

## Commercial Loans Go-To Guide

**Commercial Loans** allows you to easily view and manage loans for your company. The feature can be accessed through the “Pay & Transfer” tab and is available to all System administrators



Within Commercial Loans, admins can:

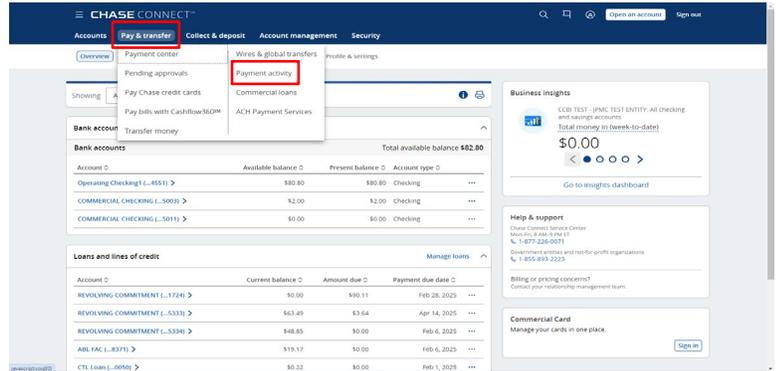
- View loan activity and details such as outstanding balances and payment schedules
- Schedule and make loan payments directly through the platform
- Access other accounts and services offered by Chase, while integrating loan management

# Pay Loan

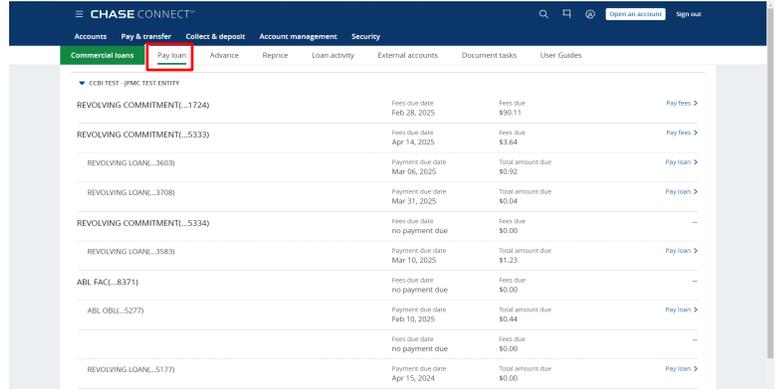
View loan due dates, amounts due, and make payments on active loans on Chase Connect<sup>1</sup>

1. Select **Pay & transfer**, then **Commercial loans**
2. View loan due dates, amount due or click **Pay loan** to make a payment
3. Choose the account to **Pay from**, select the **Payment date** and **Payment amount due**, then click **Pay Loan**
4. Review payment details for accuracy, then click **Pay loan**
5. Once successfully submitted, choose either **Pay more loans** or **Close**

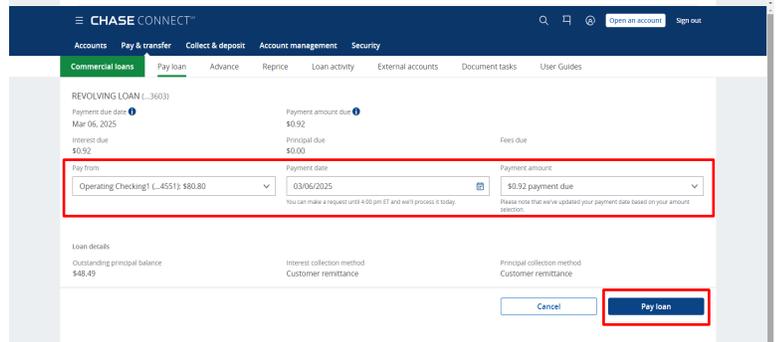
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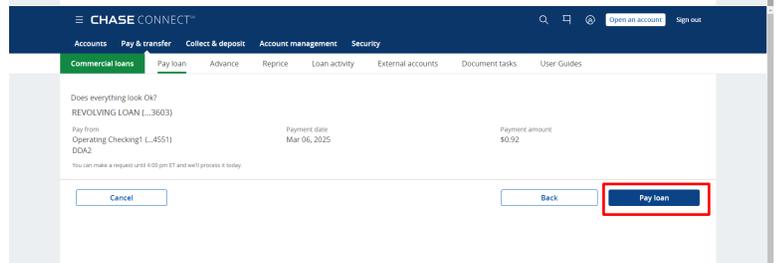
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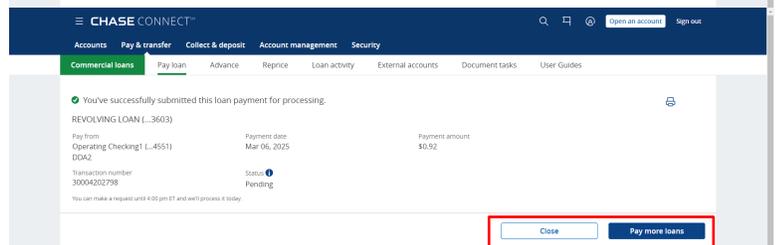
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<sup>1</sup> Fees, terms, conditions and limitations apply as described in the legal agreement for your online service

