

ACH Debit Block Go-To Guide

ACH Debit Block is an additional security feature that let's you safeguard your accounts against unauthorized ACH debit transactions. Once you've enrolled, all future ACH debit transactions are blocked except for those submitted by allowable IDs.

Within ACH debit block, you can:

- Add vendors that are allowed to debit your accounts. We'll allow you to review new vendors that you have not approved before blocking them
- Choose to add a limit for an approved vendor
- Review and decision blocked transactions

After you've enrolled on ACH debit block, be sure to add allowable IDs so approved vendors can continue to debit your account without disruption. You will also need to entitle any users for ACH debit block. Please refer to the [Access & Security Manager Go To Guide](#) for more information on entitling sub users

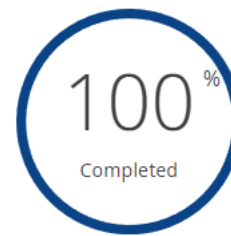
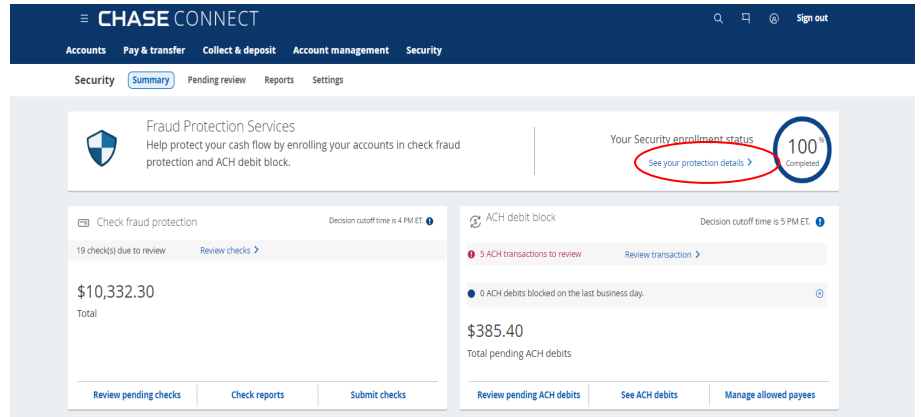
The screenshot displays the Chase Connect user interface. At the top, the navigation bar includes the Chase Connect logo, a search icon, a notification icon, a lock icon, and buttons for "Open an account" and "Sign out". Below this, a secondary navigation bar lists "Accounts", "Pay & transfer", "Collect & deposit", "Account management", and "Security". The "Security" section is expanded to show "Summary", "Pending review", "Reports", and "Settings".

Under the "Summary" tab, there is a section for "Fraud Protection Services" with a shield icon and the text: "Help protect your cash flow by enrolling your accounts in check fraud protection and ACH debit block." To the right, a circular progress indicator shows "33% complete" for "Your Security enrollment status", with a link to "See your protection details >".

Enrolling accounts

Only the Primary Admin can enroll in ACH debit block. Once you've enrolled, follow the steps below to manage services for your accounts

1. Log in to Chase Connect
2. Navigate to the "Security" tab
3. Click "See your protection details"
4. From here, you can quickly view accounts you've already enrolled. Select "Manage services" to edit account settings and enroll new accounts



Accounts	Check fraud protection	ACH debit block
COMMERCIAL CHECKING (...7890)	✓ Active	✓ Active
COMMERCIAL CHECKING (...5678)	✓ Active	✓ Active
COMMERCIAL CHECKING (...9962)	✓ Active	✓ Active
COMMERCIAL CHECKING (...2056)	✓ Active	✓ Active
COMMERCIAL CHECKING (...7890)	✓ Active	✓ Active

