CHASE CONNECT®
USER GUIDE

Standard ACH, Same-Day ACH
and Real-Time Payments

CHASE

Add a Payee or Group of Payees

Easily schedule payments for employees or vendors with our Standard ACH, Same-Day ACH and Real-Time Payment Services[1]

Chase screens new payees for fraud for regulatory compliance purposes and Chase policies. When payees fail the initial screening, their status will appear as "pending review", payments cannot be made to the payee while in pending review status. The review can take up to 48 hours, if the payee is not approved, you will have to create a new payee with the proper credentials

[1]Fees, terms, conditions and limitations apply as described in the legal agreement that applies to your online service.

Select **Pay & transfer** from the main navigation then select **ACH Payment Services**

Select **Add Payee**

NOTE: When scheduling Standard ACH Payments employee payments require two business days and vendor payments require one day to settle

Add A Payee or Groups of Payees | Schedule Payments | Upload a NACHA or CSV (Excel®) file with the ACH File Upload service | Payments Activity | Set Alerts | Payment Comparison

< >

Employees and vendors can be added individually or by importing a list

NOTE: Authorized Users must be entitled to 'transact' to add a payee. Entitlements can be updated within Access & Security Manager.

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ACH Payment Services   Schedule payments   Payment activity   Manage payees   ACH file upload   Demo & user guides ⌄

MANAGE PAYEES

Edit/delete payees/employees
Add a payee
Edit/delete groups
Create a group

MY ACH PAYEES (10)

🔍 Search payees

Mars
Mars (...8591)

Joe
Joe Demo (...1234)

Kay
Kay Dee (...4567)

Jay
Jay Dee (...8910)

Sally
Sally Preview (...1111)

Freddie
Freddie Preview (...2222)

Lucy

Add an employee

You'll need bank account and routing numbers for each

○ Add an employee
● Import list of employees   **4**

CSV source file   Choose a file

Download the sample CSV file ⓘ | Help and support

5   Cancel   Import employees

Import list of employees and/or **Import a list of vendors**. Import specifications and sample files are available

Download the sample CSV file and use the **Help and support** link when creating an employee payee file for your vendor

NOTE: CSV files can be uploaded to import a large number of employee or vendor payees - up to 100 per file. Separate files will be needed for each payee type. No matter the payee type, the file will need to contain the following information: Employee Name, Employee Nickname, Employee ID, Bank Account Type, Bank Routing Number, Bank Account Number and Primary Pay From Account.

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MANAGE PAYEES

Edit/delete payees/employees

Add a payee

Edit/delete groups

Create a group

MY ACH PAYEES (10)

Q Search payees

Mars
Mars (...8591)

Joe
Joe Demo (...1234)

Kay
Kay Dee (...4567)

Jay
Jay Dee (...8910)

Sally
Sally Preview (...1111)

Add an employee

Does everything look OK?

Employee name	Joe Demo
Nickname	Joe Demo
Employee ID	5551212
Employee bank account type	Checking
Employee bank account number	123456789
Employee bank routing number	021000021
Employee Bank name	JPMorgan Chase & Co.
Primary pay-from account	Yale Checking (...7890)
Group	Employees

Cancel   Back   **Add employee**

> Complete payee details, click **Next.** Review the content and select **Add employee**

6

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🖨

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ACH Payment Services   Schedule payments

Import a file

MANAGE PAYEES

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MY ACH PAYEES (10)

🔍 Search payees

Mars
Mars (...8591)

Joe
Joe Demo (...1234)

Kay
Kay Dee (...4567)

Jay
Jay Dee (...8910)

Sally
Sally Preview (...1111)

Add an

Does ev

You can import a comma-delimited text file with up to 100 records.

Microsoft Excel® files (.xls) must be saved in a format the vendors import can accept. Open your .xls file in Microsoft Excel® and choose "File," then "Save as." Choose "Comma Separated Values (*.csv)" as the file format.

