



Chase QuickPaySM FAQs

How to use Chase QuickPay

How does Chase QuickPay work?

QuickPay is a person-to-person payment service that lets you send and receive money from almost anyone with a U.S. bank account using an email address or mobile number.

Here's how it works: Simply enroll in QuickPay by clicking on "QuickPay" on chase.com or via the Chase Mobile app. Enter your email address or mobile phone number, receive a one-time verification code, enter it and you're done. It's that easy.

To send money using QuickPay, enter your recipient's email address or mobile phone number. He or she will get an email or text notifying them that you've sent them money. If your recipient is enrolled in a person-to-person payment service, the notification will come either from Chase, their bank's person-to-person payment service (if their bank is a member of clearXchange) or directly from clearXchange.

If your recipient isn't enrolled in a person-to-person payment service, the payment notification will be sent from Chase and will contain information on how to enroll in a person-to-person payment service.

Do non-Chase customers have to enroll in Chase QuickPay to use it?

Non-Chase customers should register with their bank's person-to-person payment service if their bank is a member of the clearXchange network, or directly at clearXchange.com.

How do I send a payment?

To send a payment to someone, click "Send Money" and follow the instructions. If someone has requested a Chase QuickPay payment from you, locate the request on your "To Do" tab and click "Send Money."

How do I request money from someone?

Click "Request Money" and type the name of the person you want to request money from. Select from the drop-down if sending to an existing contact. If sending to someone new, enter the name and tab or click out of the field.

New fields will appear to enter your new contact's email address and/or mobile phone number. Follow the instructions.

How do I accept a payment?

Click the "To Do" tab and click "Accept Money" next to any payment you want to accept. Upon acceptance, the payment will begin processing.

How do I decline a request for payment?

You can't decline a QuickPay payment. If you think you've received money by mistake, return it to the sender with QuickPay using his or her email or mobile number. If you don't want to accept a request for payment, choose "Payment activity" and "To-do list" from the QuickPay menu. You'll have the option to decline any payment requests.

When will a recipient receive my payment?

If your recipient is another Chase customer, he or she will typically get the money a few minutes after it's sent, but no later than the next business day.

If your recipient's bank is in the clearXchange network and supports real-time payments, he or she will typically get the money a few minutes after it's sent. If the bank doesn't support real-time payments, he or she will get the money in 1 to 2 business days.

If your recipient's bank isn't in the clearXchange network, he or she will typically get the money 1 to 2 business days after it's sent, depending on the other bank's processing time.

What is clearXchange?

About clearXchange

clearXchange (CXC) is a network in the United States that lets customers of participating banks send payments easily to each other. Customers will receive payment notifications from the bank they're registered with.



The diagram shows a flow from left to right. It starts with a laptop displaying the Chase QuickPay logo. An arrow points to a Chase bank icon. Another arrow points to the clearXchange logo (a stylized X). A third arrow points to a recipient's bank icon. A final arrow points to a mobile phone displaying a dollar sign, representing a notification from the recipient's bank.

With the recipient's mobile number or email address, customers can send funds directly from their deposit accounts without exchanging sensitive account information.

Chase is part of the network; Chase customers can send and receive money through Chase QuickPay¹ - Payments between Chase checking account customers and customers registered at banks in the clearXchange network are transmitted through clearXchange.

Go to clearXchange.com to see the current list of member banks.

¹Chase QuickPay SM As long as both of you have a U.S. bank account and at least one of you has a Chase checking account, you'll be able to send or receive money. Transfers may take 1 - 5 business days after payment is accepted. Limitations apply.

What does clearXchange mean to you?

If you have a Chase checking account or Chase Liquid[®] Card, you can send and receive payments directly to or from customers of other clearXchange participant banks.

Your recipients who bank with one of the participant banks of the clearXchange network no longer need to sign up with Chase QuickPay; instead they send/receive money from their own bank's online or mobile banking service, making it easier for them and you.

Customers within the network only receive notifications from the bank they're registered with – so you'll only hear from Chase.

Using QuickPay (cont'd)

When you receive a payment from a customer who banks within the network, you'll typically get the money faster.

You may still send money to or receive money from people who don't bank with Chase or one of the participant banks of the clearXchange network; they will need to sign up directly at clearXchange.com.

How long does a recipient have to accept a payment?

The recipient or the recipient's bank has ten (10) business days to accept a Chase QuickPay payment. If they do not take action, the payment will be canceled and you will be notified by email.

Once I schedule or send a payment, when is money withdrawn from my account?

