



### Scheduling payments

#### When will you process my payment?

We'll begin the delivery process on the date that you specify.

**If you're paying a Chase loan,** you'll choose a "Payment date." In most cases, we'll remove the money from the Pay From account and apply it to your card or loan on the same business day you initiate the payment.

**If you're paying an external (non-Chase) payee,** you can choose either a "Deliver by" date or a "Send On" date. The "Deliver by" date is the date you'd like us to deliver the money to your payee. The "Send On" date is when we'll begin the payment process.

**Note:** If you schedule a same-day credit card payment after the cutoff time, we'll process it the next day except on Saturdays.

#### Can I pay more than one payee at a time?

Yes, you can pay up to 45 payees at one time on this page. Click "Add payee" at the top of the page or click "Pay Bills" under the Payments & Transfers tab.

#### Can I pay more than one loan at a time?

**For loan-only:** Yes, you can pay up to 45 loans at one time. Click "Add payee" at the top of the page or click "Pay Bills" under the Payments & Transfers tab.

#### What is the cutoff time for same-day payments?

The cutoff time for same-day payments varies by service. For example, the cutoff time for initiating Bill Pay payments is 5PM Eastern time on a business day; the "Deliver By" date generally is two business days after that.

The cutoff time for a loan payment is 7PM Eastern time for prime rate or commercial rate-based loan otherwise 4PM Eastern time.

## What does "Last Payment" mean?

The Last Payment column shows the date and amount of your last payment to that payee.

If you see "None" in that column, it means you haven't made any payments to the payee yet. If you see "More than 13 months ago," it means your last payment was more than 13 months ago, and we're unable to access the payment information.

## Why does it take a certain number of days to deliver my payment?

The timeframe\* for delivering payments to your payee depends on the type of payee and the relationship with the payee.

- Chase card and loan payees are paid the same-day if you enter your payment details before the Online Bill Pay cutoff time.
- Some payees (typically larger companies) are set up to receive electronic payments. Those payments can usually be delivered in one or two days. Some payees (typically smaller businesses or personal payees) are paid by paper check. Those payments are typically delivered within five days.

\*Payment timeframes assume payments are submitted prior to the cutoff time.

## When will you send my bill payment?

We'll begin the delivery process on the date you select.

**Note:** The cutoff time is 8PM Eastern time on any business day.

## When will you make my payment?

**For card payments:** The cutoff time is 8PM Eastern time on any business day. "Cutoff time" is the time by which we must receive your payment instructions to consider them entered on that same- business day.

**For home loans:** The cutoff time for a same-day payment is:

- 7:30 PM Eastern time if you're making the payment with a Chase checking or savings account
- 8 PM Eastern time if you're making the payment with an external (non-Chase) Pay From account

## *Scheduling payments (cont'd)*

If you schedule a payment after the cutoff time, it will be applied to your account the next business day.

**For revolving credit accounts, home equity loans and lines of credit:** The cutoff time for a same-day payment is:

- 11 PM Eastern time if you're making the payment with a Chase checking or savings account
- 8 PM Eastern time if you're making the payment with an external (non-Chase) Pay From account

If you schedule a payment after the cutoff time, it will be applied to your account the next business day

**For auto loans:** The cutoff time for a same-day payment is:

- 11 PM Eastern time if you're making the payment with a Chase checking or savings account
- 8 PM Eastern time if you're making the payment with an external (non-Chase) Pay From account

If you schedule a payment after the cutoff time, it'll be applied to your account the next business day. Payments scheduled before the cutoff time will be posted that evening; you can see them in your account history the following day. Payments scheduled after the cutoff time are posted the the next business day evening; you can see them in your account history the day after that.

**Note:** If you'd like to schedule a payment after the cutoff time or you haven't set up your external Pay From account, you can still make a same-day payment by calling us at **1-800-336-6675** before 10:30 PM ET.

**For student loans:** The cutoff time for a same-day payment is:

- 5 PM Eastern time if you're making the payment with a Chase checking or savings account
- 8 PM Eastern time if you're making the payment with an external (non-Chase) "Pay From" account

If you schedule a payment after the cutoff time, it'll be applied to your account the next day.

**For business loans:** The cutoff time for a same-day payment is 11 PM Eastern time. If you schedule a payment after the cutoff time, it'll be applied to your account the next day.

