

## Fraud Protection Services Go-To Guide

With **Fraud Protection Services\***, you can help safeguard your account(s) against check fraud. We encourage you to dedicate time to upload check details (if necessary), review the items we flag as exceptions and pay or return decisions. The primary administrator or a user who has been granted access through Access & Security Manager can perform these tasks.

The screenshot displays the Chase Connect interface. At the top, the 'CHASE CONNECT<sup>SM</sup>' logo is on the left, and search, help, and account management icons are on the right. Below the logo is a navigation bar with 'Accounts', 'Pay & transfer', 'Collect & deposit', 'Account management', and 'Security'. The 'Security' section is expanded, showing 'Summary', 'Pending review', 'Reports', and 'Settings'. The 'Summary' page features a shield icon and the text: 'Fraud Protection Services Help protect your cash flow by enrolling your accounts in check fraud protection and ACH debit block.' To the right, a circular progress indicator shows '33% complete' for 'Your Security enrollment status', with a link to 'See your protection details >'.

\*Prior to enabling Fraud Protection Services, talk with your Sales Representative to ensure it is a part of your current bundle

---

## Chase Connect® Fraud Protection Services

### We offer two types of Fraud Protection Services (under Security):

Check Protection (formerly Positive Pay) and Check Monitoring (formerly Reverse Positive Pay)

#### Check Protection (formerly Positive Pay)

- You let us know information about every check you write, and we compare checks presented for payment to the information you've given us:
  - If it matches, we pay the checks
  - If it doesn't match, we mark it as an exception and you decide whether or not we pay it
- You must tell us by 4 p.m. local account time whether to pay or return the checks
- If we don't receive a decision by the cutoff time, we'll return all exception checks and may charge a returned check fee

**Note:** Terms and conditions, including fees and limitations, apply as described in the legal agreement for your online service

#### Check Monitoring (formerly Reverse Positive Pay)

- You set a threshold payment amount. We pay all checks below that amount and mark all checks at or above that amount as an exception
- You review the flagged checks and tell us by 4 p.m. local account time if we should pay or return the checks
- If we don't receive a decision by the cutoff time, we'll pay the checks

# Enrollment

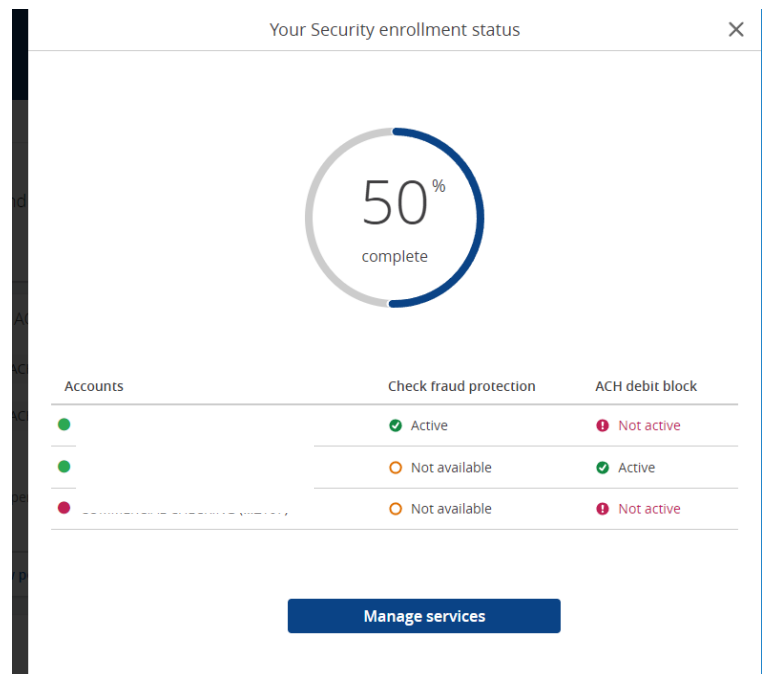
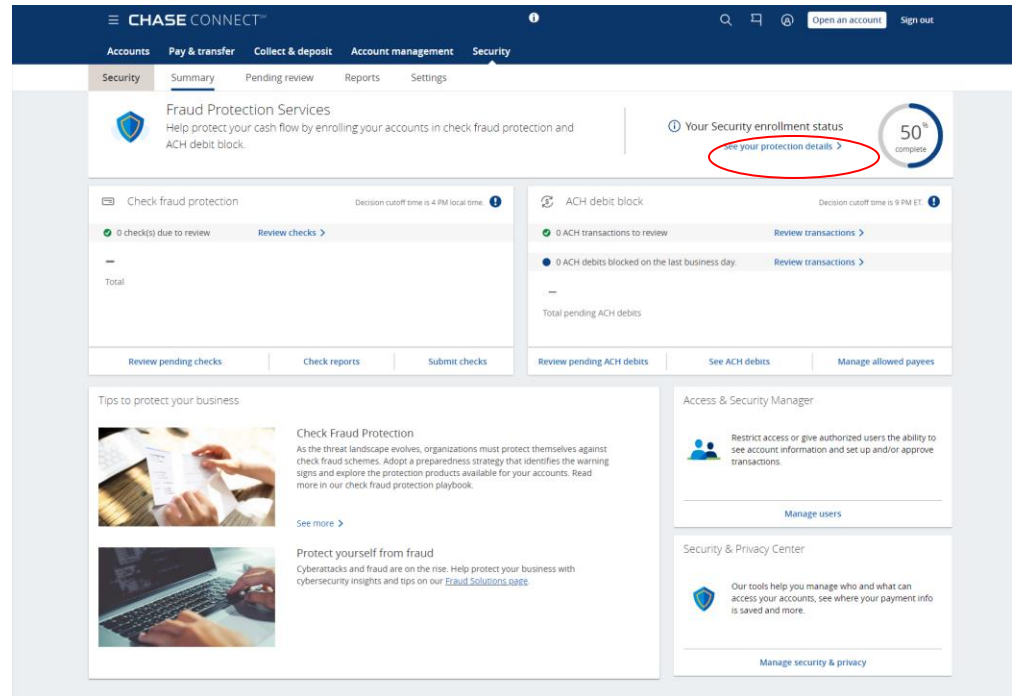
**Note:** Only Primary Admin can enroll in Fraud Protection Services