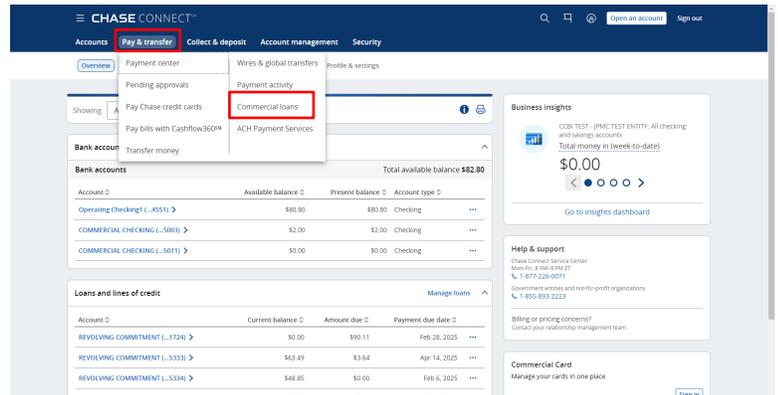
# Request Advance: Book New SOFR Loan

SOFR advances should generally be requested at least 3 business days prior to the start of the interest period<sup>2</sup>

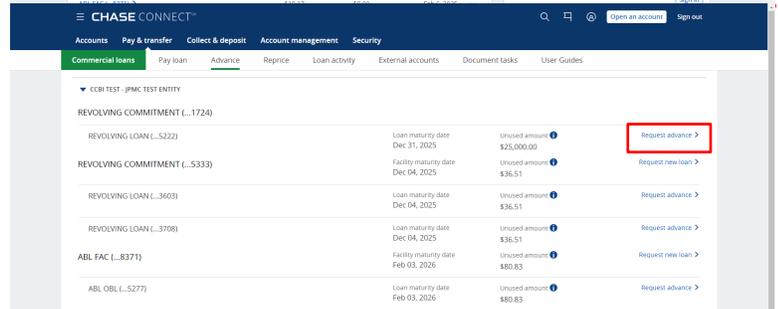
**Note:** A SOFR advance is not available on the same day. It must generally be made at least 3 business days prior to the start of the interest period you select (refer to your loan documents for the time periods on notice requirements for requesting advances). You'll see an estimated all-in rate, and the actual rate will typically be set 2 business days prior to the start of the interest period

1. Select **Pay & transfer**, then **Commercial loans**
2. To request an advance at a new SOFR rate, click **Request new loan** at the facility level
3. Select **Pricing**, **Interest period** (loan tenure), **Transfer to**, **Transfer date** and **Amount** requested to borrow, then click **Next**
  - a. **Note:** You cannot request an amount greater than the unused amount available
4. Review information for accuracy, then click **Request new loan**
5. Once successfully submitted, choose either **Start new request** or **Close**

