add manually** from the dropdown in screen 2. Enter the required information and select **Next**



## Adding Allowable IDs (Continued)

- Review the request and select **Submit**

**Note:** Payee IDs are case sensitive. Enter the ID exactly as provided

- A confirmation page will display
- Once the vendor has been added, manage them by selecting **Edit** or **Block Payee** on the **Manage allowed payees** page

**4**

CHASE CONNECT

Manage allowed payees

Does everything look OK?

Payee ID 8723943242

Payee name Paper Company

Pay - from account COMMERCIAL CHECKING (...7890)

Block action Allow

Amount limit (optional) No limit

Cancel Back **Submit**

**5**

CHASE CONNECT

Manage allowed payees

We've successfully added the following payee to the ACH debits allowed payees list.

Payee ID 435069120

Payee nickname Allowable Test Debit

Pay - from account COMMERCIAL CHECKING (...4358)

Block action Allow

Amount limit (optional) No limit

Close

**6**

CHASE CONNECT

Manage allowed payees

Allow ACH debits

① Add payees to your allowed list before they request a payment.

We automatically block or pay ACH transactions received after 9 PM ET based on your settings, and won't present them for review.

● Some things you do on Chase Business Online, like paying a Chase link credit card or setting up a link between your checking account and a Chase Merchant Services account, require you to add Chase as an allowed payee. Please review the full list of Chase products with this requirement and use the Add payee link to add them.

Adding payees to the allowed list less them debit your account. This goes into effect immediately, but if they initiated the debit before you added them to this list, we'll block it and they'll have to try again.

② Add payee

Add by ACH debit report

Add manually

Payee name (...4358)

Payee name	Payee ID	Amount limit	Action
Test	23123123	\$1.00	<b>Edit</b>   Block payee

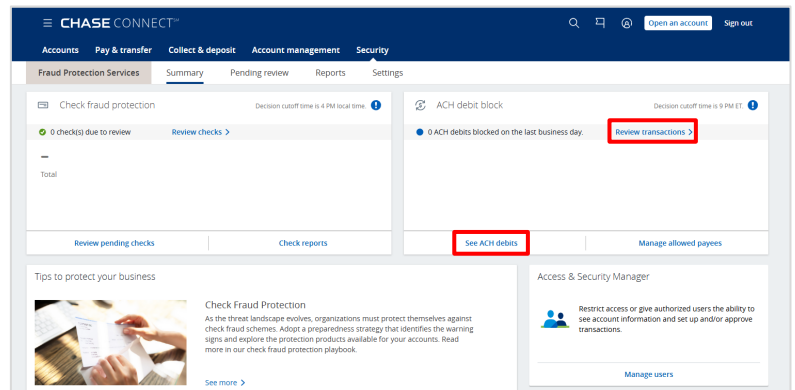
# Review Pending ACH Debits

Any ACH transactions submitted after 9pm ET that are not on the list of Allowable IDs will be automatically blocked without the opportunity to decision on them. There will be an opportunity to review decision items submitted before 9pm ET if they are not on the list of Allowable IDs

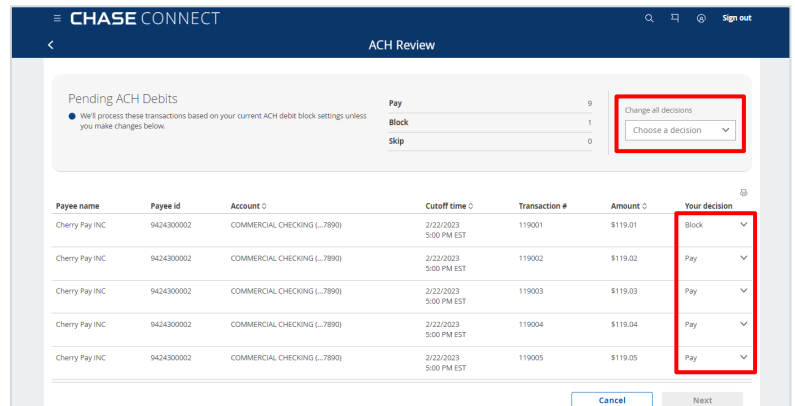
1. Select **Review transactions** to view transactions that require review. Select **See ACH debits** to view the ACH Debit Block report
2. Select the **Change all decisions** dropdown to decide for all pending transactions
3. On the Reports page, decide on individual pending transactions by selecting **Pay**, **Block** or **No Decision** from the dropdown menu for each transaction
4. After decisioning the transactions, select **Next** and then **Submit**