1. Log in to Chase Connect as a System Administrator
2. Navigate to the **Security** section
3. In the Summary tab, the **Check Fraud Protection** tile, click **Enroll**
4. Select the Fraud Protection Services for each applicable account and click **Next**

Once enrolled then:

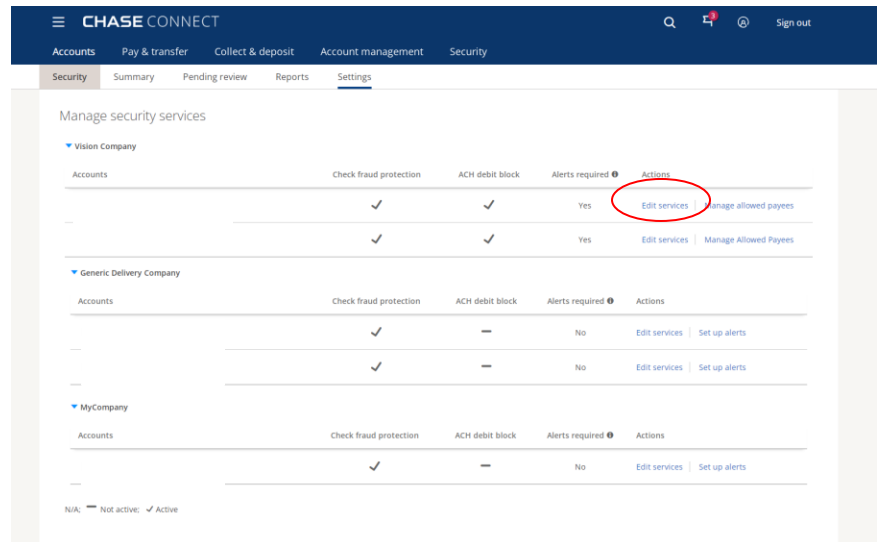
5. Click **See your protection details** to track your progress decisioning for your accounts
6. Quickly view accounts you've already enrolled. Select **manage services** to edit account settings and enroll new accounts

**Note:** This tracker is not a comprehensive metric, but rather measures use of eligible digital services



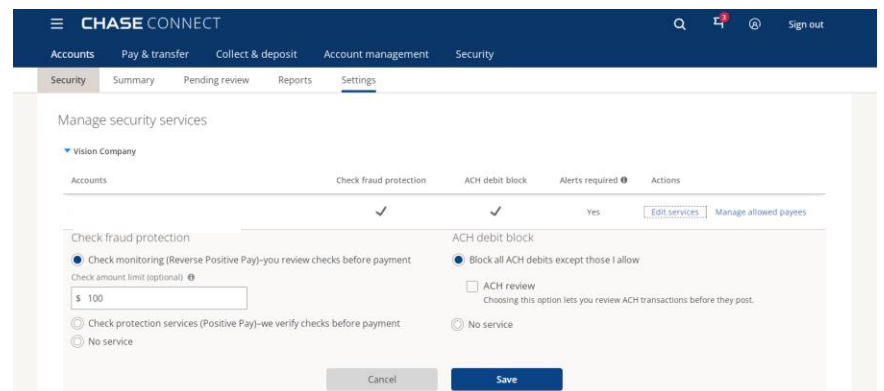
# Enrollment

7. Each account can be enrolled in one check fraud protection service. Select from the following:
- Check monitoring – you review checks for payments exceeding the dollar limit you set
  - Check protection – we verify checks for payment based on the check information you provide
  - No service



**Note:** Select No service if your account is enrolled in the offline post-no checks service, or if it simply requires no service