Your file should have one row for each record with each field value separated by commas. The fields must be listed in the following order for us to process the file:

VendorName, VendorNickname, BankAccountType, BankRoutingNumber, BankAccountNumber, PersonalOrBusiness, PrimaryPayFromAccount, Group, GroupDescription.

Example 1:

Maria Johnson, MJ-NE, Checking, 021000021, 736648668, Business, 123456789, GroupA, NYC payments

Example 2 (No group specified):

Maria Johnson, MJ-NE, Checking, 021000021, 736648668, Business, 123456789

All fields except "Group" and "Group description" are required. You must format each field correctly so we can p
Spanish.

Vendor CSV formatting rules

Position	Field Name	Required or Optional	Character length	Allowable values
Column 1	VendorName	Required	Up to 32	Letters, numbers and special ch
Column 2	VendorNickname	Required	Up to 32	Letters, numbers and special ch
Column 3	BankAccountType	Required	N/A	"Checking" or "Savings"
Column 4	BankRoutingNumber	Required	9	Numbers
Column 5	BankAccountNumber	Required	Up to 17	Numbers
Column 6	PersonalOrBusiness	Required	N/A	"Personal" or "Business"
Column 7	PrimaryPayFromAccount	Required	Up to 32	Numbers
Column 8	Group	Optional	Up to 32	Letters, numbers and special characters: ,/()&'-
Column 9	GroupDescription	Optional	Up to 32	Letters, numbers and special characters: ,/()&'-

Column 1 - Vendor name: Tell us the full name of the vendor you'd like to add.

Column 2 - Vendor nickname: Tell us a nickname that will help you better identify your vendor.

Column 3 - Bank account type: Tell us whether your vendor's bank account is a checking or savings account.

Column 4 - Bank routing number: Tell us your vendor's bank routing number.

Column 5 - Bank account number: Tell us your vendor's bank account number.

Column 6 - Personal or business: Tell us whether your vendor's bank account is personal or business.

Column 7 - PrimaryPayFromAccount: Tell us the account you'll use to pay this vendor.

Column 8 - Group (optional): Tell us the name of an existing group or a new group. Groups allow you to choose multiple vendor payees at once when you schedule a one-time ACH payment. Each group can have a maximum of 45 vendor payees.

Column 9 - Group description (optional): – Describe your group using only letters, numbers, and/or these characters: ,/()&'-.

Close

7 If uploading a file, preview and confirm the payee's information listed. Once confirmed, click **Import**

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MANAGE PAYEES

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MY ACH PAYEES (10)

Q Search payees

Mars
Mars (...8591)

Joe
Joe Demo (...1234)

Kay
Kay Dee (...4567)

Jay
Jay Dee (...8910)

Sally
Sally Preview (...1111)

Freddie

✓ You've added Joe Demo.

Add an employee

Employee name	Joe Demo
Nickname	Joe Demo
Employee ID	5551212
Employee bank account type	Checking
Employee bank account number	123456789
Employee bank routing number	021000021
Employee Bank name	JPMorgan Chase & Co.
Primary pay-from account	Yale Checking (...7890)
Group	Employees

Close | Add another payee | **Schedule Payment**

> Once verified, a confirmation will appear and the system administrator will receive a secure message that a new payee has been created. From here, you can choose to **Add another payee** or **Schedule Payment**

8

From the **Manage payees** page you can edit/delete payee information, set repeating payments, schedule a new payment and add individuals to a group to enable better account organization

NOTE: You can download individual payees or all payee information.

Schedule Payments

Now that you've added payees, start scheduling payments either with Standard ACH, Same-Day ACH or Real-Time Payments

Add A Payee or Groups of Payees | **Schedule Payments** | Upload a NACHA or CSV (Excel®) file with the ACH File Upload service | Payments Activity | Set Alerts | Payment Comparison

Standard ACH Same-Day ACH Real-Time Payment

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Accounts   **Pay & transfer**   **Collect & deposit**   **Account management**   Security

ACH Payment Services   Schedule payments   Payment activity   Manage payees

SHOWING   [All payees, alphabetical ⌄] **1**   e/group

The first 100 payees are listed alphabetically by group on the Schedule payments page. Click See more to view additional payees, we'll display up to 50