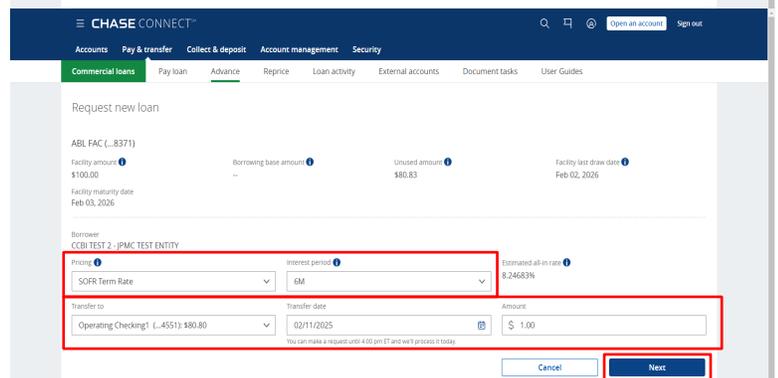
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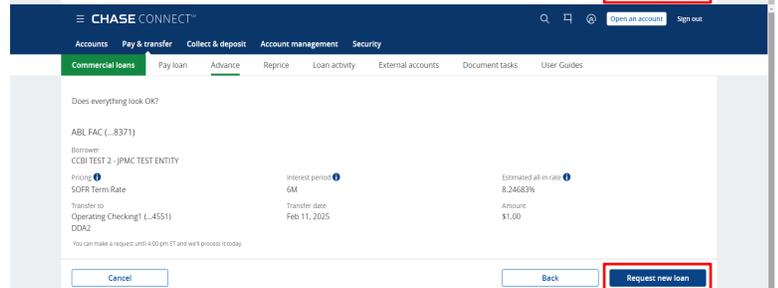
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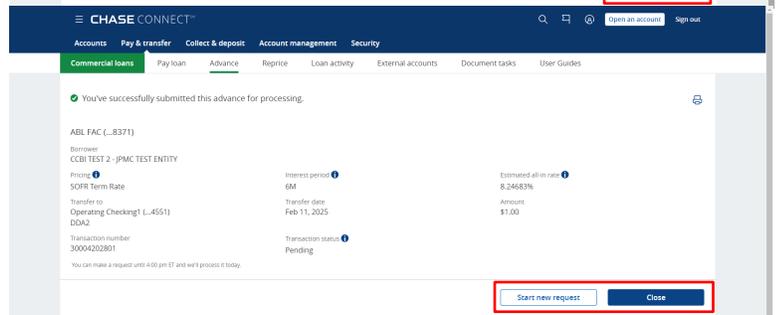
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<sup>2</sup> Refer to your loan documents for the time periods on notice requirements for requesting advances

# Request Advance: Book New LIBOR rate

LIBOR advances should generally be requested at least 3 business days prior to the start of the interest period<sup>3</sup>

**Note:** A LIBOR advance is not available on the same day. It must generally be made at least 3 business days prior to the start of the interest period you select (refer to your loan documents for the time periods on notice requirements for requesting advances). You'll see an estimated all-in rate, and the actual rate will typically be set 2 business days prior to the start of the interest period

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  - a. **Note:** You cannot request an amount greater than the unused amount available
4. Review information for accuracy, then click **Request new loan**
5. Once successfully submitted, choose either **Start new request** or **Close**

**1** CHASE CONNECT™ Accounts Pay & transfer Collect & deposit Account management Security Overview Payment center Wires & global transfers Profile & settings Pending approvals Payment activity Commercial loans Pay Chase credit cards Pay bills with Cashflow360M ACH Payment Services Transfer money

**2** CHASE CONNECT™ Accounts Pay & transfer Collect & deposit Account management Security Commercial loans Pay loan Advance Reprice Loan activity External accounts Document tasks User Guides

Account C	Current balance C	Amount due C	Payment due date C	Unused amount	Action
REVOLVING COMMITMENT (L-1724)	\$0.00	\$90.11	Feb 28, 2025	\$25,000.00	Request advance >
REVOLVING COMMITMENT (L-5333)	\$63.49	\$3.64	Apr 14, 2025	\$36.51	Request advance >
REVOLVING COMMITMENT (L-5334)	\$48.85	\$0.00	Feb 6, 2025	\$36.51	Request advance >
ABL FAC (L-8371)	\$19.17	\$0.00	Feb 6, 2025	\$80.83	Request advance >
ABL OBL (L-5277)				\$80.83	Request advance >

**3** CHASE CONNECT™ Accounts Pay & transfer Collect & deposit Account management Security Commercial loans Pay loan Advance Reprice Loan activity External accounts Document tasks User Guides

Request new loan

ABL FAC (L-8371)

Facility amount \$100.00 Borrowing base amount -- Unused amount \$80.83 Facility last draw date Feb 03, 2026

Borrower CCB1 TEST 2 - JPMC TEST ENTITY

Pricing LIBOR Interest period 6M Estimated all-in rate 8.24683%

Transfer to Operating Checking (L-4551) \$80.80 Transfer date 02/11/2025 Amount \$ 1.00

**4** CHASE CONNECT™ Accounts Pay & transfer Collect & deposit Account management Security Commercial loans Pay loan Advance Reprice Loan activity External accounts Document tasks User Guides

Does everything look OK?

ABL FAC (L-8371)

Borrower CCB1 TEST 2 - JPMC TEST ENTITY

Pricing LIBOR Interest period 6M Estimated all-in rate 8.24683%

Transfer to Operating Checking (L-4551) DDAZ Transfer date Feb 11, 2025 Amount \$1.00

You can make a request until 4:00 pm ET and we'll process it today.