**Note:** If the transaction is skipped, the workflow can be completed without the need to decision that specific transaction

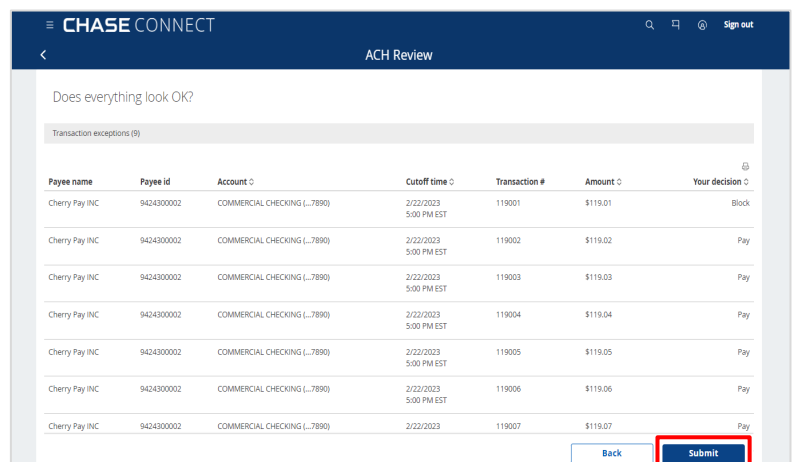
1



2



3



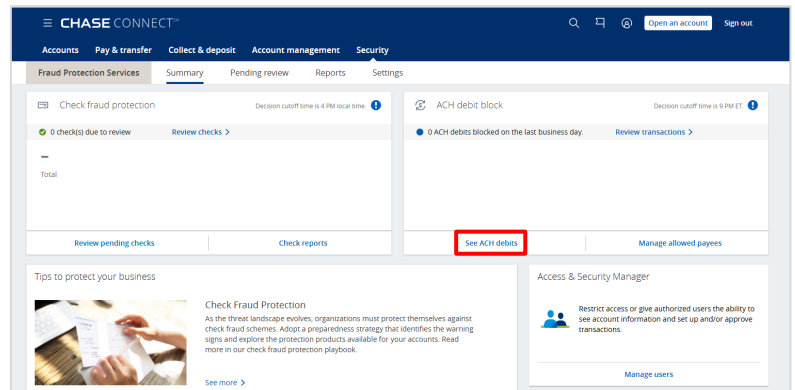
4

# Review Blocked ACH Debits

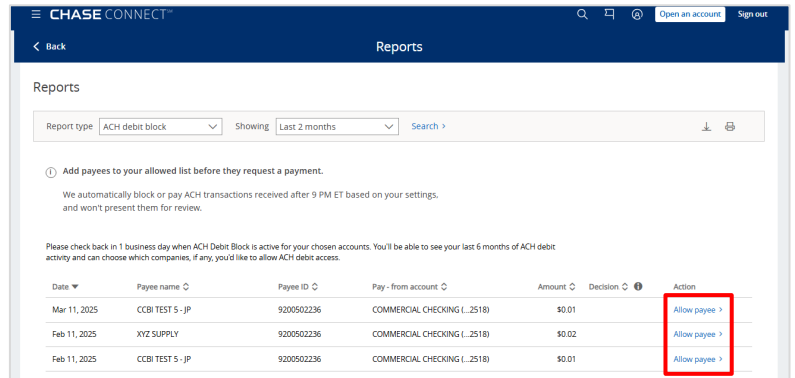
1. To review blocked ACH debits, select **See ACH debits** in the ACH debit block tile
2. Review blocked debits and select **Allow payee** to allow the payee to make future debits

**Note:** Adding a payee applies to future debits only. Once the payee has been added, request the blocked transaction be resubmitted