## When should I submit my commercial loan payment for same-day payments?

The cutoff time for same- business day payments are:

- 7 PM ET for prime rate and commercial rate-based loans
- 4 PM ET for all other loans

If you schedule a payment after the cutoff time, it'll be applied to your account the next day.

## How much can I pay?

**For home loans:** You can pay:

- **Your total amount due:** This includes principal and interest, escrow, optional products, late charges and other fees.
- **Your minimum amount due:** If you've already paid your minimum payment amount this month, we'll show "\$0" in this field.
- **Additional principal and/or escrow:** This option is available if your loan payments are current.

**Note:** If you have an Option ARM loan, you can pay:

- Your total amount due
- Interest only
- Full principal and interest based on a 15-year term
- Full principal and interest based on your loan's remaining scheduled term

**For home equity lines of credit:** You can pay:

- Your total amount due
- Your minimum amount due
- Other amount: Any amount more than \$2 and less than your current account balance or \$25,000, whichever is less.

**Note:** Your payment amount includes fees for any optional product you may have (e.g., insurance). You'll continue to be billed for these fees until they've been paid or your optional product is canceled.

**For home equity loans:** You can pay:

- Your total amount due
- Your minimum amount due
- Other amount
- Note: You can also schedule additional principal payments.

## *Scheduling payments (cont'd)*

**Note:** Your payment amount includes fees for any optional product you may have (e.g., insurance). You'll continue to be billed for these fees until they've been paid or your optional product is canceled.

**For auto loans:** You can pay:

- **Payment amount:** This amount includes your current payment plus any past due amounts, late charges and other fees, if applicable. Paying this amount each month will bring your account current.
- **Other amount:** If you enter an amount in this field that is less than your payment amount, without making up the difference some other way, your account may become past due. If you enter an amount in this field greater than the payment amount, under normal circumstances the extra amount will be applied to principal, and your next monthly payment or payments will be decreased by that amount.
- **Advance payments:** The amount you choose from this drop-down list will allow you to make advance payments up to your next six payments.
- **Additional principal (loans only, not applicable to leases):** The amount you enter in this field will be paid directly to your principal without affecting your payment schedule. Use this field if you're paying extra funds in addition to your payment amount, but you want to be billed for your regular payment amount next month as well.

**Note:** Please do not use any of these fields to pay off your account. If you're paying off your account, click "Request a payoff quote" and follow the instructions there.

**For student loans:** You can pay:

- **Your next amount due,** which includes your current payment, amount past due and any late charges
- **Other amount:** We'll apply any amount paid over the total amount due toward future payments.

**Note:** If you've no payment due, you can schedule an additional payment, which we'll apply toward your future monthly payments.

## Scheduling payments (cont'd)

**For business loans:** You can pay:

- **Your total amount due** (with or without additional principal and/or interest)
- **Additional principal and interest only**
- **Other amount**

**For revolving credit accounts:** You can pay:

- Your total amount due
- Other amount

## How much can I pay on my eligible commercial loan?

You can pay:

- **Your total amount due**, which includes your current payment and any past due amount
- **Past due amount only**
- **Other amount**

You can schedule additional principal payments, but you must at least pay any past due amount as well.

## How do I update the routing or account number for a Pay From account?

We're unable to edit details of an external Pay From account. Instead, you'll need to delete the account from your profile, then add it again with the new routing or account number.

**Note:** This doesn't apply to Chase credit card or commercial loan payments.

## What is a memo?

The memo field lets you add a private description to each of your bill payments. This can help make your record keeping easier and won't be sent to your payee.

## How do I cancel or change a payment I've scheduled?

To cancel or change a payment you've scheduled it, find it on the Payment Activity page and click "Edit" or "Cancel" next to the payment.

## How do I edit the payment details I've entered?

To make changes to the payment amount or date, click "Previous" and edit the information. You can also click "Cancel" to start over.

## Will the payee see the memo?

No, your payee won't be able to see the memo. A memo field can be used to identify the purpose of your bill payment only. For example, rent payment, invoice 12345. If you send the bill payment electronically, your payee will be unable to see the memo, but you can view the memo information in your payment activity. If you send the bill payment via the U.S. mail, your information will show up on the check you send to the payee.

## How often can I make payments to my auto loan?

Your loan payments are due monthly according to the contract you signed with us, but you may make more frequent payments.