The recipient or the recipient's bank must accept the payment before the funds will be withdrawn from the Pay From account.

You'll receive a notification from Chase when the payment is accepted.

Can I send money internationally with Chase QuickPay?

No. You can only send money to U.S. checking or savings accounts using Chase QuickPay.

What if I don't have enough money in my account to cover a scheduled payment?

If your primary account balance is too low to cover a scheduled payment on the "Send on" date, we'll cancel the payment and let you know by email. Please add more money to your pay-from account and reschedule the payment. You can also choose a different pay-from account.

Can I reverse a payment?

You cannot initiate a reverse on a completed payment from Chase QuickPay. Simply ask the other person to send you back the money via Chase QuickPay in order to settle up. If you suspect fraudulent activity and would like to reverse a payment, please contact customer support.

Are there cutoff times for accepting payments?

Yes:

- The cutoff time to accept Chase to Chase payments is 10 PM ET. Chase to Chase payments received will be made available the same day and not later than the next business day.
- The cutoff time to accept payments through Chase QuickPay between a Chase and a non-Chase account is 8 PM ET.

Are there limits to the amount I can send or receive?

There are no limits to the amount of money you can receive.

The limits on the amount of money you can send depend on the type of account you're using:

- From personal Chase checking accounts or Chase Liquid® cards, you can send up to \$2,000 in a single transaction, up to \$2,000 a day and \$16,000 in a calendar month.
- From Chase Private Client or Private Banking client accounts, you can send up to \$5,000 in a single transaction, up to \$5,000 a day and \$40,000 in a calendar month.
- From Chase business checking accounts, you can transfer up to \$5,000 per transaction, with a maximum of \$5,000 per day and \$40,000 in any calendar month.

Which payment service should I choose?

Choose the payment service that best suits your needs. Factors to consider may include applicable fees, how quickly your payee will receive your payment, and whether or not you can include additional remittance information.

What happens if I cancel the Chase QuickPay Service?

If you cancel the Chase QuickPay service:

- Pending, repeating and future dated transfers, as well as transfers that have not been accepted by the recipient will be terminated; however any transfer that is in process cannot be canceled.
- You'll be able to see your Chase QuickPay transactions from the past 13 months.
- You can reenroll in Chase QuickPay at any time.

Managing Chase QuickPay

Will recipients see my account details?

No. Your recipient won't see your account number and you won't see theirs. You only need to know each other's email address and/or mobile phone number.

How do I add or delete a recipient?

Click "Recipients" to see a list of all your Chase QuickPay recipients. To add a recipient, click "Add a recipient." To delete a recipient, find him or her in the list of recipients and click "Delete" next to his or her name.

Why don't I see a payment or a request in my To Do list?

Check with the sender to see what email address or mobile phone number he or she used to send you the payment or request. The sender may have entered an incorrect email address or one that you haven't added to your verified email list. Compare the email or mobile phone number used with your verified email/mobile list.

To add an email address or mobile phone number, click "My Email/Mobile Settings," then click "Add email address" in the "Your Email Addresses" section.

Already added and verified all your email addresses/mobile phone? Click "Send us an email" for additional help finding the details of your payment or payment request.

How can I add or change my email addresses and mobile phone number?

To add an email address or mobile phone number, click "My Email/Mobile Settings" and enter your information. Once you add a new email address or mobile phone number, you'll need to verify it with a Activation Code we send to your email inbox or phone by text message.

Can I set up repeating Chase QuickPay payments?

Yes. To set up a repeating Chase QuickPay payment, click "Send Money." Then, click the "Make this a repeating payment" link and choose a frequency and other details for your repeating payment that meet your needs.

Can I skip one payment in a repeating payment series?

Yes. Find your payment on the Repeating Chase QuickPay Payments page, then click "Skip payment" in the Next Payment column. This allows you to skip the next payment in the repeating series.

How do I add or update my recipient's information?

Click "Recipients," then find your recipient's name in the list and click "Details." Then, click "Edit" to update your recipient's settings for Chase QuickPay.

Can I make a Chase QuickPay payment with a credit card?

You can only make a QuickPay payment using an eligible Chase checking account or Chase Liquid[®] card.

How do I change or cancel a scheduled payment or request?

Find your pending payment or request on the Chase QuickPay Activity page and click "Edit" or "Cancel" next to it.

If the payment you sent is "pending acceptance" that means your recipient has already received notification. You can only cancel those payments. If you need to change it, first cancel and then create a new payment to be sent to your recipient.

Note: If you have questions about a payment or request that has already been completed, click "Send Inquiry" next to it on the Activity page.