Cancel Back **Request new loan**

**5** CHASE CONNECT™ Accounts Pay & transfer Collect & deposit Account management Security Commercial loans Pay loan Advance Reprice Loan activity External accounts Document tasks User Guides

✔ You've successfully submitted this advance for processing.

ABL FAC (L-8371)

Borrower CCB1 TEST 2 - JPMC TEST ENTITY

Pricing LIBOR Interest period 6M Estimated all-in rate 8.24683%

Transfer to Operating Checking (L-4551) DDAZ Transfer date Feb 11, 2025 Amount \$1.00

Transaction number 30004202801 Transaction status Pending

You can make a request until 4:00 pm ET and we'll process it today.

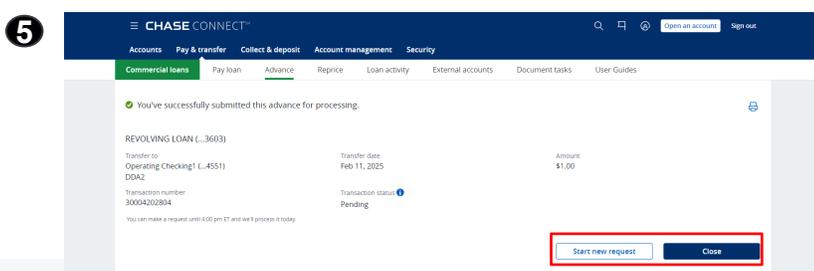
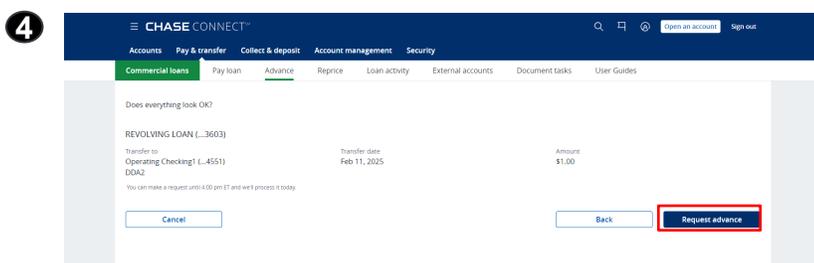
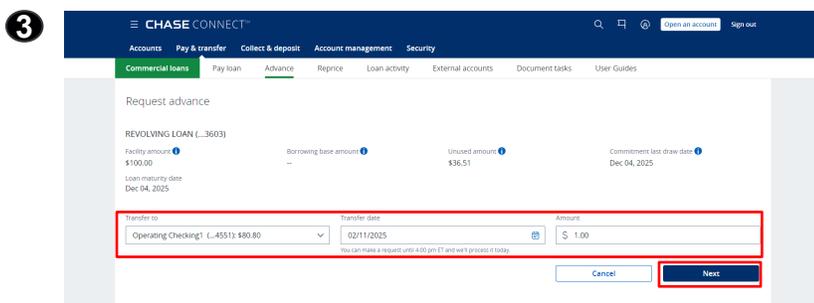
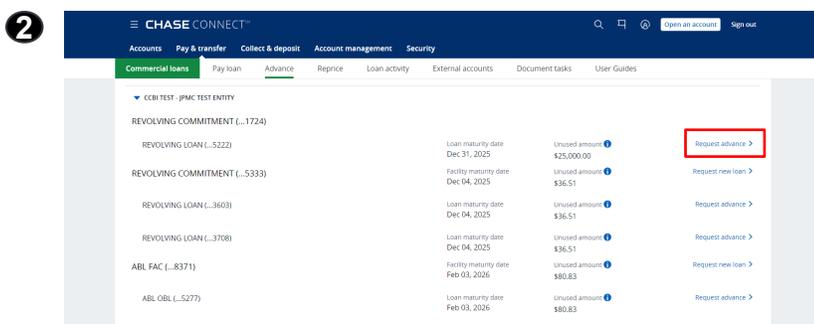
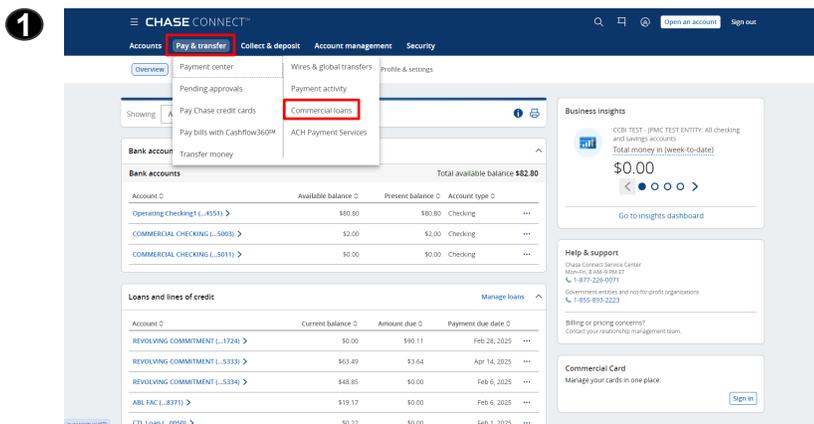
Start new request Close