ACH Payments   ⬍ ÷ 🖶

☑ Paper Supplie **2** - Vendors

☑ Mars (...8591)   ↻ **Monthly** $1,200.00 on Jan 25, 2017, Completed   Set up repeating payment | See payee details

                                                                                    4

☑ John (...1114)   ↻ **Twice per year** $800.00 on Feb 21, 2017, Completed   Set up repeating payment | See payee details

Schedule payments for groups or individuals by checking the box next to the payee

↻ **Monthly** $1,200.00 on Jan 25, 2017, Completed   yee details

To set up repeating payments, select Set up repeating payment for the payee

☐ Business Association Dues (...1234)   ↻ **Monthly** $1,200.00 on Jan 25, 2017, Completed   Set up repeating payment | See payee details

☐ Yale Vision (3) - Employee

NOTE: Authorized users will only see the payees based on their entitlements.

Once payees are selected click Schedule payments   cel **3**   **Schedule payments**

Add A Payee or Groups of Payees   **Schedule Payments**   Upload a NACHA or CSV (Excel®) file with the ACH File Upload service   Payments Activity   Set Alerts   Payment Comparison   ◁ ▷

Standard ACH   Same-Day ACH   Real-Time Payment

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Accounts   Pay & transfer   Collect & deposit   Account management   Security

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Schedule payment Expand all >   Payments: 0 of 3 | Total $0.00

💡 Set up your payments quickly
Choose the settings you'd like and apply them to all of your payees.   ⌄

> Determine the account to **Pay from**, **Delivery method** date to **Deliver by** and the **Amount** to be paid to the recipient. Add additional information to the addenda line (e.g., invoice or reference numbers) for more detailed payments

☑ ▼

Pay from   **5**   Delivery method

Choose one ⌄   Choose one

> Click **Next**

Send on   Deliver By   Amount

Jun 29, 2021   Choose date 📅 $ **6**

Addendum (optional)
0 of 80

123456789|123456789|123456789|123456789|123456789|123456789|123456789|123456789|
    10   20   30   40   50   60   70   80

Pay to   Pay from   Delivery method

NOTE: We only display the eligible accounts as pay from accounts. If you don't see an account, you may not be entitled to the account, (check with the Primary Administrator) or the company that the account is linked to requires more information to become eligible. Select "Company activation" in the navigation and click the "Activate" link to complete the necessary information

Add A Payee or
Groups of Payees

**Schedule
Payments**

Upload a NACHA or CSV (Excel®) file
with the ACH File Upload service

Payments
Activity

Set
Alerts

Payment
Comparison

(<) (>)

Standard ACH   Same-Day ACH   Real-Time Payment

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Accounts   **Pay & transfer**   **Collect & deposit**   **Account management**   **Security**

ACH Payment Services   Schedule payments   Payment activity   Manage payees   Company activation   ACH file upload   Demo & user guides ⌄

Payments: 3 of 3 | Total $300.00

Does everything look OK?

Real-time (3)

● Once you schedule a real-time payment, we'll begin processing it and you won't be able to cancel or reverse it.   ⊗

○ Additional fees may apply.

Pay to	Pay from	Amount
Mars (...8591)	Choose one	$100.00
Paper Suppliers - Vendors		

Delivery method	Send on	Deliver by	Memo
Real time	Jun 29, 2021	Jun 29, 2021	None
Arrives in moments			

Delivery method	Send on	Deliver by
Choose one	Jun 29, 2021	Jun 29, 202

For ACH Payments, review the
payment details and click
Schedule payment

7

Cancel   Back   **Schedule Payments**

Add A Payee or Groups of Payees | **Schedule Payments** | Upload a NACHA or CSV (Excel®) file with the ACH File Upload service | Payments Activity | Set Alerts | Payment Comparison

Standard ACH   Same-Day ACH   Real-Time Payment

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✅ We've finished reviewing your payment instructions, and we're processing them.
Please go to Payment Activity to see an updated payment status; approvals might be required.