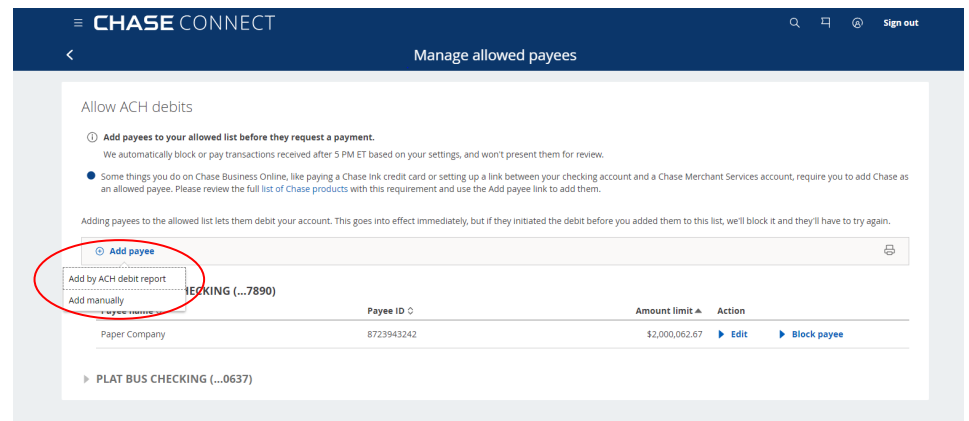
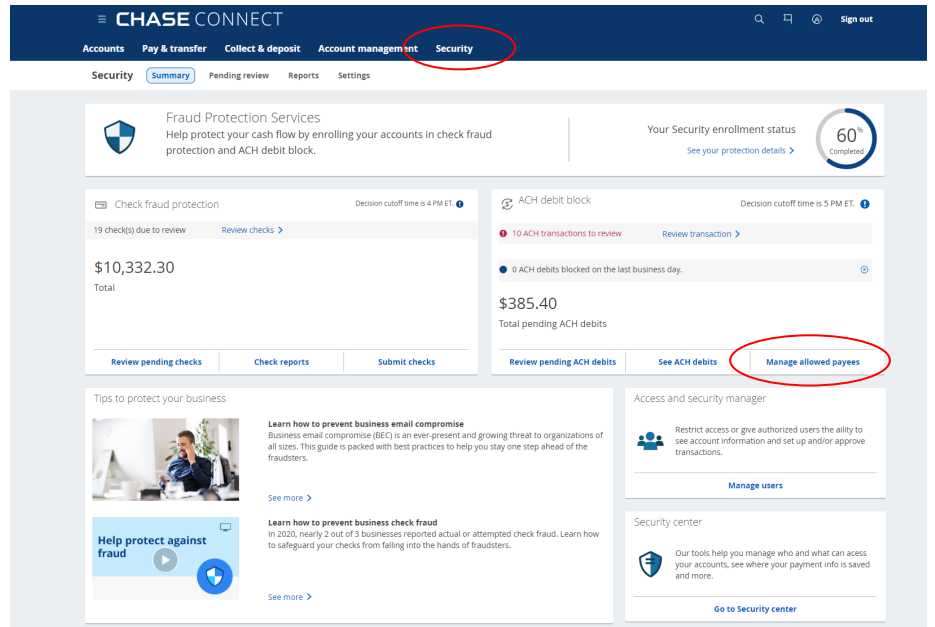
[Manage services](#)

Note: This tracker is not a comprehensive metric, but rather measures use of eligible digital services

Adding Allowable IDs

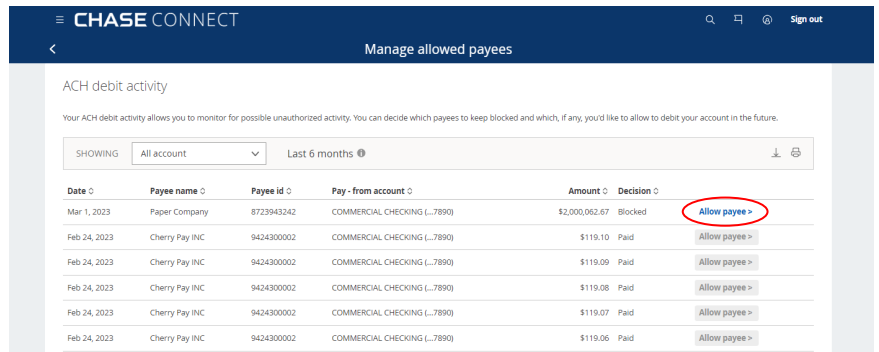
After you've enrolled, be sure to add allowable IDs so approved vendors can continue to debit your account without disruption