<sup>3</sup> Refer to your loan documents for the time periods on notice requirements for requesting advances

# Request Advance: Floating Rate (or a same day or future advance)

**Note:** Floating rate advances may not be available on a same day basis if banker approval and additional processing is required

1. Select **Pay & transfer**, then **Commercial loans**
2. For a floating rate advance, click **Request advance** on a floating rate loan
3. Select **Transfer to, Transfer date, Amount**, then click **Next**
  - a. **Note:** You cannot request an amount greater than the unused amount available
4. Review advance information, then click **Request advance**
5. Review advance information for accuracy, then click either **Start new request** or **Close**

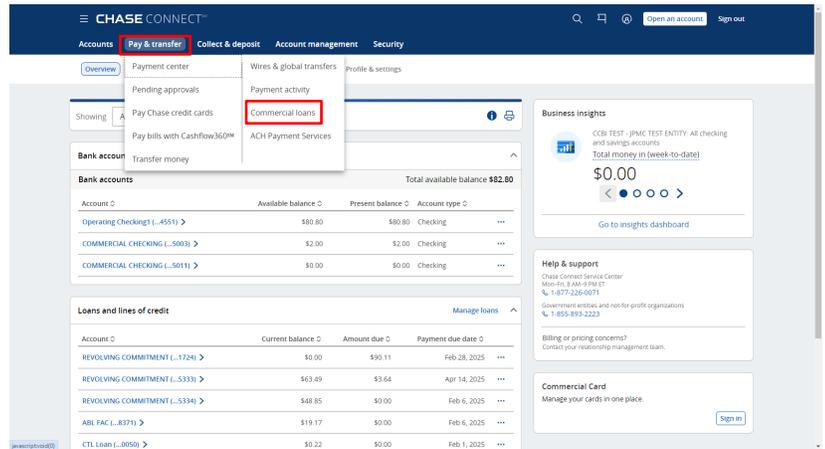


# Reprice

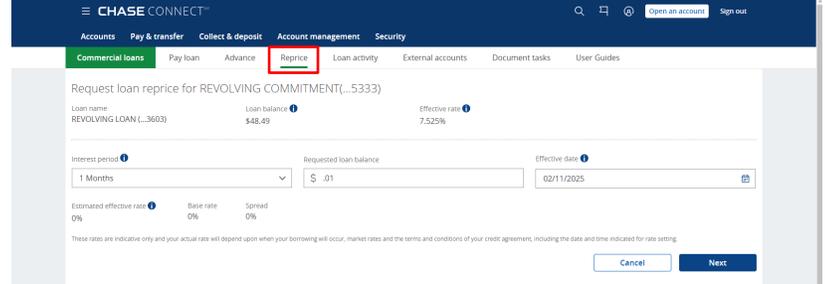
View loans eligible for repricing and make a request

1. Select **Pay & transfer**, then **Commercial loans**
2. Select the **Interest period** for the request, choose a **Reprice action** and the account to **Transfer from**, then click **Next**
  - a. **Note:** Use the tool tips for additional explanation on the loan information displayed
3. Review your request for accuracy, then click **Request repricing**
4. Once successfully submitted, choose either **Start new request** or **Close**

