Sending an overnight check

When will the recipient receive the check?
We’ll deliver the check the next business day unless you selected a specific Deliver By date and assuming you submitted your payment before our cutoff time. The payment will arrive by 10:30 AM, noon or the end of the business day, depending on the recipient’s location. This does not include Alaska or Hawaii.

Which delivery method should I choose?
Choose your delivery method based on when you need the payment to arrive. For example, overnight checks and wire transfers typically arrive the quickest, but both have fees associated with them. Online Bill Pay and Chase QuickPay are free services, but funds may arrive on the same day or up to five days later, depending on the recipient.

How many overnight checks can I send in one day?
Typically, there is no limit on the number of overnight checks you can send in one day. However, you can only send up to $50,000 in payments per day.

How much can I send?
Your limit for all overnight checks you send in one day is $50,000. For example, you could send one check for $50,000 or 50 checks for $1,000 each.

What is the cutoff time for sending overnight checks?
You must schedule your overnight check by 10:00 PM Eastern time on a business day.

Why can’t I send an overnight check to a P.O. Box?
The recipient must sign for the overnight check, so we must deliver the check to a physical address.
How is the service fee collected?
We’ll deduct the $14.99 service fee from the Pay From account you use to fund your overnight check.

Why can’t I choose today as my Send On date?
If you’re scheduling your overnight check after 10:00 PM Eastern time or on a non-business day, we’ll send the check on the following business day.

Why can’t I choose tomorrow as my Deliver By date?
You’re scheduling your overnight check after 10:00 PM Eastern time or on a non-business day. The next available Deliver By date will be displayed on your screen.

How can I track my overnight check?
You can track your check by visiting the Overnight Check Activity page and clicking “See details.” Click the UPS tracking number assigned to the check to see its delivery status. Once the check is delivered, you’ll be able to see when it arrived and who signed for it.

What do the different statuses mean?
- **Pending:** You’ve scheduled an overnight check but still have time to cancel or make changes.
- **Sent:** The check has been sent to your recipient but hasn’t arrived yet.
- **Paid:** Your recipient has received the check.
- **Canceled:** You scheduled a check but canceled it before it was sent to your recipient.
- **Funding Failed:** Your Pay From account didn’t have sufficient funds to send the overnight check.

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.
**Editing and canceling an overnight check**

**How do I edit or cancel an overnight check?**

To cancel an overnight check you’ve already scheduled, find it on the Overnight Check Activity page, click “Cancel” and follow the instructions. To change the shipping information for your check, find it on the Overnight Check Activity page, click "Edit" and make the necessary changes. Note: If you need to change the recipient or the account you’re using to pay the check, you’ll need to cancel the check and reschedule it.

**How long do I have to edit or cancel an overnight check?**

You can change or cancel an overnight check up to the cutoff time: 10:00 PM Eastern time on the Send On date.

**Can I change my Pay From account?**

Yes, you always can choose which account you’d like to use to make your payment.

**Why can’t I change the recipient, Pay From account or amount?**

Once you’ve scheduled an overnight check, you can only edit the shipping information. If you need to change the recipient, Pay From account or amount, you must cancel the check and schedule another overnight check with the new details.

**Why is some of the information in green text?**

The information you’ve changed is listed in green text.
Your payees

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. You can also cancel a payment from this page by clicking “Cancel.”

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 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.