**Note:** If selecting check monitoring, you must specify the exact amount limit

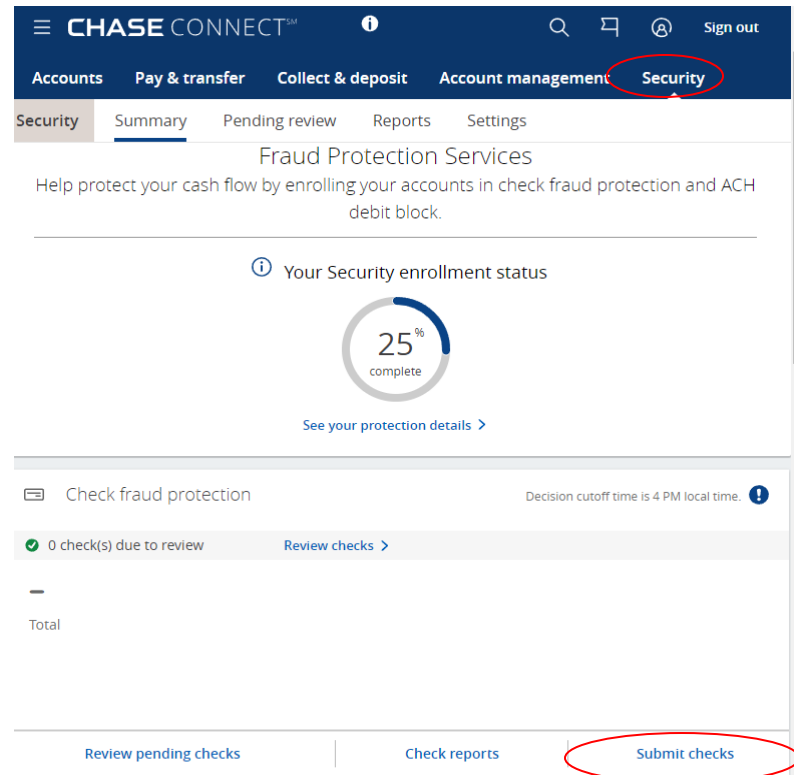


## Check Protection: Upload checks

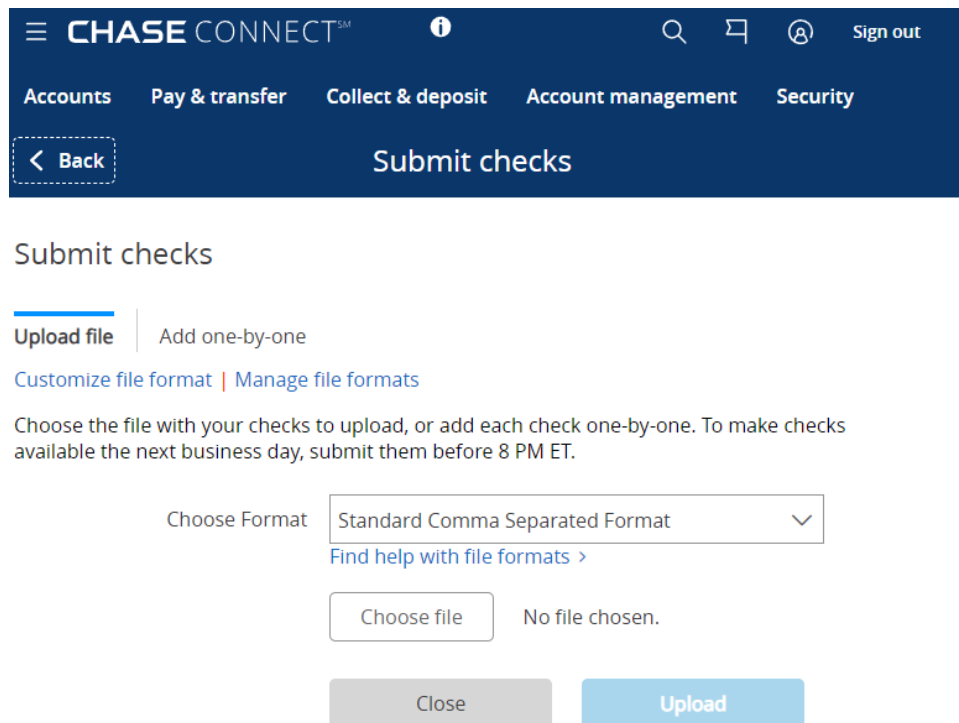
**Note:** If uploading custom file, instructions on page 9

After you've uploaded your file or typed in check information, we'll verify the information is correct against checks presented for payment. Any checks that don't match, or any presented that you haven't told us about, are exceptions that we flag for your review

1. Select Security
2. From the Check fraud protection tile, click **Submit checks**



3. Choose Upload file or Add one-by-one
  - a) To upload a file: Select Upload file, choose the file type, click Choose file, upload the correct file and click **Upload**



## Check Protection: Upload file

**Note:** Please see the next two screens to format your file in advance

**Prepare your spreadsheet:** Your file cannot have a header—the first row must be the first check you’ve written, and each subsequent check follows on its own row. The following information is required in each column. Be sure to follow exact formatting:

- **Column 1 Check type:** I or C. “I” is for issued check, “C” is for canceled check
- **Column 2 Account number for the check you’ve written:** option to include check issuance information for multiple accounts in one file. Only include numbers in this field
- **Column 3 Check number:** only include numbers in this field
- **Column 4: Check date (Ex: MMDDYY)** some spreadsheets will automatically delete the leading zero; be sure you’ve set the column to accept 6 numbers
- **Column 5 Amount:** include numbers and a decimal point, but no commas
- **Column 6 Payee line 1:** 40-character max. Characters can include letters, numbers and special characters. Commas can be used only if the entire name is in quotation marks
- **Column 7 Payee line 2:** Required for clients with Payee Name Verification if more than one line about address on check. Optional for all other checks. 40-character max. Characters can include letters, numbers and special characters. Commas can be used only if the entire name is in quotation marks

|   |           |      |        |      |                |              |
|---|-----------|------|--------|------|----------------|--------------|
| I | 707615678 | 1001 | 013007 | 100  | Stephen Morris | Donald Clark |
| I | 707615678 | 1002 | 013007 | 200  | John Doe       | Simjo        |
| C | 707615678 | 1003 | 013007 | 300  | John Doe       | Simjo        |
| I | 707615678 | 1004 | 013007 | 400  | John Doe       | Simjo        |
| I | 707615678 | 1005 | 013007 | 500  | John Doe       | Simjo        |
| C | 707615678 | 1006 | 013007 | 600  | John Doe       | Simjo        |
| I | 707615678 | 1007 | 013007 | 700  | John Doe       | Simjo        |
| I | 707615678 | 1008 | 013007 | 800  | Simjo          |              |
| C | 707615678 | 1009 | 013007 | 900  | Simjo          |              |
| I | 707615678 | 1010 | 013007 | 1000 | Simjo          |              |
| I | 707615678 | 1011 | 013007 | 1100 | Simjo          |              |
| C | 707615678 | 1012 | 013007 | 1200 | Simjo          |              |
| C | 707615678 | 1013 | 013007 | 1300 | Simjo          |              |
| I | 707615678 | 1014 | 013007 | 1400 | Simjo          |              |
| I | 707615678 | 1015 | 013007 | 1500 | Simjo          |              |
| I | 707615678 | 1016 | 013007 | 1600 | Simjo          |              |
| I | 707615678 | 1017 | 013007 | 1700 | Simjo          |              |
| I | 707615678 | 1018 | 013007 | 1800 | Simjo          |              |
| I | 707615678 | 1019 | 013007 | 1900 | Simjo          |              |
| C | 707615678 | 1020 | 013007 | 2000 | Simjo          |              |
| C | 707615678 | 1021 | 013007 | 2100 | Simjo          |              |
| I | 707615678 | 1022 | 013007 | 2200 | Simjo          |              |
| C | 707615678 | 1023 | 013007 | 2300 | Simjo          |              |
| I | 707615678 | 1024 | 013007 | 2400 | Simjo          |              |
| I | 707615678 | 1025 | 013007 | 2500 | Stephen Morris | Donald Clark |

## Check Protection: Upload file

Save your file in comma-separated value (CSV) format. Most default to this automatically, but be sure to confirm

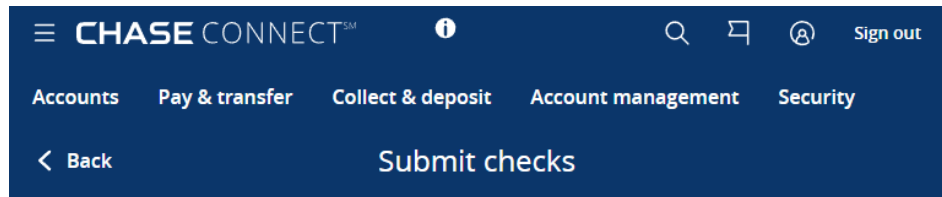
**Note:** If you are changing an Excel® file to CSV and using special character “ the file must be modified using Notepad to remove the two additional “ that Excel automatically adds