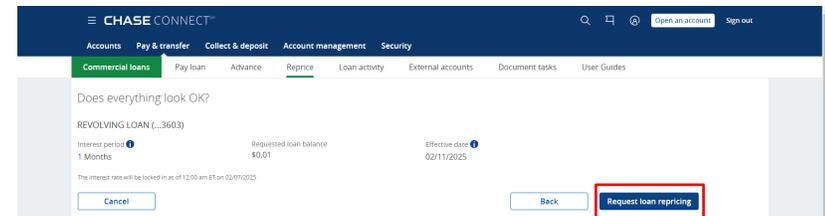
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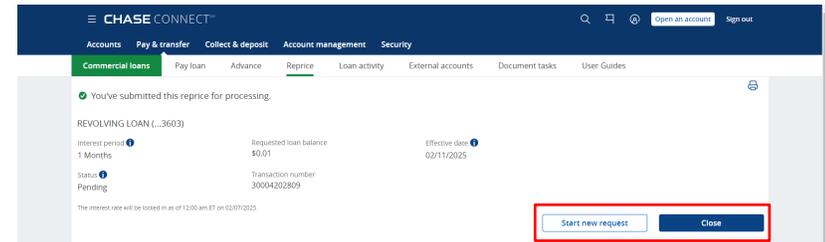
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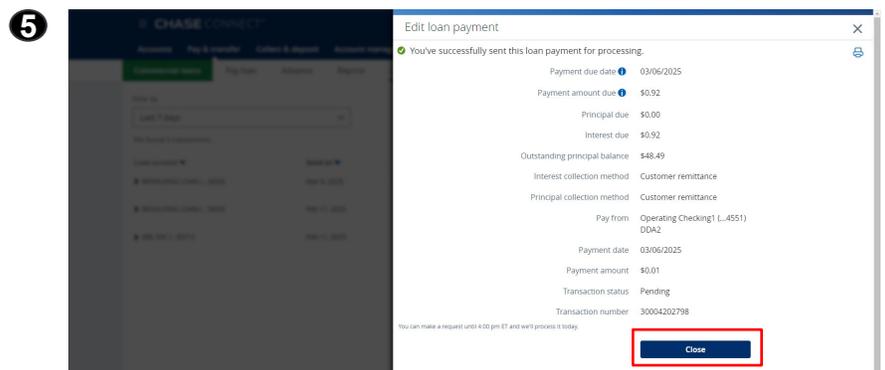
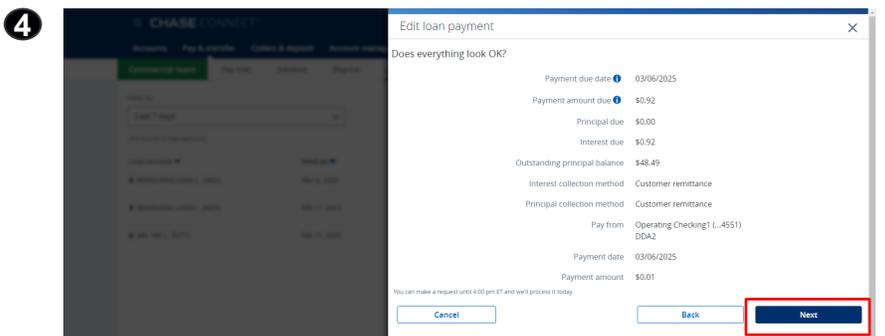
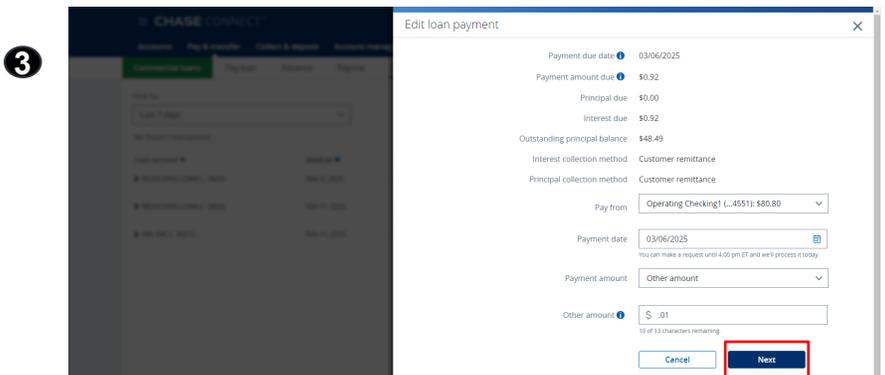
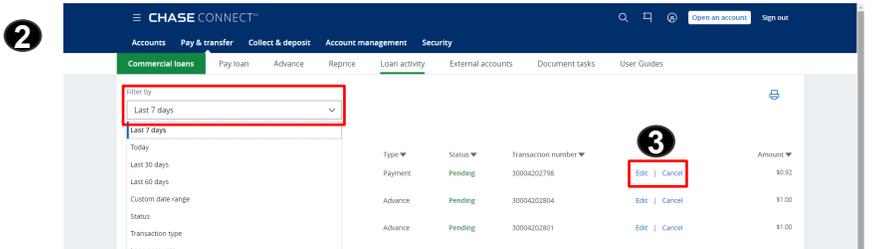
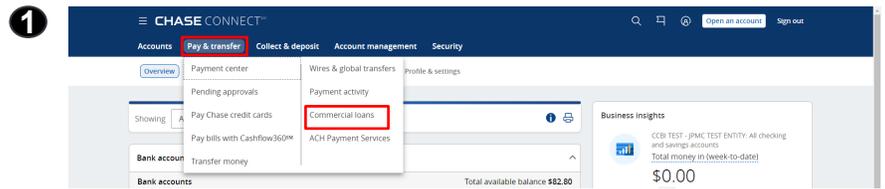