What information is in the Money Sent tab?

The Money Sent tab is a list of the payments you've sent with Chase QuickPay (up to 13 months of history), regardless of whether or not the recipient accepted the payment. If you have payments that are pending, you may edit or cancel. For payments pending acceptance, you may cancel from the Money Sent tab.

What information is in the Money Received tab?

The Money Received tab is a list of the payment notifications you've received through Chase QuickPay (up to 13 months of history), regardless of whether or not you actually accepted the money. If the status is pending acceptance, it will appear in the To Do tab.

What information is in the Requests tab?

The Requests tab (up to 13 months of history) is a list of the requests for payment you've received through Chase QuickPay to which you've responded or which have expired.

If you've not yet responded to a payment request, it will appear in the To Do tab. The Requests tab also includes requests you've sent.

What information is in the To Do tab?

The To Do tab displays details about Chase QuickPay payments and requests that require your attention.

- **If someone sent you a payment:** Click "Accept Money" to accept it, or "Decline" to decline it. Click "See details" to see more information. Once you accept a payment, it will move from the To Do tab to the Money Received tab.
- **If someone sent you a request for money:** Click "Send Money" to send the money requested or "Decline" to decline the request. Click "See details" to see more information. Once you pay or decline the request, it will move from the To Do tab to the Requests tab (under Requests Received).
- If a payment expires, it will move from the To Do tab to the Money Received tab.
- If a request expires, it will move from the To Do tab to the Requests tab.

What is a Verification Code?

After you enter and submit your information, we'll send Verification Codes to the email address(es) and mobile phone number you entered. Then, you'll need to enter the codes to verify your access.

What is a default email address?

You can include all of your email addresses to ensure that you receive payment and payment request notifications.

However, we need to have a primary (default) email address on file for you, which will be associated with all of the payments and payment requests that you send.

Why should I sign up for text message notifications?

We can send you Chase QuickPay notifications via email; however you can also choose to receive them via text message. If you opt to receive notifications by text message, we'll let you know the status of your payments and payment requests with short messages sent to your mobile device.

Why is my payment status "Delayed"?

Your payment is delayed because we can't process it right now. We'll try to send the money again within the next 3 business days. If we still can't send the payment, we'll cancel it.

My payment status is "Delayed." When will my money be sent?

We'll try sending the money within the next 3 business days. If we still can't send the payment, we'll cancel it. To cancel the payment and resend it, go to "Pay & transfer" and "QuickPay activity," and then "Money sent."

My payment status is "Delayed." When will I get my money?

We'll try depositing the money again within the next 3 business days. If we still can't deposit the payment, we'll cancel it. You can also ask the sender to cancel it and send it again.

Why is my payment's status "Funding Failed"?

We couldn't send your Chase QuickPay payment because there wasn't enough money in your pay-from account to cover the payment. Please make sure there's enough money in your account and send it again, or use a different account. If there's enough money in your account, contact your recipient to make sure his or her account is set up, and then try sending the money again.

Organizing payees

How do I update a payee's information?

On the Payee Details page, you can update the payee's information by clicking "Edit" next to the payee's information.

Can I add a payee to more than one payment service?

Yes; you can add a payee or recipient to multiple payment services. For example, you can set up certain payees for Bill Pay, Overnight Check Service and Wire Transfers, or any combination of our online payment products.

What happens when I delete a payee?

Your payee no longer will appear on the Payee & Recipients page, and any scheduled transactions will be canceled.

How can I see payment activity for a payee?

To see payment activity for a specific payee or recipient, click "Activity" next to the payee on this page.

Each payment has a status. "Pending" payments are those scheduled to be made but not sent. "Funded" payments are those scheduled and already funded from your account. "Paid" payments are those funded and sent to the payee.

How do I add or delete a payee?

To add a new payee or recipient, click "Add payee" at the top of this page. To add a payee, you'll need your payee's address information and account number (if the payee is a company).

To delete a payee or recipient, click "Delete" in the last column next to the payee's name.

How can I organize my payees?

When you click "Organize payees," you can create payee groups for easier sorting. For example, you might create a "Utilities" group, an "Insurance" group and a "Miscellaneous Bills" group, and organize your payees accordingly.

Note: A payee can only be assigned to one group at a time.

Can I update or delete my Chase accounts from my payee list?

Unless you close your Chase credit card or loan, those accounts typically will be listed as payees.

You can update your Chase account by:

- Adding a payee nickname
- Putting the payee in a group
- Changing the default Pay From account