Ex: change “test payee” to “test payee.”  
Once you’ve made the change, simply click save and upload

|   |           |      |        |      |                |              |
|---|-----------|------|--------|------|----------------|--------------|
| I | 707615678 | 1001 | 013007 | 100  | Stephen Morris | Donald Clark |
| I | 707615678 | 1002 | 013007 | 200  | John Doe       | Simjo        |
| C | 707615678 | 1003 | 013007 | 300  | John Doe       | Simjo        |
| I | 707615678 | 1004 | 013007 | 400  | John Doe       | Simjo        |
| I | 707615678 | 1005 | 013007 | 500  | John Doe       | Simjo        |
| C | 707615678 | 1006 | 013007 | 600  | John Doe       | Simjo        |
| I | 707615678 | 1007 | 013007 | 700  | John Doe       | Simjo        |
| I | 707615678 | 1008 | 013007 | 800  | Simjo          |              |
| C | 707615678 | 1009 | 013007 | 900  | Simjo          |              |
| I | 707615678 | 1010 | 013007 | 1000 | Simjo          |              |
| I | 707615678 | 1011 | 013007 | 1100 | Simjo          |              |
| C | 707615678 | 1012 | 013007 | 1200 | Simjo          |              |
| C | 707615678 | 1013 | 013007 | 1300 | Simjo          |              |
| I | 707615678 | 1014 | 013007 | 1400 | Simjo          |              |
| I | 707615678 | 1015 | 013007 | 1500 | Simjo          |              |
| I | 707615678 | 1016 | 013007 | 1600 | Simjo          |              |
| I | 707615678 | 1017 | 013007 | 1700 | Simjo          |              |
| I | 707615678 | 1018 | 013007 | 1800 | Simjo          |              |
| I | 707615678 | 1019 | 013007 | 1900 | Simjo          |              |
| C | 707615678 | 1020 | 013007 | 2000 | Simjo          |              |
| C | 707615678 | 1021 | 013007 | 2100 | Simjo          |              |
| I | 707615678 | 1022 | 013007 | 2200 | Simjo          |              |
| C | 707615678 | 1023 | 013007 | 2300 | Simjo          |              |
| I | 707615678 | 1024 | 013007 | 2400 | Simjo          |              |
| I | 707615678 | 1025 | 013007 | 2500 | Stephen Morris | Donald Clark |

## Check Protection: Add one-by-one

- B. To add checks individually:
- Select **Add one-by-one**, enter all required information, then **click Add check**



### Submit checks

Upload file | **Add one-by-one**

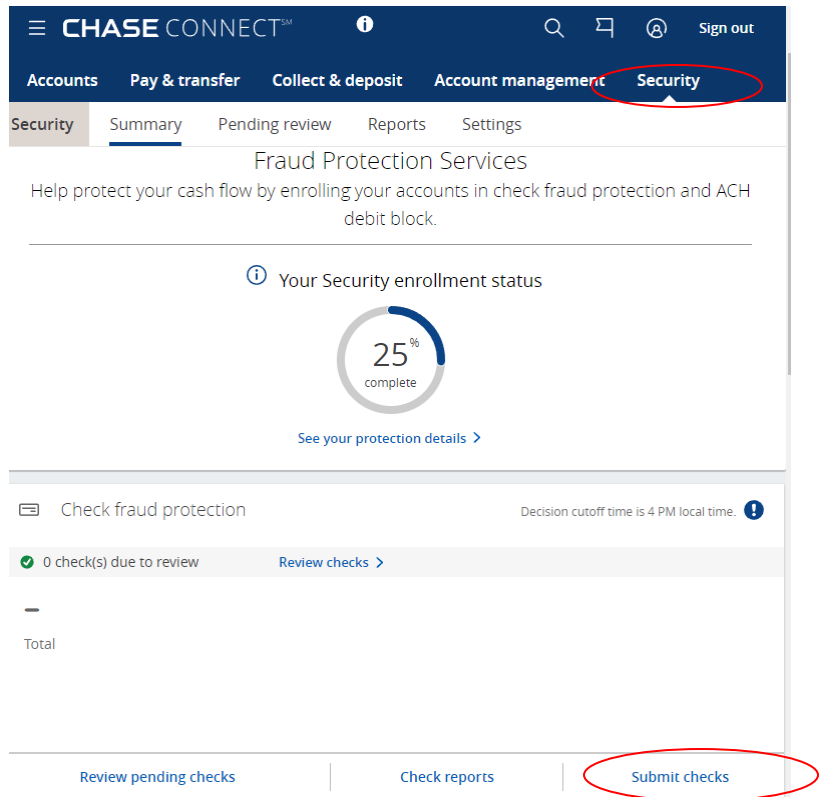
Add up to 25 checks. To make checks available the next business day, submit them before 8 PM ET.

|   |  |
|---|--|
| Check type  | <input type="text" value="Choose one"/>              |
| Account #   | <input type="text" value="Choose one"/>              |
| Check #   | <input type="text"/>                                 |
| Payee name 1  | <input type="text" value="Payee name 1"/>            |
| Payee name 2  | <input type="text" value="Payee name 2 (optional)"/> |
| Amount (USD)  | <input type="text" value="\$"/>                      |
| Check issued  | <input type="text" value="Choose date"/>             |
| <input type="button" value="Clear"/> <input type="button" value="Add check"/> |  |

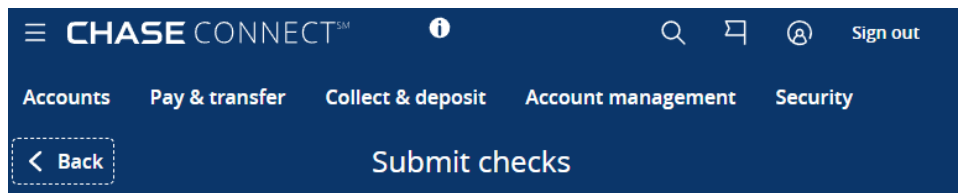


## Check Protection: Customize file format

1. Select Security
2. From the Check fraud protection tile, click **Submit checks**



3. Click **Customize file format**



### Submit checks

**Upload file** | Add one-by-one  
**Customize file format** | Manage file formats

Choose the file with your checks to upload, or add each check one-by-one. To make checks available the next business day, submit them before 8 PM ET.