# Loan Activity

View loan transactions by date, type, status, or account

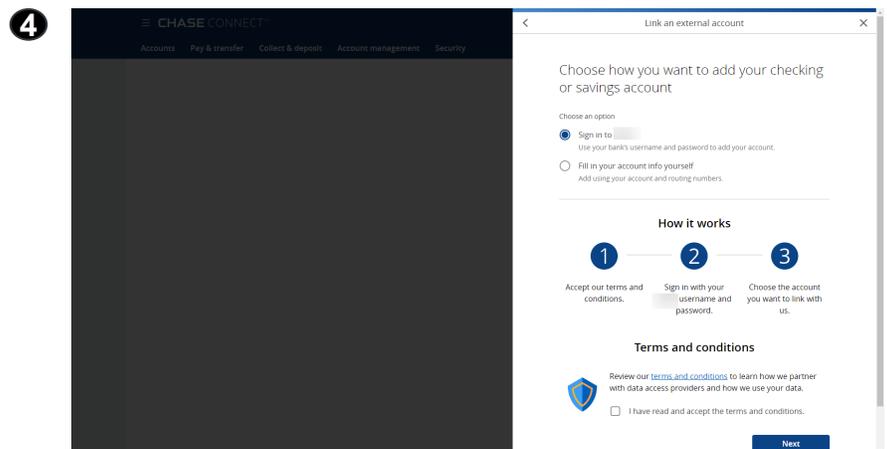
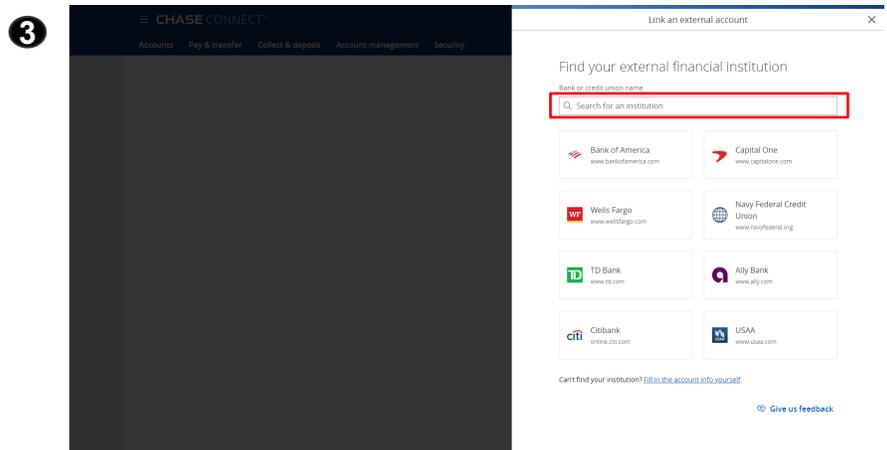
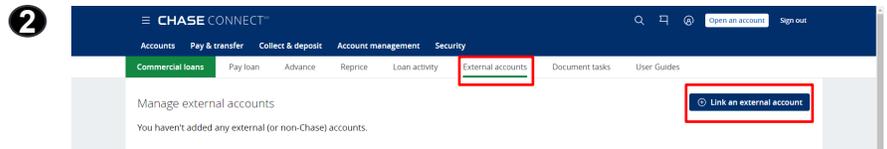
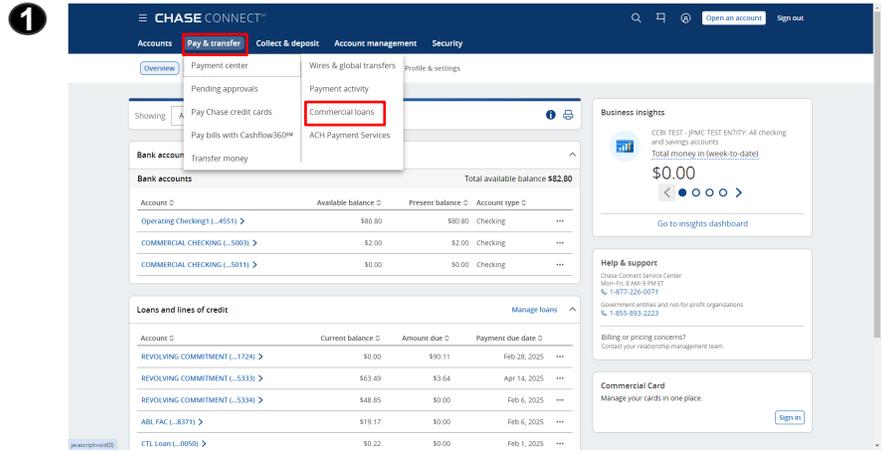
**Note:** Chase Connect reads from QuickBooks and Automatically pulls forward bill payment information