Payment type	Transactions	Status	Description	Amount
▼ Real time	3	○ Funded	We've accepted your p... Payment Activity for cu...	0.00

Pay to	Pay from	Amount
Mars (...8591)	Choose one	$100.00
Paper Suppliers - Vendors		

Delivery method	Send on	Deliver by	Addendum
Real time	Jun 29, 2021	Jun 29, 2021	None
Arrives in moments			

Status	Transaction number
Funded	5212349729

Pay to	Pay from	Amount
Choose one	Choose one	$100.00
Paper Suppliers - Vendors		

Delivery method	Send on	Deliver by	Addendum
Real time	Jun 29, 2021	Jun 29, 2021	None
Arrives in moments			

Status	Transaction number
Funded	5212349730

8 Once verified, a confirmation will appear. If you use Chase Dual Control–Transactions we'll send it to your list of pending approvals

Add A Payee or Groups of Payees | **Schedule Payments** | Upload a NACHA or CSV (Excel®) file with the ACH File Upload service | Payments Activity | Set Alerts | Payment Comparison ◀ ▶

Standard ACH   **Same-Day ACH**   Real-Time Payment

≡ ⊕ ⊐ Open an account ⌄   **CHASE** CONNECT   🔍 👤 Sign out

Accounts   **Pay & transfer**   **Collect & deposit**   **In** | Click **Pay & transfer** then **ACH Payment Services** | **Security**

ACH Payment Services   Schedule payments   Payment   ❶   activation   ACH file upload   ACH demo & user guide ⌄

Demo & user guides ⌄

Schedule payments

Pay to
Mars (...8591)
Paper Suppliers - Vendors
Last paid: -

Pay from
COMMERCIAL CHECKING (...7890): $105,000.0 ⌄

Delivery method
Choose one   ⌄

| To send a payment same-day click **Same-day ACH** |

Real-time
  • Arrives in moments

Same-day ACH   ❷
  • Arrives by end of day

Standard ACH: Vendor
  • Arrives in 1 business day

0 of 80

123456789|123456789|123456789|123456789|123456789|123456789|123456789|123456789|
        10   20   30   40   50   60   70   80

Cancel   Back   Next

Add A Payee or
Groups of Payees

**Schedule
Payments**

Upload a NACHA or CSV (Excel®) file
with the ACH File Upload service

Payments
Activity

Set
Alerts

Payment
Comparison

Standard ACH   **Same-Day ACH**   Real-Time Payment

CHASE CONNECT

≡ ⊕ ⊐ Open an account ⌄   Q 👤 Sign out

| Accounts | Pay & transfer | Collect & deposit | Investments | Account management | Security |

ACH Payment Services   Schedule payments   Payment activity   Manage payees   Company activation   ACH file upload   ACH demo & user guide ⌄

Demo & user guides ⌄

Schedule payments

Pay to

Mars (...8591)
Paper Suppliers - Vendors
Last paid: -

Pay from **3**

COMMERCIAL CHECKING (...7890): $105,000.0 ⌄

Delivery method

Choose one

Determine the **Pay from**
account, enter the
Amount and choose the
Delivery Method

Send on ❶   Deliver by ❶   Amount

Jun 4, 2021

Addenda (optional) ❶

0 of 80

123456789|123456789|123456789|123456789|123456789|123456789|123456789|123456789|
    10   20   30   40   50   60   70   80

Click Next and on the **next**
screen review payments and
click **Schedule**

Cancel   Back   Next **4**

Add A Payee or Groups of Payees | **Schedule Payments** | Upload a NACHA or CSV (Excel®) file with the ACH File Upload service | Payments Activity | Set Alerts | Payment Comparison

Standard ACH   Same-Day ACH   **Real-Time Payment**

≡ ⊕ ⊐ Open an account ∨   **CHASE** CONNECT   🔍 👤 Sign out

| Accounts | Pay & transfer | Collect & deposit | Investments | Account management | Security |