Choose Format  Find help with file formats >

No file chosen.

## Check Protection: Customize file format

- You'll need to name your file, determine the file format, then select the order that you'd like to provide the required fields in
- Ensure the file details are exactly how you want them then click Save format

CHASE CONNECT™

Accounts Pay & transfer Collect & deposit Account management Security

Customize file format

Create new format

Name your new file format

Make this your original format  Yes  No

Select file format  Comma separated (CSV)  Fixed width

| Field order             | Data format   | Justify   | Maximum length |
|-------------------------|---|---|----------------|
| 2 Account Number        | Numeric   | <input type="radio"/> Left <input checked="" type="radio"/> Right | 17             |
| 3 Check Number          | Numeric   | <input type="radio"/> Left <input checked="" type="radio"/> Right | 10             |
| 4 Check Date            | <input type="text" value="MM/DD/YYYY"/>                         | <input checked="" type="radio"/> Left <input type="radio"/> Right | 10             |
| 5 Check Amount          | <input type="text" value="No Implied Decimal"/>                 | <input type="radio"/> Left <input checked="" type="radio"/> Right | 13             |
| 1 Transaction Indicator | Issues: I, 1, or Blank / Cancels: C, V, or <input type="text"/> | <input checked="" type="radio"/> Left <input type="radio"/> Right | 15             |
| 7 Payee Line 1          | Alphanumeric  | <input checked="" type="radio"/> Left <input type="radio"/> Right | 50             |
| 8 Payee Line 2          | Alphanumeric  | <input checked="" type="radio"/> Left <input type="radio"/> Right | 50             |

Add help message

Cancel

- Once you've saved the file format, you can manage it if needed. Find the file you'd like to review, then select **Test, Edit, or Delete**

CHASE CONNECT™

Accounts Pay & transfer Collect & deposit Account management Security

< Back Submit checks

Manage Custom Files

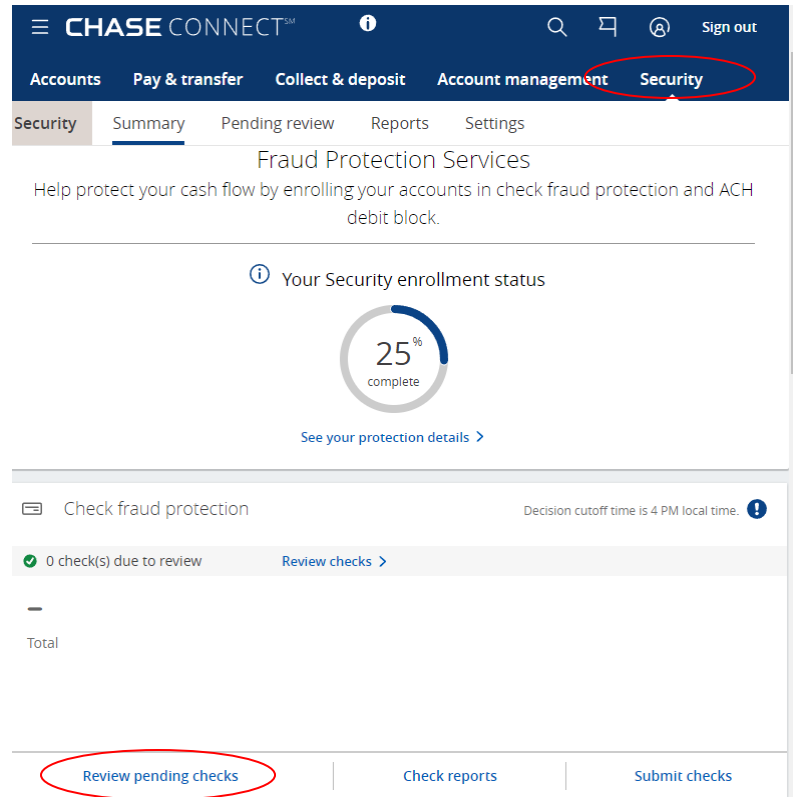
Test/edit file formats

| File format name                 | Format          | Status   | Action   |
|----------------------------------|-----------------|----------|--|
| Standard Comma Separated Format  | Comma Separated | Active   | <a href="#">Test</a>   <a href="#">See details</a>                   |
| Fixed Width Implied Decimal Test | Fixed           | Active   | <a href="#">Test</a>   <a href="#">Edit</a>   <a href="#">Delete</a> |
| Fixed Width Auto Determine Test  | Fixed           | Active   | <a href="#">Test</a>   <a href="#">Edit</a>   <a href="#">Delete</a> |
| test                             | Comma Separated | Inactive | <a href="#">Test</a>   <a href="#">Edit</a>   <a href="#">Delete</a> |
| test                             | Comma Separated | Inactive | <a href="#">Test</a>   <a href="#">Edit</a>   <a href="#">Delete</a> |
| fixed width test                 | Fixed           | Active   | <a href="#">Test</a>   <a href="#">Edit</a>   <a href="#">Delete</a> |

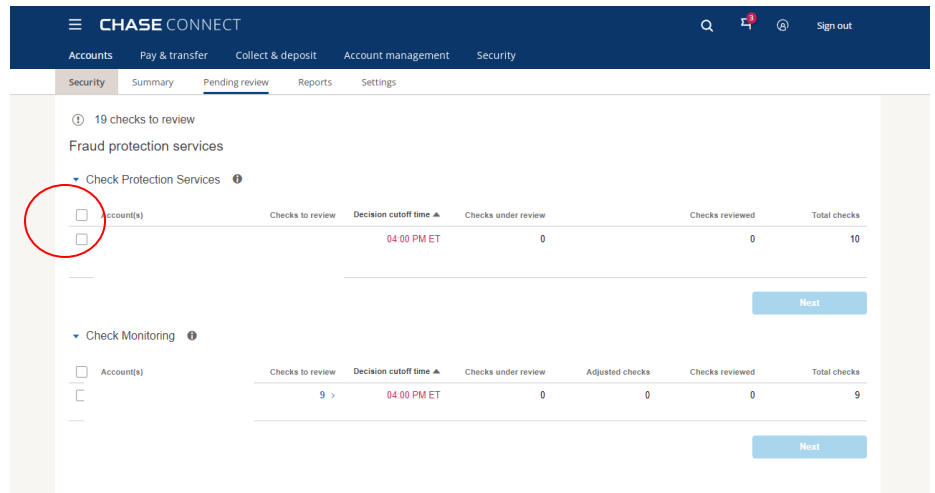
# Review Check Exceptions

Once you've completed enrollment, you can review check exceptions from the Security tab. We'll tell you how many exceptions you need to review. Be sure to review Check Protection (Positive Pay) and Check Monitoring (Reverse Positive Pay) exceptions separately