## How often can I make payments to my commercial loan?

Please refer to your invoice for payment deadlines. You can make additional principal payments online on eligible loans if you've already paid any outstanding invoices.

## What is Blueprint?

Blueprint is an easy way to avoid interest, pay down balances faster, and track your spending. Blueprint is a unique set of features only for Chase customers. Each feature works differently to help you manage spending and borrowing on your terms. And Blueprint is **free**. With it, you can:

- Design custom payment options
- See payments separated on your statement
- Monitor your progress until you've reached your goal

## How do I cancel Paperless Statements?

Go to your statement preferences page. Click "U.S. Mail" next to the account you want to change. Click "Submit."

## How will I know when my statement is available?

We'll send you an email notice when your statement is available online.

## Setting up repeating payments

### How do I set up a repeating payment?

A repeating payment is a series of payments you set up to be made in regular intervals. You'll specify the Pay From account and payee, the frequency of the payments (e.g., monthly), what day of the month or week you'd like us to make the payment, and how long you'd like the repeating series to last.

You can set up a new repeating payment or change or cancel an existing one on the Repeating Payments page. You can also set up a repeating payment from the Pay Bills page.

### How do I set up automatic payments for my home loan?

You can set up, change or cancel automatic payments on the Automatic Payments page.

You can enroll in automatic payments so that your loan is paid automatically on the date you select each month. The payment is deducted from the account you select. In addition to your total amount due and duration, you can also choose to pay additional principal each month.

### How do I set up repeating payments for my auto, student or commercial loan?

You can set up, change or cancel repeating payments on the Repeating Payments page.

You can set up repeating payments so that your loan is paid automatically on the date you select each month. The payment is deducted from the account you select.

### What is Online Bill Pay?

Bill Pay lets you make a payment to almost anyone with a United States mailing address. You don't even need to know their bank account information. It's fast, easy, convenient and guaranteed.

### When will you process my payment?

We'll begin the delivery process on the date that you specify.



**If you're paying a Chase loan,** you'll choose a "Payment date." In most cases, we'll remove the money from the Pay From account and apply it to your card or loan on the same business day on which you initiate the payment.

**If you're paying an external (non-Chase) payee,** you can choose either a "Deliver by" date or a "Send On" date. The "Deliver by" date is the date you'd like us to deliver the money to your payee. The "Send On" date is when we'll begin the payment process.

**Note :** If you schedule a same-day credit card payment after the cutoff time, we'll process it the next day except on Saturdays.

### What does "Skip payment" mean?

This feature lets you skip just the next payment in your repeating payment series. Click "Skip payment" if you want to skip a payment.

If you want to cancel the entire repeating payment series, click "Cancel."

### How do I change or cancel a repeating payment?

To change or cancel a repeating payment series for Bill Pay, auto loan, student loan or commercial loan payments, go to the Repeating & Automatic Payments page, then click "Edit" or "Cancel" in the last column.

### How do I change or cancel an automatic payment?

For home loans and lines of credit, you can change or cancel automatic payments on the Repeating & Automatic Payments page, then click "Edit" or "Cancel."

### How do I send a one-time Bill Pay payment?

To set up a one-time payment for this payee:

1. Go to the Payments & Transfers tab, then click "Pay Bills."
2. Find your payee and enter a payment amount, then follow the instructions to set up a payment.

### How do I send a one-time loan payment?

To set up a one-time payment for your loan account:

1. Go to the Payments & Transfers tab.
2. Find and click your account name.
3. Click "Schedule Payment" and follow the instructions.

### Which frequency should I choose?

## Setting up repeating payments (cont'd)

Choose the frequency that best fits your needs:

- **Weekly:** Every seven days on the day you choose
- **Every Two Weeks:** Every 14 days on the day you choose
- **Twice Per Month:** Two days of the month you choose
- **Every Four Weeks:** Every fourth week on the day you choose
- **Monthly:** Once a month on the date you choose
- **Every Other Month:** Every other month on the date you choose
- **Quarterly:** Every three months on the date you choose
- **Twice Per Year:** Every six months on the date you choose
- **Yearly:** Once per year on the date you choose

### Which frequency should I choose for my auto loan payment?

**For auto only** choose the frequency that best fits your needs:

- **Weekly:** Every seven days on the day you choose
- **Every Two Weeks:** Every 14 days on the day you choose
- **Twice Per Month:** Two days of the month you choose
- **Monthly:** Once a month on the date you choose

### What's the difference between the Send On and Deliver By dates?

The Send On date is the day we'll begin the delivery process. The Deliver By date is the day by which you want us to deliver the money to your payee.