ACH Payment Services   Schedule payments   Payment activity   Manage payees   Company activation   ACH file upload   ACH demo & user guide ∨

Demo & user guid **(1)**

Schedule payments

Pay to

Mars (...8591)
Paper Suppliers - Vendors
Last paid: -

Pay from

COMMERCIAL CHECKING (...7890): $105,000.(∨

Send on ❶   Deliver by ❶

Jun 4, 2021

Addenda (optional) ❶

0 of 80

[   ]

```
123456789|123456789|123456789|123456789|123456789|123456789|123456789|123456789|
        10        20        30        40        50        60        70        80
```

Delivery method

Choose one

Real-time
• Arrives in moments

Same-day ACH
• Arrives by end of day

Standard ACH: Vendor
• Arrives in 1 business day

(2)

> Click **Pay & transfer** and then **ACH Payment Services**

> To send payments in real time click **Activate real-time payments**

Cancel   Back   Next

Add A Payee or
Groups of Payees

**Schedule
Payments**

Upload a NACHA or CSV (Excel®) file
with the ACH File Upload service

Payments
Activity

Set
Alerts

Payment
Comparison

$<$ $>$

Standard ACH   Same-Day ACH   **Real-Time Payment**

☰ ⊕ ⊐ Open an account ⌄   **CHASE** CONNECT   🔍 👤 Sign out

Accounts	Pay & transfer	Collect & deposit	Investments	Account management	Security

ACH Payment Services   Schedule payments   Payment activity   Manage payees   Company activation

If the recipient is eligible, choose the **Real-time payment** option from the drop down

Sche...

Pay t...

3 Determine the account to **Pay from** and the **Amount** to be paid

☑ ⌄

Addenda (optional) ⊕
0 of 80

Pay from

COMMERCIAL CHECKING (...3956): $3,926.10 ⌄

Delivery method

Choose one ⌄   **4**

Send on
Not available

Deliver by
mm/dd/yyyy 🗓

Amount

Addendum (optional)
0 of 80

123456789|123456789|123456789|123456789|123456789|123456789|123456789|123456789|
        10   20   30   40   50   60   70   80

Click **Next**

5

Cancel   Back   **Next**

Add A Payee or Groups of Payees | **Schedule Payments** | Upload a NACHA or CSV (Excel®) file with the ACH File Upload service | Payments Activity | Set Alerts | Payment Comparison | ⓵ ⓶

Standard ACH   Same-Day ACH   **Real-Time Payment**

☰ ⊕ ⌥³ Explore products ⌄   **CHASE** CONNECT   🔍 👤 [Sign out]

Accounts   **Pay & transfer**   **Collect & deposit**   **Account management**   **Security**

ACH Payment Services   Schedule payments   Payment activity   Manage payees   Company activation   ACH file upload   ACH demo & user guide ⌄

Does everything look OK?   Payments: **0 of 2** | Total **$0.00**

Real-time (1)

Once you schedule a real-time payment, we'll begin processing it and you won't be able to cancel or reverse it.
Fees may apply, as indicated in your Account Terms.

Pay to	Pay from	Amount
pvt cmluser9 (...4551)	COMM MONEY MARKET (...2344)	$0.01
RTP Group - Vendor		
Delivery method	Send on	Deliver by	Addendum
Real-time	Aug 14, 2020	Aug 14, 2020	None
Arrives in moments			

Standard ACH (1)

Pay to	Pay from	Amount
RTPAshishAjmeraBofA (...7092)	COMM MONEY MARKET (...2344)	$0.01
RTP Group - Vendor		
Delivery method	Send on	Deliver by	Addendum
Standard ACH	Aug 14, 2020	Aug 17, 2020	None
Arrives in 1 business day			

Review all payment information, including payment. If correct click **Schedule payments** or **Back** to make edits

6

NOTE: Mixed payments ((Standard ACH, Same-Day ACH and Real-Time Payments)) can be made. Before you click Schedule payments, review transactions to ensure they are being sent they way you intend

[Back]   [**Schedule payments**]