1. Select Security
2. From the Check fraud protection tile, click **Review Pending Checks**

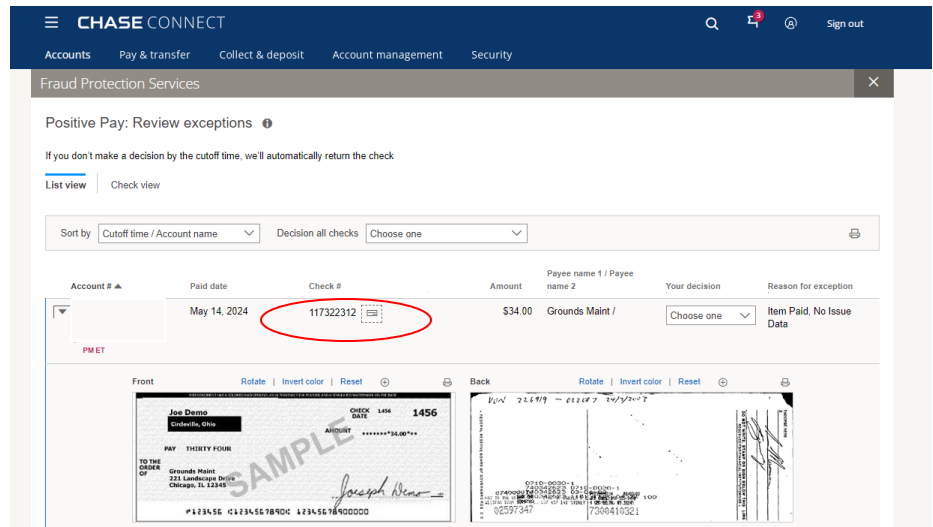


3. To see every **Check Protection (Positive Pay)** exception from every account you've enrolled, check the box at the top left of the list. If you only want to look at exceptions from one account at a time, check the box for that individual account
4. Choose Next after you've chosen at least one account



## Check Protection: Review Check Exceptions

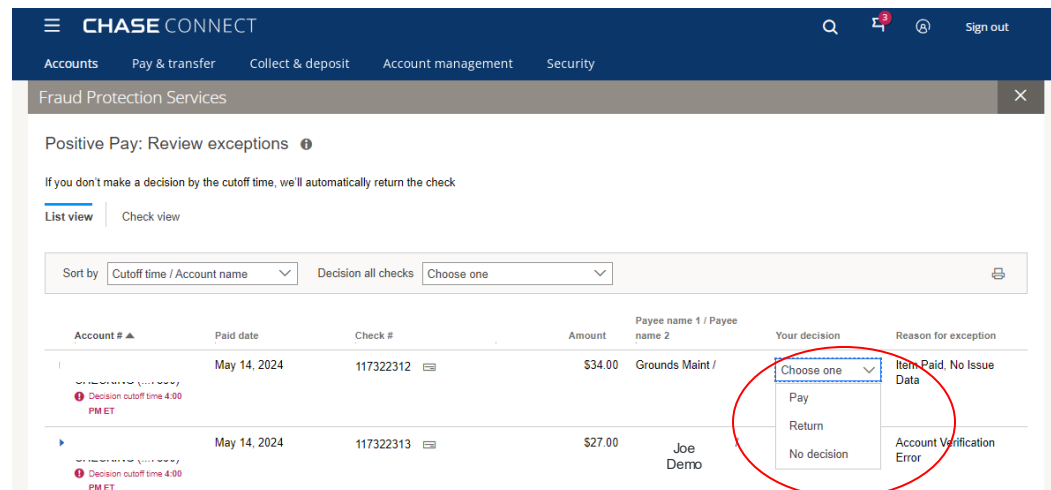
5. To see a small image of the check, click the **Check icon**
6. To see a larger image, review exceptions using **Check view**



7. We'll list each check and the reason we flagged it. Using the drop-down, make a decision on each check:

- **Pay:** we'll pay the check
- **Return:** we won't pay the check
- **No decision:** we'll return the check if you haven't decided to return it by 4 p.m. local account time. We may charge a returned check fee

**Note:** If you choose **Adjust** from the dropdown menu, we'll ask you for the **Adjusted amount**. Then choose **Pay** next to the new amount to authorize



