Transferring money

When will you transfer my money?
We’ll initiate the transfer on the date you specified when you set up the transfer. To check the status of a pending transfer, click “Transfer Activity” above.

- If you’re transferring money between two Chase accounts, you’ll choose a “Transfer date.” In most cases, we’ll remove the money from the Transfer From account and deposit it in the Transfer To account on the same day.

- If you’re transferring money from a Chase account to an external account, you’ll choose a “Deliver by” date. This is the date you’d like us to deliver the money to the Transfer To account. We’ll send the money on the “Send on” date, which is the earliest date we can transfer your money based on the Deliver By date.

When will my money be available in the Transfer To account?
If you transfer money from a Chase account to another Chase deposit account, it will be available immediately for online transactions and cash withdrawal at ATMs. However, if you scheduled the transfer after 11:00 PM Eastern time or on a non-business day, the money won’t be available to cover offline transactions (e.g., paper checks) until the next business day.

If you transfer money to a non-Chase account, that account’s financial institution will complete the transaction according to its standard processing times. Additionally, if you submitted the transfer after 8:00 PM Eastern time or on a non-business day, the transfer instructions won’t be sent to the financial institution until the following business day.

What is my transfer status?
Your transfer’s status appears on the Transfer Activity page in the Status column.

- Pending means your transfer is waiting to be sent, and will be sent on the Send On date you specified.

- Pending Review means we must review and approve the transfer before it is sent.
Making a transfer (cont’d)

- **Complete** means your money was transferred successfully.
- **Canceled** means you’ve canceled this transfer. (Note: A customer service representative may have canceled the transfer with your permission.)
- **Returned** means the external (non-Chase) bank returned the transfer.
- **Repeating** means the transfer is part of a repeating transfer series.
- **Funds Needed** means your Transfer From account did not have enough money to cover the transfer. For future-dated transfers, the system will try to send the transfer again on the next business day, for up to three days. If the account doesn’t have sufficient available funds to cover a same-day transfer, we won’t retry and the transfer will be immediately rejected.

**Setting up a repeating transfer**

**What is a repeating transfer?**
A repeating transfer is a series of transfers set up to be made in regular intervals. You’ll specify the Transfer From and Transfer To accounts, the frequency of the transfers (e.g., monthly), what day of the month or week you’d like the transfer to be made, and how long you’d like the repeating series to last (e.g., open-ended or with a specific ending date).

**How do I change or cancel a repeating transfer?**
To change or cancel a repeating transfer, find the transfer on the Transfer Activity page, then click “Edit” or “Cancel” in the last column.

**Can I skip just one transfer in a repeating transfer series?**
Yes. To skip one transfer in a repeating transfer series, find the transfer on the Transfer Activity page, then click “Skip it” in the Next Transfer column.

**How often can I send a repeating transfer?**
Depending on your individual needs, you can set up a repeating transfer to be made:

- Weekly
- Every other week
- Twice per month
- Every four weeks
- Monthly
- Every other month
- Quarterly
- Every six months
- Yearly
**Editing a transfer**

What is an external account?
An external account is an account held at a U.S. financial institution other than Chase. **(Note: The institution must support ACH transactions.)**

What is my external account’s status?
To find the status of your external account, find the account on the External Accounts page, then find the status in the Status column.

- **Active** means we’ve verified that you’re the owner of this account, and it can be used for account transfers.
- **Unverified** means we haven’t yet verified that you’re the owner of this account. You can’t use this account for transfers until it is verified. To complete this process, click “Verify Account.”
- **Verifying Ownership** means we’re in the process of confirming that you’re the owner of this account. This process may take a few minutes.
- **Pending Review** means we must review and approve the transfer before we send it to the external account.
- **Locked** means we tried and were unable to verify your account three times (using trial deposits).
- **Rejected** means the external account was not approved and wasn’t added to your profile.
- **Deleted** means you’ve deleted this external account from your profile. **(Note: A customer service representative may have deleted the external account from your profile with your permission.)**

How do I change or cancel a transfer?
To change or cancel a scheduled transfer, find the transfer on the Transfer Activity page, then click “Edit” or “Cancel” in the last column.

How do I change or delete an external account?
Find the account on the External Accounts page, then click “Edit or “Delete” next to the external account you want to change or remove.
Verifying an account

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.

Where can I find my account number?
For checking accounts, the account number appears at the bottom of your checks for your external account—between the routing number and the check number.

For savings accounts, the account number appears on your deposit slips or account statements for that account.

Note: In some cases the order of the checking account number and the check number is reversed.

Why should I enter an account nickname?
You can enter a nickname to help you identify this account.

How can I verify that I own this account?
For Consumer customers: When you set up a new external account, you’ll be prompted to verify that you own the account. Note: If you’ve finished setting up an external account and it’s still unverified, find the account on the External Accounts page, then click “Verify Account” in the Status column.

There are two ways to verify that you own this external account:

- Use our Instant Account Verification service: Simply enter your online User ID, Password and PIN for the financial institution that holds this external account, and we can verify your account ownership in minutes.
- Use test deposits: If you choose this verification method, we’ll deposit two small amounts (each less than $1.00) in your external account within
the next two days. (Note: To cover the deposits, we’ll also make one withdrawal from your account for the total amount we deposited.) Then, we’ll ask you to verify those deposits on Chase Online by entering the correct deposit amounts.

For business and commercial customers: When you set up a new external account, you’ll be prompted to verify that you own the account. Note: If you’ve finished setting up an external account and it’s still unverified, find the account on the External Accounts page, then click “Verify Account” in the Status column.

To verify that you own this external account:

- We’ll deposit two small amounts (each less than $1.00) in your external account within the next two days. (Note: To cover the deposits, we’ll also make one withdrawal from your account for the total amount we deposited.)
- Then, we’ll ask you to verify the amounts of those deposits on Chase Online by entering the correct deposit amount.