Depending on the payee and delivery method, they may receive your payment between approximately one to five business days.

### Which duration should I choose?

If you want to make a specific number of payments, enter that number. If you're unsure, choose "no ending date." You can change these settings anytime.

### Can I skip a payment in a repeating payment series?

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

### What happens if I click "Cancel?"

Your repeating payment will be canceled, and the information you've entered won't be saved.

### Do I have to print my payment details?

No, but it's a good practice. You can access up to 13 months of your payment

details online, but older payments aren't accessible.

**Note:** For credit card accounts you can view up to six months of payment history.

## What are credit card automatic payments?

When you set up credit card automatic payments, we'll pay your credit card automatically each month on your due date. You'll have to specify the Pay From account and how much you'd like to pay (e.g., your statement balance, minimum payment due, Blueprint payment, etc.).

You can set up credit card automatic payments on the Automatic Payments page.

## When will you make my automatic payment?

We'll make payments to this account automatically on its due date, even if your due date falls on a weekend or holiday. There's no need to make a separate payment.

## What is an automatic payment?

An automatic payment is a payment you set up to be paid automatically on your due date each month. The payment is deducted from a checking account you select. You can choose to pay your minimum payment or your full statement balance each month.

## Can I make an additional payment before my automatic payment?

Yes. If you make a payment before your due date, we'll reduce the automatic payment by the first payment amount. If the first payment is more than the automatic payment, we won't make the automatic payment that month.

**Note:** You must wait at least three days between payments to this credit card account. You cannot schedule a payment more than 93 days in advance.

## How much can I pay toward my card account?

You can pay:

- **Your full amount due:** Your total balance as shown on your last monthly statement
- **Your minimum payment:** The minimum payment amount due for your account (**Note:** If you've already paid your minimum payment amount this month, we'll show "\$0" in this field.)

## How do I update the routing or account number for a Pay From account?

## Setting up repeating payments (cont'd)

We're cannot edit details of an external Pay From account. Instead, you'll need to delete the account from your profile, then add it again with the new routing or account number.

### How do I set up automatic payments for my eligible loan account?

**For home loans and lines of credit:** You can enroll in automatic payments so that your loan is paid automatically each month on the date you select. The payment is deducted from the account you select. In addition to your total amount due, you can also choose to pay additional principal each month.

To set up automatic payments, choose a loan account from the drop-down list and click "Set Up Automatic Payment," then follow the instructions.

### How do I set up repeating payments for my eligible loan account?

You can set up repeating payments for auto loans, student loans and commercial loans. Your loan is paid automatically each month on the date you select. The payment is deducted from the account you select.

To set up repeating payments, choose an account from the drop-down list and click "Set Up Repeating Payment," then follow the instructions.

### When will you make my automatic payment?

**For credit card and home loan accounts:** We'll make payments to this account automatically on the date you choose.

### When will you make my repeating payment?

**For student and commercial loans:** We'll make payments to this loan account on the date you choose when you set up the repeating payment series.

### How much can I pay?

**For home equity loans and lines of credit:** When you set up automatic payments for your loan account, we'll pay your total amount due each month on the day you choose. The payment amount due each month may vary; as a result, the amount for each automatic payment will also vary as appropriate..

You can also choose to pay additional principal each month.

**For personal loans and revolving credit accounts:** When you set up repeating payments for your loan account, we'll pay your minimum amount due each month on your due date. The payment amount due each month may vary;

## Setting up repeating payments (cont'd)

as a result, the amount for each payment in the repeating series will also vary as appropriate.

You can also choose to pay additional principal each month.

**For commercial loans:** When you set up repeating online payments for your loan account, you can choose to pay your total amount due each month or an “other” payment amount. The total amount due may vary each month; as a result, the amount for each payment in the repeating series will also vary as appropriate if you choose that option.

If you choose to pay an “other” amount, we’ll apply any amount over the total amount due toward the principal, unless you have any outstanding interest or fees.

**For business loans:** When you set up repeating payments for your loan account, you can choose a payment amount, as well as an optional additional principal and/or additional interest amount.