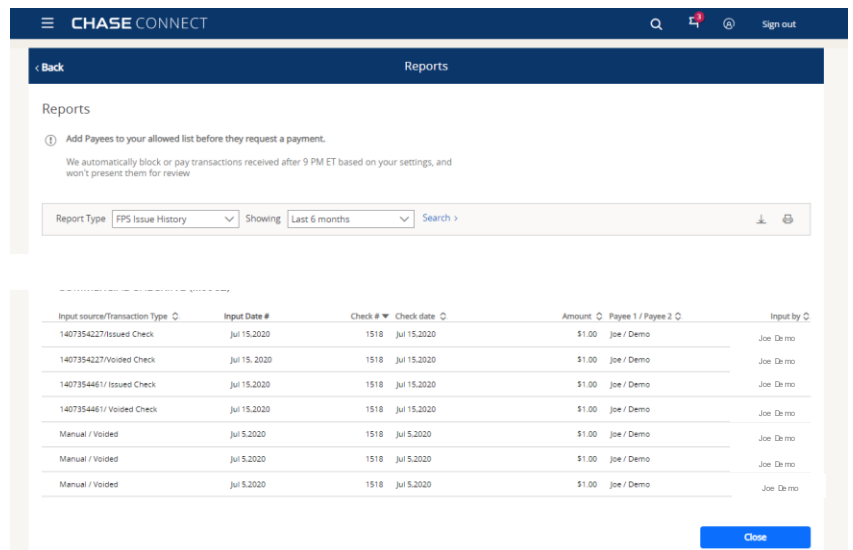
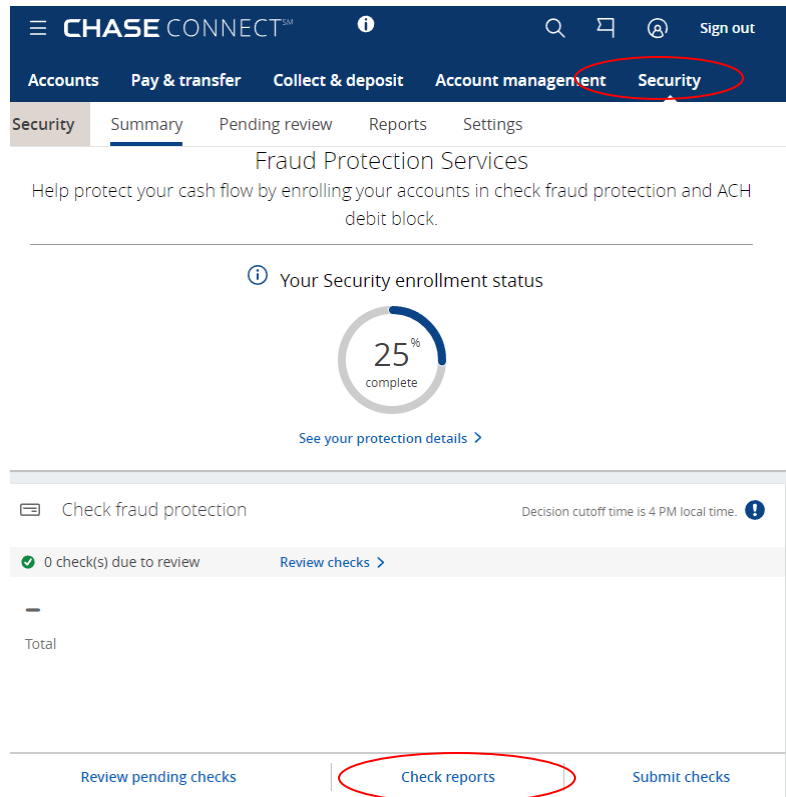
# Reports

1. Select Security
2. From the Check fraud protection tile, click **Check Reports**

Chase Connect offers three reports to help you manage your fraud protection services:

- **Exceptions history** displays exception information within the selected time period (i.e., check details, pay/return decision, status and who reviewed it)
- **Check input history** (Check protection, formerly Positive Pay only) displays information about the check details provided via file upload or manual input
- **Outstanding Checks** (Check protection, formerly Positive Pay only) displays outstanding check liabilities by listing those issued but not yet posted

**Note:** Entitled users can view up to 24 months of check deposit activity online through Chase Connect. Check images are available for 270 days for on-us checks, or 120 days for check drawn on other financial institution



# Alerts

System administrators or sub users can subscribe to alerts on Chase Connect to be notified when you have pending Fraud Protection Services.

1. There are two ways to get to alerts

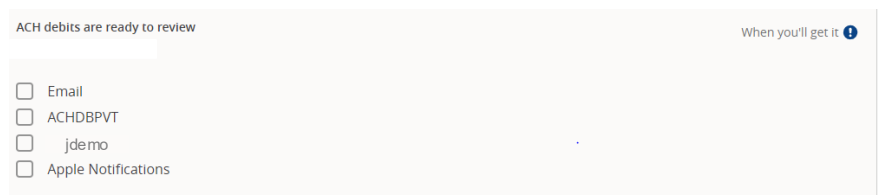
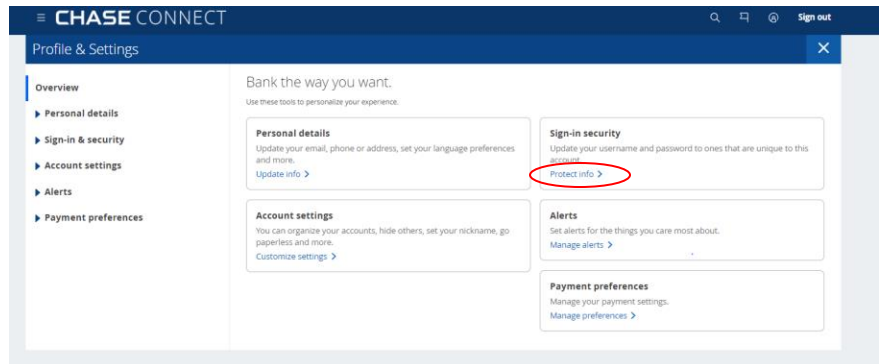
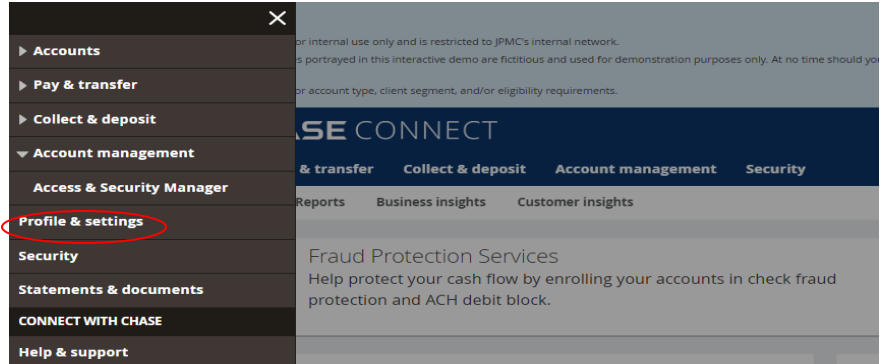
- a) Click the ‘hamburger’ menu
  - Select “Profile & settings”
  - Select “Manage alerts”

b) Use the ‘Settings’ tab under Security

2. Choose the account(s) enrolled in Fraud Protection Services you want to receive alerts from the “Show alerts for” dropdown