Upload a Nacha or CSV (Excel®) file with the ACH File Upload Service

Save time by submitting up to 2,000 employee or vendor payment instructions in a batch instead of manually entering separate transactions and payees. To start using ACH File Upload Services, ensure it's been activated. Once activated, all existing entitlements and limits apply

Note: Software capable of producing a properly formatted (based on Chase Connect specifications) Nacha or Comma Separated Value (CSV) file is required

≡ ☺ ✉³ Explore products ∨   **CHASE** CONNECT   Q ⦿ | Sign out
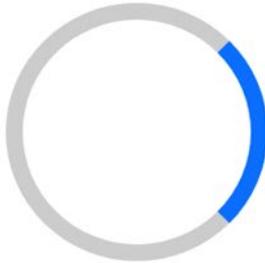
Accounts   **Pay & transfer**   **Collect & deposit**   **Account management**   **Security**

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Upload ACH file   🖶 | Help and support ?

①

The file upload service allows authorized users to upload files which include instructions for ACH transactions.

Important information:

- Same-day transactions (credits), repeating transactions and pre-note transactions aren't supported by this service.
- Once you submit the uploaded file for scheduling, you can only cancel your uploade̶... ...u edit your transactions using the originating software and re-upload your file.
- If Chase Dual Control is active, an authorized user must approve all transactions befo...
- All files uploaded and submitted by authorized sub-users will require approval by a...
- All files should be submitted by authorized sub-users. Please confirm sub-user entitl...
- Current daily limits apply.
- Reversal requests are subject to the ACH Operating Rules (go to https://www.nacha.o...
- New payees and payors are automatically reviewed for fraud. Most reviews are finis... ...e made when a payee or payor aren't approved, and their status will be "pending review." Reviews usually take 2 business days to proce...
- You should have your payor's permission before collecting from their account.
- Funds availability of credits to debit cards maybe delayed due to the receiving bank's debit card posting process. Please check with the receiving bank for more information.

See less −

Please format your file according to Chase and Nacha specifications. All transactions are subject to ACH rules, and your file name can't be longer than 50 characters. If you need more help, choose "How to set up your file."

Nacha file format (.txt or.ach)	See Chase file specs ⬇	See sample file ⬇
.csv file format	See Chase file specs ⬇	See sample .CSV file ⬇

> From the **ACH Payment Services** page, select **ACH file upload** and **Choose a file** to upload and select **Next**

> ***NOTE:*** Before you begin using the ACH file upload service, dedicate time to formatting the file for use. NACHA file and CSV file resources will detail file requirements. Your file must be formatted according to Chase Connect and NACHA specifications

Choose a file	No file chosen

Cancel   See upload activity   **Next**

Your file will then go through a validation process to ensure it's formatted correctly. If the file validation was unsuccessful, we will display detailed errors. Make the corrections to your file and re-upload

NOTE: You can navigate to another page to finish other tasks if file validation is taking longer than expected. You will receive a notification when the validation process is completed

☰   ⊕   🗗³   Explore products ∨   **CHASE** CONNECT   🔍   👤   Sign out

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Submit file   🖶 | Help and support ⌄

ACH file upload tracker

100%

✅ You're almost finished. We've validated .

Choose "Submit" to schedule your ACH file.

Keep in mind, if you don't submit your file for processing we'll delete it 30 days after its upload date.

File name	NACHAFile_Demo_Work.txt
Upload Date/time	Mar 22, 2019 09:24AM
Validation Date/time	Mar 22, 2019 09:24AM
Batches	2
Transactions	21
Total amount	$20,500.00

3

Delete file   Preview   **Submit**

NOTE: If an Authorized User or Proxy Administrator is submitting a file, they must be entitled to accounts and the payment type in the file

After the file validation is successful, click **Submit** to send the file for scheduling

Add A Payee or
Groups of Payees

Schedule
Payments

**Upload a NACHA or CSV (Excel®) file
with the ACH File Upload service**

Payments
Activity

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ACH Payment Services   Schedule payments   Payment activity   Manage pa...   ...er guides ⌄   🖨 | Help and support ⤓

4

5 Transaction history will be available on the **Payment activity** tab

✓ NACHAFile_Demo_Work.txt is in the process of being scheduled.
You can see your file's status by choosing "See upload activity." Please wait until we've finished processing this file before you upload another one.