## How does paying additional principal affect my loan?

You can significantly shorten the length of your mortgage by paying additional principal with your monthly payment.

## Am I charged a late fee if I choose a payment date after my due date?

Please refer to your loan documents.

## How do I set up or change Paymatics?

To set up or make changes to Chase Paymatics® Automatic Payments:

- Call **1-800-336-6675** if you have a Chase Auto Loan.
- Call **1-800-227-5151** if you have a Chase Auto Lease.

## How do I change or cancel an automatic payment?

**For card payments:** You can change or cancel an automatic payment on the Automatic Payments page or the Payment Activity page, then click “Edit” or “Cancel.”

## How do I change or cancel a repeating payment?

**For Bill Pay payments and Chase loans:** To change or cancel a credit card automatic payment, find it on the Repeating Payments page or the Payment Activity page, then click "Edit" or "Cancel."

## Managing your payments

### How do I change or cancel a payment?

**For all accounts except commercial loans:** To change or cancel a scheduled payment, go to the Payment Activity page in the appropriate tab (My Bill Pay Payees, My Chase Credit Cards, etc). Then click "Edit" or "Cancel" in the last column.

**Note:** You can only cancel payments that are "pending." If we've already made your payment (status is "funded" or "paid"), you won't be able to change or cancel it.

### How do I change or cancel a payment?

**For commercial loans:** To change or cancel a scheduled payment, find it on the Payment Activity page in the appropriate tab (My Bill Pay Payees, etc). Then click "Edit" or "Cancel" in the last column.

**Note:** You can only cancel payments that are "pending." If we've already made your payment (status is "funded" or "paid"), you won't be able to change or cancel it.

### What is the Online Bill Pay Guarantee?

The bills you pay online are guaranteed. Your payments are important to us; we guarantee they'll be sent on time when you follow our simple guidelines.

**Note:** This doesn't apply to Chase credit card or commercial loan payments.

### What happens to my scheduled payments if I cancel Bill Pay?

If you cancel the Bill Pay service, you'll no longer be able to access any of the bill payment service information, including payee and prior payment information. Canceling the Bill Pay service doesn't apply to your Chase Credit Card and loan accounts. You'll still be able to pay your Chase credit card and loan accounts

online, and we'll process any scheduled payments.

## What happens to my payees if I cancel Bill Pay?

When you cancel the Bill Pay service:

- Your non-Chase payees will no longer be available for paying bills.
- All scheduled payments and repeating payments to non-Chase payees (e.g. AT&T, Allstate, Comcast) will be canceled.
- You can still make payments to your Chase credit card and loan accounts online.
- You'll still have access to past payment activity.
- You can reenroll in the service anytime by clicking the Payments & Transfers tab and clicking "Activate" next to Pay Bills.

## How do I reactivate Bill Pay?

You can reactivate the Bill Pay service anytime by clicking the Payments & Transfers tab and clicking "Activate" next to Pay Bills.

## Why don't I see my payment on this page?

**Your Bill Pay, Chase card, auto loan, home loan, student loan and business loan payments activities** are categorized into tabs, depending on the type of payees you have. Your external payees are in the "My Bill Pay Payees" tab. If you have a Chase card or loan, those payments will appear in separate tabs (e.g. My Chase Credit Cards, My Chase Home Loans, etc).

This page includes online payments for the past 13 months. If you cannot find your payment on this page, please contact us.

For credit cards shown below, you can see pending or processed credit card payments made through your computer or mobile device within the past six months. For payments made more than six months ago, please refer to your credit card statement.

Your commercial loans payment activity is now categorized into tabs, depending on the type of payees you have. Your external payees are in the "My Bill Pay Payees" tab. If you have a Chase loan, those payments will appear in separate tabs (e.g. My Chase Commercial Loans, etc).

This page includes online payments for the past 13 months. If you can't find your payment on this page, please contact us.

## How do I cancel a payment?

To cancel a payment for a Chase card, click the Payments & Transfers tab, then click "Payment Activity." Click "Cancel" next to your payment and follow the instructions.

**Note:** You can only cancel payments that are "pending." If we've already made your payment (status is "funded" or "paid"), you won't be able to change or cancel it.