1. Select **Pay & transfer**, then **Commercial loans**
2. Within the **Loan activity** page, use the **Filter by** option to refine loan transaction history and filter by date range, **Status**, **Transaction type** and **Loan accounts**
3. For pending transactions, you can choose either **Edit** or **Cancel**
4. If editing, make the necessary changes to **Pay from**, **Payment date**, **Payment amount**, then click **Next to review**
5. Review your request for accuracy, then click **Next**
6. Once successfully submitted, click **Close**



# External Accounts

1. Select **Pay & transfer**, then **Commercial loans**
2. To manage accounts from external financial institutions, click the **External accounts** tab
  - a. To add a new account, select **Link an external account**
3. Search for an institution and select
4. Choose an option below for linking the account
  - a. Sign into the external account using the institution's username and password
  - b. Fill in your account information by using account and routing numbers



# Document Tasks

Upload your financial documents online

1. There are two ways to get to the commercial loans' dashboard:
  - a. Click on **Pay & transfer** then **Commercial loans** then **Payment Activity**
  - b. Click on **Manage loans** from the accounts overview dashboard
2. Click on Document tasks in the commercial loan portal navigation bar
3. You will be redirected to the Digital Document Exchange dashboard page.
  - a. Click on Upload Documents on the Document Upload section
4. Click on a document that has a **Pending Action** status
5. Upload the requested document, review it and click **Submit**
6. After receiving confirmation, click **Close**

**1** CHASE CONNECT™ Accounts **Pay & transfer** Collect & deposit Account management Security Overview Payment center Wires & global transfers Invoice & settings Pending approvals Payment activity Showing: Pay Chase credit cards **Commercial loans** Pay bills with Cashflow360™ ACH Payment Services Bank accounts Transfer money Total available balance \$81.00 Available balance 0 Promote balance 0 Account type 0 Loans and lines of credit **Manage loans** Account 0 Current balance 0 Amount due 0 Payment due date 0

**2** CHASE CONNECT™ Accounts **Pay & transfer** Collect & deposit Account management Security **Commercial loans** Loan activity External accounts **Document tasks** User Guides

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**4** Digital Document Exchange Submit Documents Pending Actions (16) After selecting a Pending Action above please Drag 'N' drop or [Browse](#) the files here In Process Documents Company... Related Parties Frequency As Of Date Due Date Status File Name Submitted 0 1 Inventory Perpetual (3) ACE & LIQ T... 05/31/2023 06/11/2023 Requested 2 Other / Miscellaneous Re... ACE & LIQ T... 05/31/2023 06/11/2023 Requested 3 AP Aging (1) ACE & LIQ T... 05/31/2023 06/11/2023 Pending Review 2 AR Aging (1) ACE & LIQ T... 05/31/2023 06/11/2023 Pending Review 3 Reconciliation Files (1) ACE & LIQ T... 05/31/2023 06/11/2023 Pending Review 2 Sales by SKU (1) ACE & LIQ T... 05/31/2023 06/11/2023 Pending Review 12123TestFile.txt 01/27/2022 3 Borrowing Base Certificat... ACE & LIQ T... 06/30/2023 07/14/2023 Requested

**5** Digital Document Exchange Submit Documents Pending Actions (17) Sales by SKU - ACE & LIQ Test Client - 05/31/2023 After selecting a Pending Action above please Drag 'N' drop or [Browse](#) the files here Uploading 1 files: Sales by SKU - ACE & LIQ Test Client - 05/31/2023 12123TestFile.txt 16 Bytes Available **Submit**

**6** Digital Document Exchange Submit Documents Pending Actions (17) Sales by SKU - ACE & LIQ Test Client - 05/31/2023 After selecting a Pending Action above please Drag 'N' drop or [Browse](#) the files here Uploading 1 files: Documents Submitted Thank you for submitting your documents. We've received everything and will start processing them shortly. [Upload More](#) [Close Task](#)

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