After clicking **Submit**, you'll receive a confirmation that the file is in the process of being scheduled

File name   NACHAFile_Demo_Work.txt
Upload Date/time   Mar 22, 2019 09:24AM
Batches   2
Transactions   21
Total amount $20,500.00

Click **See upload activity** to view file progress and status

See upload activity   **6**

NOTE: All files submitted by all users or when Chase Dual Control is activated must be approved. The file needs to be approved as a whole and not for individual transactions. The cutoff time for batches to be processed that evening is 8:00 p.m. ET

NOTE: Please confirm the customer profile daily limit is sufficient for file upload activities. The Primary Administrator should navigate to Account management > Profile & settings > Payment preferences > Manage transaction limits. Limit increase requests can take up to 5 business days

Payment Activity

See, sort, change or cancel pending payments for Standard ACH (including repeating payments and bulk file upload), Same-Day ACH and Real-Time Payments

CHASE CONNECT

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All ACH payments
Repeating ACH payments
ACH file upload activity

1   FILTER BY   Choose one   ⌄   Schedule payment >   🖶

Pay to ▼	Pay from ▼	Status ▼	Send on ▼	Delivery by ▼			Amount ▼
▶ Mars	Commercial Checking (...7890)	🗒Pending Weekly	Jul 28, 2017	Jul 31, 2017	Edit	Cancel	$700
	Commercial Checking (...7890)	Pending	Jul 28, 2017	Jul 31, 2017	Edit	Cancel	$155.82
▶ John (...1114) EMPLOYEE	Commercial Checking (...7890)	🗒Pending Monthly	Jul 28, 2017	Jul 31, 2017	Edit	Cancel	$659.25
▶ Mies Inc. (...1434) VENDOR	Commercial Checking (...7890)	Completed	Jul 28, 2017				
▶ Business Association Dues (...2323) VENDOR	Commercial Checking (...7890)	Cancelled	Jul 28, 2017				
▶ John (...1114) EMPLOYEE	Commercial Checking (...7890)	🗒Pending Yearly	Jul 28, 2017	Jul 31, 2017	Edit	Cancel	$155.82

Choose **Payment activity** from **ACH Payment Services**

2

If you need to change or cancel an upcoming payment, select **Edit** or **Cancel**

NOTE: Transactions that were uploaded via the ACH file upload service can only be cancelled, not edited

CHASE CONNECT

Q 👤 Sign out

☰ ⊕ ✉³ Explore products ∨

Accounts | Pay & transfer | Collect & deposit | Account management | Security

ACH Payment Services | Schedule payments | Payment activity | Manage payees | ACH file upload | Demo & user guides ∨

All ACH payments
Repeating ACH payments
ACH file upload activity

③

FILTER BY | Choose one ∨ | Schedule payment > | 🖨

Date range
From account
Deposit to
Status
Send on
Delivery by
Amount

Pay to ▼ | | | Delivery by ▼ | | Amount ▼

▶ Mars (...8591) VENDOR | | | Jul 31, 2017 | Edit | Cancel | $700

▶ JayDee (...7878) EMPLOYEE | | | Jul 31, 2017 | Edit | Cancel | $155.82

▶ John (...1114) EMPLOYEE | Commercial Checking (...7890) | 🔁Pending Monthly | Jul 28, 2017 | Jul 31, 2017 | Edit | Cancel | $659.25

▶ Mies Inc. (...1434) VENDOR | Commercial Checking (...7890) | Completed | Jul 28, 2017 | Jul 31, 2017 | Edit | Cancel | $1,323.45

▶ Business Association Dues (...2323) VENDOR | Commercial Checking (...7890) | Cancelled | Jul 28, 2017 | Jul 31, 2017 | Edit | Cancel | $153.45