## What is Online Bill Pay?

Online Bill Pay is a service where you can pay virtually anyone – your utilities, credit cards, even your landscaper. Payments are secure, and you can schedule a one-time or repeating payment. You can make bill payments in minutes—much faster than sending checks through the mail—and you'll save money by eliminating postage.

Depending on the type of payee, your payment will be made electronically (delivered in one or two days) or by paper check (delivered in five days). We'll make payments to your Chase payees the same day if you schedule it before the Online Bill Pay cutoff time.

For future-dated or repeating payments or payments scheduled to be sent before the cutoff time), we'll withdraw funds from your account on the Send On date. If you're scheduling a same-day payment after the cutoff time or on a weekend or holiday, we may withdraw funds from your account immediately, but your payment won't be delivered until the next business day.

The cutoff time for Online Bill Pay is 8- PM Eastern time. You can enter payment details for up to 45 payees at a time.

Read the Online Bill Pay Guarantee for more details. You can also use your mobile device to pay bills.

## How do I cancel or change a payment I've scheduled?

To cancel or change a payment you've scheduled, go to the Payment Activity page and click "Edit" or "Cancel" next to the payment.

## How do I edit the payment details I've entered?

To make changes to the payment amount or date, click "Previous" and edit the information. You can also click "Cancel" to start over.



## Will the payee see the memo?

No, the memo is a private field that you may use for descriptions of your bill payments.

## Why is my Chase loan account listed twice?

To improve your online experience, we've automatically added your Chase accounts at the top of this page including Chase auto loans and leases, home loans and student loans. If you previously added a Chase account as a Bill Pay payee, it will also appear on this page.

To avoid making duplicate payments to the same Chase account, we recommend you delete the Bill Pay version of this payee that you added manually.

**Note:** If you have any one-time or repeating/automatic payments scheduled for this account, they will be canceled when you delete the Bill Pay payee.

To delete the Bill Pay payee, go to the Payees & Recipients page and click "Delete" in the last column next to the payee's name. Your Chase account will still appear at the top of this page, and you can make payments to it as usual.

## Where can I find my payment activity?

You can select "Payment Activity" in the upper left corner to find all your past and pending payments. Your payment activity is now categorized into tabs, depending on the type of payees you have. Your external (non-Chase) payees are in the "My Bill Pay Payees" tab. If you have a Chase card or loan, those payments will appear in separate tabs (e.g., My Chase Credit Cards, My Chase Home Loans, etc).

## How do I set up a primary funding account?

- Log on to Chase.com.
- Click on the "Customer Center" tab at the top of the page.
- Click on "Change Primary Account" under the "My Information" section.
- Select a primary account that will be used for online banking products and services, including the account you will use to pay bills

## Managing 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 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 add more than one account for the same payee?

Yes. For example, if you have more than one Verizon account, you can pay them both with Bill Pay. To add more than one account for the same payee, you must give each account a nickname (e.g., "My cell phone" and "Jane's cell phone") when you add the payee to your profile.

**Note:** If you've already added the payee, you can add or edit the payee's nickname on the Payee Details page.

## 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.

## How do I send a payment to this payee?

To send a payment, simply enter an amount. Optionally, you can change the "Deliver By" or "Send On" dates and the Pay From account.

### **When will the payee receive my payment?**

Typically, your payee or recipient will receive your payment on the Deliver By date (the date you specified when you set up the payment or the date automatically calculated if you selected a "Send On" date). Delivery timeframes are based on the payee.

### **How do I update this payee's information?**

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

### **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.

### **Where can I find my payee's information?**

If you're paying a company, your payee's name, billing address, phone number and account number should appear on your statement or bill (i.e., remittance stub).

### **Where can I find my account number for this payee?**

Your account number should appear on your statement or bill for this payee. If you don't have an account number for the payee, select "I don't have an account number with this payee" checkbox and enter a message for the payee instead.

### **Where will the payment message appear?**

This message will be printed on the paper check, which we'll mail to the payee.

### **Why should I nickname my payee?**

If you assign a nickname for your payee, it'll help you to identify the payee and distinguish them from other payees in your profile. For instance, if you've multiple insurance policies with one carrier, you may set up nicknames for "Insurance Company XYZ – Auto," "Insurance Company XYZ – Property," etc.

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

Unless you close your Chase credit card or loan, the accounts typically will be

## *Managing your payees (cont'd)*

listed as payees.

However, you can update your Chase account by:

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

### **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.