1



2

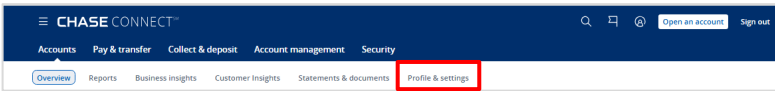


# Alerts

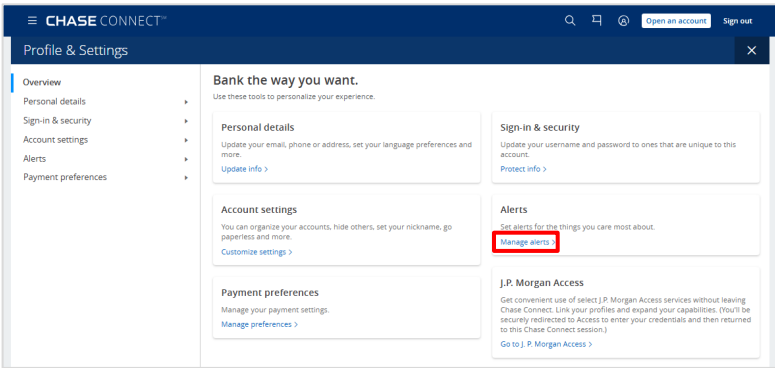
Subscribe to alerts on Chase Connect to receive notifications for pending ACH debit transactions. Alerts can be subscribed to by system administrators or sub users

1. From the homepage, select **Profile & settings**
2. Select **Manage alerts** on the Alerts tile
3. Select the account enrolled in ACH Debit Block for which alerts are desired from the Show alerts for dropdown menu
  - a. Within the **Protection and Security** section, navigate to **ACH debits are ready to review**
  - b. Select up to 5 email addresses to receive the alerts via email
4. Repeat steps 2-4 for any additional account(s) enrolled in ACH debit block

**1**



**2**



**3**

**Choose Alerts**

Choose the alerts you find helpful to manage your account, and make sure we're sending them to the right place.

Show alerts for: COMM CHKG W/INT (...5808) ▼

**Delivery methods**

Email:   
Email:   
Email:   
Apple Notifications: [Edit >](#)   
Android Notifications: [Edit >](#)

**Balance and spending (using 1/12)**

**Payments (using 0/4)**

**Protection and security (using 0/5)**

ACH debits are ready to review When you'll get it ⓘ

☐ Email   
☐ Email   
☐ Email   
☐ Email   
☐ Email

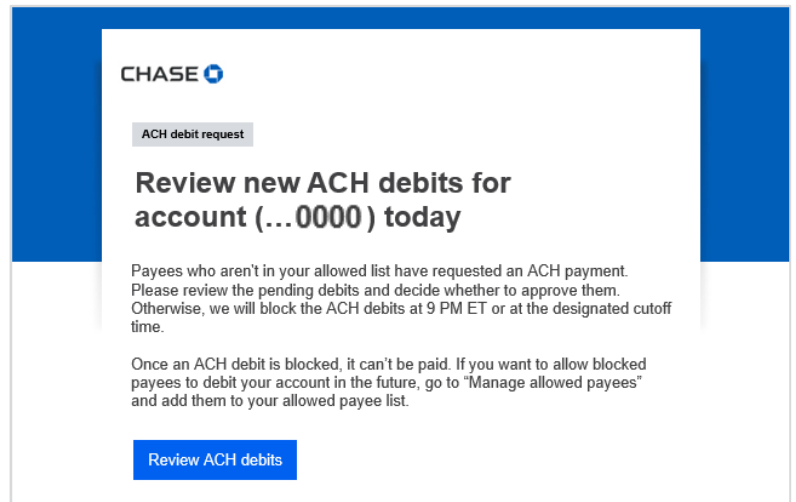
[Cancel](#) [Save](#)



## Alerts (Continued)

**Note:** Once subscribed, alerts will be received for transactions set to be blocked (payees without allowable ID) and for allowed payees where the amount exceeds the set limit.

If there are pending ACH debit transactions to review, an alert will be sent to the email address on file. Login to [chase.com](https://chase.com) to action on the pending transactions in the queue



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