▶ John (...1114) EMPLOYEE | Commercial Checking (...7890) | 🔁Pending Yearly | Jul 28, 2017 | Jul 31, 2017 | Edit | Cancel | $155.82

▶ Lucy (...0007) EMPLOYEE | Commercial Checking (...7890) | 🔁Pending Weekly | Jul 28, 2017 | Jul 31, 2017 | Edit | Cancel | $1,525.25

View activity by: **All ACH payments**, **Repeating ACH payments** or **ACH file upload activity**.
Set additional filters to refine the activity history and improve your search

Set Alerts

While most ACH notifications are sent automatically there are some additional subscribable alerts that can be enabled.

All notifications are sent, via Secure Message, to the Primary Admin. Proxy Admin and Authorized users will also receive notifications for transactions they perform, including pending approval when entitled.

Click **Profile & Settings**

Click **Manage Alerts**

NOTE: Transactions that were uploaded via the ACH file upload service can only be cancelled, not edited

Add A Payee or
Groups of Payees

Schedule
Payments

Upload a NACHA or CSV (Excel®) file
with the ACH File Upload service

Payments
Activity

**Set
Alerts**

Payment
Comparison

< >

≡ ⊕ ⟲³ Explore products ⌄   **CHASE** CONNECT   🔍 👤 Sign out

Profile & Settings ✕

Overview

Personal details ▸

Sign-in & security ▸

Account settings ▸

Alerts ▾

   Choose alerts

   Alerts delivery

   Alerts history

   Pause alerts

AccountSafe℠ ▸

Payment preferences ▸

Choose Alerts

Show alerts for   COMMERCIAL CHECKING (...7890) **3** ⌄

Choose the account you'd like to set alerts for

Delivery methods

...vision.com (primary) Edit ›

4 **View and set alerts as needed**

▸ Balance and spending (using 0/11)

▸ Payments (using 0/5)

▸ Protection and security (using 0/5)

NOTE: Need to view or edit who alerts are being sent
to and how they are being sent? Click Alerts delivery to
review or make edits

Payment Comparison

Faster vendor and employee payment quick comparison—Chase Connect

Fast ———— **Faster** ———— **Fastest** →

	Standard ACH	**Same-Day ACH**	**Real-Time Payments (RTP)**
What are the key differences?	▪ Payment complete in **1-2 business days** ▪ Uses the ACH network managed by National Automated Clearing House Association (Nacha)	▪ Payment complete by **end of day** ▪ Uses the ACH network managed by National Automated Clearing House Association (Nacha)	▪ **Payment settled within moments** ▪ Uses the RTP network managed by **The Clearing House**
When should I consider each service?	▪ I need to send $100,000+ ▪ I want to schedule a future dated or recurring payment ▪ I want the lowest risk option ▪ I have a bulk file of payments that I want to upload	▪ I need to quickly pay someone who is not in The Clearing House Network ▪ I need to send $25,000+ ▪ I forgot to schedule a payment and I want to avoid a late fee	▪ I want my payee to be paid in moments ▪ I want to better compete and differentiate my business in the gig economy ▪ I want to make a payment after ACH cutoff times

Faster vendor and employee payment quick comparison—Chase Connect

Additional details			
Can this payment be reversed or canceled?	Yes	Yes	No
Are future dated payments available?	Yes	No	No
What is the cutoff time?	8 p.m. ET on business days	2 p.m. ET on business days	Midnight ET
What is the per payment/transaction limit?	Up to your remaining profile limit	$100,000 per transaction *(as of March 18, 2022)*	$25,000 per transaction
How widely can this service be used?	100% of U.S. banks and accounts	100% of U.S. banks and accounts	60% of accounts can receive Real-Time Payments

Chase screens new payees for fraud for regulatory compliance purposes and Chase policies. When payees fail the initially screening, their status will appear as "pending review", payments cannot be made to the payee while in pending review status. The review can take up to 48 hours, if the payee is not approved, you will have to create a new payee with the proper credentials.

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