3. Select up to 5 email addresses to receive the alerts via email

4. Repeat steps 4-6 above for any additional accounts enrolled in Fraud Protection Services



| Check fraud protection  | ACH debit block | Alerts available |   |
|---|-----------------|------------------|---|
| Pending activation<br>Activation will be pending for up to 7 days.<br>Submit a check under Actions. | Active          | Yes              | ⋮ |
| Not available   | Not active      | No               |   |

- Edit services
- Submit a check
- Set up alerts
- Manage allowed payees

---

## Fraud Protection Services Tips

### Reduce Exceptions Caused by Readability Errors

Please use the following guidelines to reduce the number of check exceptions due to readability problems. Remember, with Check Protection, you're charged for each check exception we find

- **Text formatting:** Checks are most readable when the text is printed in 12-point font or larger, in a recommended font style (Courier New, Arial or Times New Roman), black ink, and all uppercase letters. Our systems have difficulty reading italicized, underlined or cursive text
- **Printing:** Checks should be printed on ink jet or laser printers with a 600 dpi resolution or higher. We don't recommend issuing dot matrix or handwritten checks. If your checks have a design on them, keep in mind that any dark background patterns, images or watermarks in the name and address block area can distort the black and white image and may interfere with readability
- **Payee name:** The name you provide must match exactly the name printed on the check in layout, format, letters and punctuation. The name must start on the first line of the payee address block and must not exceed two lines of the payee address block
- **Fraud Protection Alerts:** When you manage your checks through Fraud Protection Services, you can receive Account Alerts to help keep track of your account activity

**Note:** Users must subscribe to alerts and can do so from the Things you can do menu in Fraud Protection Services, or by clicking the person icon in the upper right corner and choosing Alerts from the dropdown menu

### Fraud Protection On The Go

If you have access to our Chase Mobile® App or browser, you can make exception decisions while away from your desk. You can also enter details for individual checks

Visit your mobile app store or enter [www.chase.com/ChaseConnect](http://www.chase.com/ChaseConnect) into your mobile browser

System Administrators (primary and proxy administrators) can provide mobile access permission to authorized users through Access & Security Manager

---

Chase, J.P. Morgan, JPMorgan, JPMorgan Chase, and Story by J.P. Morgan are marketing names for certain businesses of JPMorgan Chase & Co. and its affiliates and subsidiaries worldwide (collectively, "JPMC", "We", "Our" or "Us", as the context may require).

The information in this content (website, article, event invitation or other form) does not represent an offer or commitment to provide any product or service. The views, opinions, analyses, estimates and strategies, as the case may be ("views"), expressed in this content are those of the respective authors and speakers named in those pieces, and/or the JPMC departments that publish the content, and may differ from those of JPMorgan Chase Commercial Banking and/or other JPMC employees and affiliates. These views are as of a certain date and often based on current market conditions, and are subject to change without notice. Any examples used are generic, hypothetical and for illustration purposes only. Any prices/quotes/statistics included have been obtained from sources deemed to be reliable, but we do not guarantee their accuracy or completeness. To the extent indices have been used in this content, please note that it is not possible to invest directly in an index. This information in no way constitutes research and should not be treated as such. Any information related to cybersecurity provided is intended to help clients protect themselves from cyber fraud, not to provide a comprehensive list of all types of cyber fraud activities nor to identify all types of cybersecurity best practices.

Copying, re-publishing, or using this material or any of its contents for any other purpose is strictly prohibited without prior written consent from JPMorgan. In preparing this material, we have relied upon and assumed, without independent verification, the accuracy and completeness of all information that was acquired from public sources. Any mentions of third-party trademarks, brand names, products and services are for referential purposes only and any mention thereof is not meant to imply any sponsorship, endorsement, or affiliation unless otherwise noted. Notwithstanding anything to the contrary, the statements in this material are not intended to be legally binding. Any products, services, terms or other matters described herein (other than in respect of confidentiality) are subject to, and superseded by, the terms of separate legally binding documentation and/or are subject to change without notice.

The information in this content is not advice on legal, tax, investment, accounting, regulatory, technology or other matters. You should always consult your own financial, legal, tax, accounting or similar advisors before making any financial or investment decisions, or entering into any agreement for JPMC products or services. In no event shall JPMC or any of its directors, officers, employees or agents be liable for any use of, for any decision made or action taken in reliance upon, or for any inaccuracies or errors in or omissions from, the information in this content. We are not acting as your or any client's agent, fiduciary or a advisor, including, without limitation, as a Municipal Advisor under the Securities and Exchange Act of 1934. JPMC assumes no responsibility or liability whatsoever to you or any client with respect to such matters, and nothing herein shall amend or override the terms and conditions in the agreement(s) between JPMC and any client or other person.

The information in this content does not include all applicable terms or issues, and is not intended as an offer or solicitation for the purchase or sale of any product or service. Our products and services are subject to applicable laws and regulations, as well as our service terms and policies. Not all products and services are available in all geographic areas or to all customers. In addition, eligibility for particular products and services will be determined by JPMC, including satisfaction of applicable legal, tax, risk, credit and other due diligence, and JPMC's "know your customer", anti-money laundering, anti-terrorism and other policies and procedures. Credit is subject to approval. Rates and programs are subject to change. Certain restrictions apply.

Products and services may be provided by banking affiliates, securities affiliates or other JPMC affiliates or entities. In particular, securities brokerage services other than those that can be provided by banking affiliates will be provided by appropriate registered broker/dealer affiliates, including J.P. Morgan Securities LLC and J.P. Morgan Institutional Investments Inc. Any securities provided or otherwise administered by such brokerage services are not deposits or other obligations of, and are not guaranteed by, any banking affiliate and are not insured by the Federal Deposit Insurance Corporation. Certain financial products and services are required by law to be provided only by licensed representatives and affiliates. Inquiries regarding such products and services will be referred to a licensed representative or a licensed affiliate. The information in this content is not an offer to sell, or solicit an offer to purchase, any securities by anyone in any jurisdiction in which such offer or solicitation is not authorized, or in which JPMC or the person making such an offer is not qualified to do so, or to anyone to whom it is unlawful to make such an offer or solicitation, or to anyone in any jurisdiction outside of the United States. Nothing in this content constitutes any commitment by JPMC to underwrite, subscribe for or place any securities, or to extend or arrange credit, or to provide any other product or service. JPMC contact persons may be employees or officers of any JPMC subsidiary or affiliate.