Using QuickPay

How does Chase QuickPay work?

1. **You set up a payment**
   You can send money to nearly anyone with a U.S. bank account. All you need is the email address or mobile phone number of the person you’re paying.¹

² Enrollment required. Both you and the other person need a U.S. bank account; only one needs a Chase checking account. Limitations apply. Message and data rates may apply. Such charges include those from your communications service provider.

2. **Your recipient receives a message**
   Your recipient gets an email or text message that explains how to accept your payment.

3. **Your recipient signs up (if new to Chase QuickPay)**
   Recipients who are NEW to Chase QuickPay must sign up first and verify the email address you used to send money.

   The exact enrollment process depends on whether your recipient banks with Chase. Non-Chase customers must complete a few extra steps.

   **New recipient who banks with Chase**
   If your recipient is NEW to Chase QuickPay and banks with Chase, your recipient:
   1. Logs on, goes to Chase QuickPay and verifies the email address you sent money to using a one-time activation code we send by email.
   2. Accepts your payment.
Note: Chase customers who don’t have a Chase checking account may also need to add and verify an external bank account to use when sending and receiving money, if they haven’t already added one to make transfers.

New recipient who doesn’t bank with Chase
If your recipient is NEW to Chase QuickPay and does NOT bank with Chase, we don’t yet “know” your recipient. To protect you and your recipient, we need to set up a profile and verify your recipient’s external bank account.

Your recipient:
1. Follows the link in the payment notification email or goes directly to Chase.com/QP and clicks “Sign Up Now.”
2. Creates a User ID and Password.
3. Adds a bank account.
4. Verifies the email address you sent money to using a one-time activation code we send by email.
5. If your payment is under $250, accepts payment.
6. If your payment is over $250, verifies the non-Chase account using trial deposits before accepting payment. This takes one to two business days.

4. Your recipient accepts and receives your payment
Your recipient logs on to Chase QuickPay and accepts your payment.
When your recipient accepts payment, we withdraw the funds from your account.

The amount of time it takes for your recipient to receive the money varies depending on:
• When your recipient accepts payment.
• The payment amount
• Whether or not your recipient is a Chase customer

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 payment or request for payment?

If you don’t want to accept a payment from someone (or if you don’t want to make a requested payment), click “Decline” next to the payment or request in your To Do list.
When will a recipient receive my payment?

<table>
<thead>
<tr>
<th>If the payment is:</th>
<th>The payment typically will be made available:</th>
<th>When the payment is accepted:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between two Chase accounts</td>
<td>The same day and not later than the next business day</td>
<td>Before 10 PM ET on any business day</td>
</tr>
<tr>
<td>Outgoing – From a Chase account to any non-Chase account</td>
<td>In 1-2 business days after the business day that the recipient accepts, subject to the processing times of the recipient’s financial institution</td>
<td>Before 8 PM ET on any business day</td>
</tr>
<tr>
<td>Incoming – To a Chase account from any non-Chase account using Chase QuickPay to send money</td>
<td>In 4-5 business days. (It typically takes 1-2 business days for us to receive the funds from the other bank and for them to appear in your account. We then apply a hold to confirm the other bank has not rejected the transfer before the funds are made available to the Chase account.)</td>
<td>Before 8 PM ET on any business day</td>
</tr>
</tbody>
</table>

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?
Yes. 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?
Typically, we’ll try to send the payment again. If you still don’t have enough money in your Pay From account, we’ll cancel the payment.

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 on any business day. The cutoff time to accept payments through Chase QuickPay between a Chase and a non-Chase account is 8 PM ET on any business day.

Are there limits to the amount I can send or receive?
Yes. There are different limits depending on the type of account from which you’re sending or receiving money:

The following are your transfer limits:
- You may make transfers from External Accounts or consumer Chase checking accounts in amounts of up to $2,000 per transaction with a maximum of $2,000 per day, $8,000 in any seven (7) day period, and $16,000 in any thirty (30) day period, from all your combined accounts registered with Chase QuickPaySM.
- You may make transfers from business Chase checking accounts in amounts of up to $5,000 per transaction with a maximum of $5,000 per day, $20,000 in any seven (7) day period, and $40,000 in any thirty (30) day period, from all your combined accounts registered with Chase QuickPay.
- You may make Chase Online invoice payments in amounts of up to $10,000 per transaction with a maximum of $10,000 per day, $20,000 in any seven
(7) day period, and $40,000 in any thirty (30) day period, from all your combined accounts registered with Chase QuickPay.

- For transfers from Card accounts, the minimum or maximum you will be able to send via Chase QuickPay is also subject to the terms of the existing credit agreement.
- If you are a Private Banking client, transfers may be made in amounts of up to $5,000 per transaction with a maximum of $5,000 per day, $8,000 in any seven (7) day period, and $16,000 in any thirty (30) day period, in the aggregate from all your combined accounts registered with J.P. Morgan QuickPay.
- Additional limits may apply to transfers to and from External Accounts that have not yet been verified through Chase QuickPay.

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 can reenroll in the service anytime. If you reenroll, you’ll be able to see all of your Chase QuickPay activity for the past 13 months.

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 Verification 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 may only make a credit card payment when paying an invoice to a business
Managing Chase QuickPay (cont’d)

who accepts credit cards through Chase QuickPay. This option will only be available if the payment is eligible for such payments.

**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.

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**How do I verify my external (non-Chase) accounts?**

We use a simple process called “trial deposits,” in which we make two small deposits to your account and then ask you to verify them.

(We also make one withdrawal to cover the two deposits. You enter the amounts of the two deposits only and not of the withdrawal.)

**How do I change or delete my external accounts?**

To change or delete your external accounts, click on the “External Accounts” link and then click “Edit” or “Delete” for the specific account you want to change.

If you have a Chase checking account, external accounts won’t appear as an option.

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**Verifying your Chase QuickPay account**

**Why do I need to verify my account ownership?**

We’re committed to safeguarding your accounts. By verifying your account information this helps us to confirm your account ownership.

**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 routing number?

The American Banking Association (ABA) routing number is a nine-digit code assigned to banks and saving associations in the United States. You can find this number between the symbols on the bottom of your check or deposit slip. Usually, this number is the left-most number that appears at the bottom of your check or deposit slip. In some cases, however, the order of the account number and routing number is reversed.

If you can’t find your bank routing number, your financial institution can provide the information you need.

How do I find my account number?

Usually, this number is the right-most number that appears at the bottom of your check or deposit slip. In some cases, however, the order of the account number and routing number is reversed. It should also be available on your bank’s statement.

If you can’t find your account number, your financial institution can provide the information you need.

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.

What is the security code used for?

It’s an additional security step for your protection. As a non-Chase accountholder, you will need your User ID and Password to log on to Chase QuickPay. In the event you forget your User ID or Password and want to retrieve it online, you will need to enter the security code.
Invoicing with Chase QuickPay

How do I create an invoice?
To create an invoice, go to the “Collect & Deposit” menu and hover over Invoicing to display the Invoicing menu. Select “Create an Invoice” to create an invoice.

Can I copy and save an invoice?
You can print a copy of your invoices anytime. Your invoices will be available online for 13 months.

Why can this credit card only be used to pay invoices?
Credit card payments may only be used to pay invoices sent by a business who accepts credit cards.

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