1. Navigate to the "Security" tab
2. In the ACH debit block tile, click "Manage allowed payees"
3. Click "Add payee." You will have two options to add a payee:
 - Add by ACH debit report
 - Add manually
4. Once the vendor has been added, you can manage them by clicking "Edit" or "Block Payee" from this page

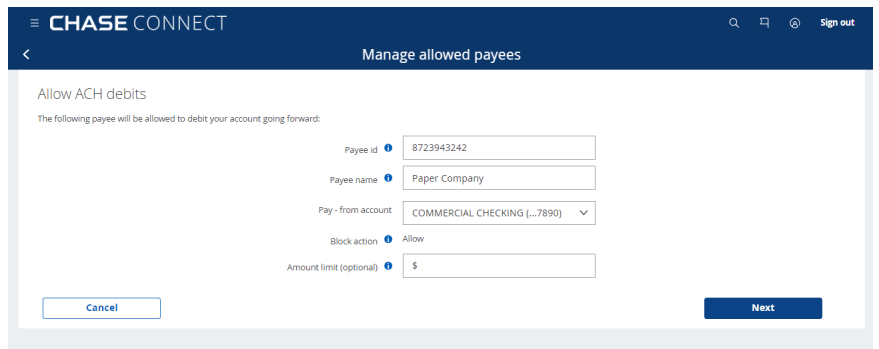
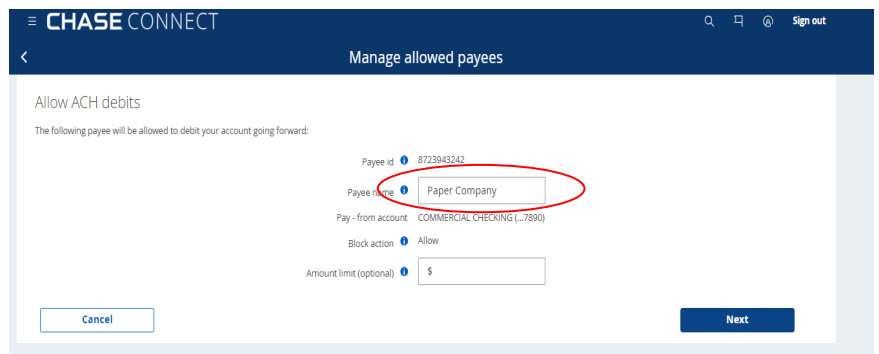


Adding Allowable IDs

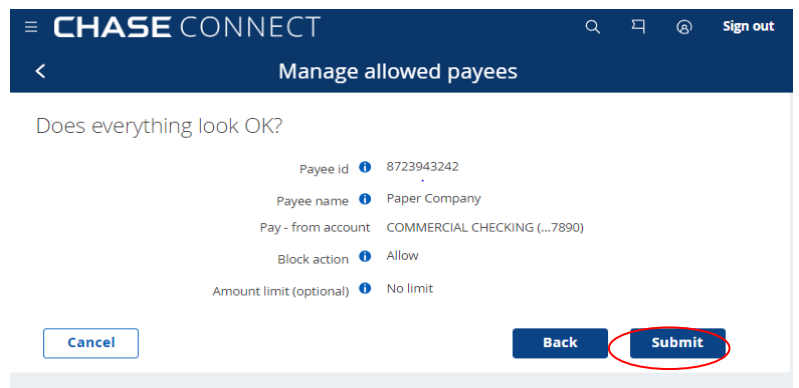
5. To add a payee by ACH debit report: View blocked transactions from the ACH debit activity page, then click “Allow payee” to add the vendor to the allowable payee list



6. To add a payee manually: Enter the required information and click “Next.” You’ll be prompted to review the request and click “Submit”



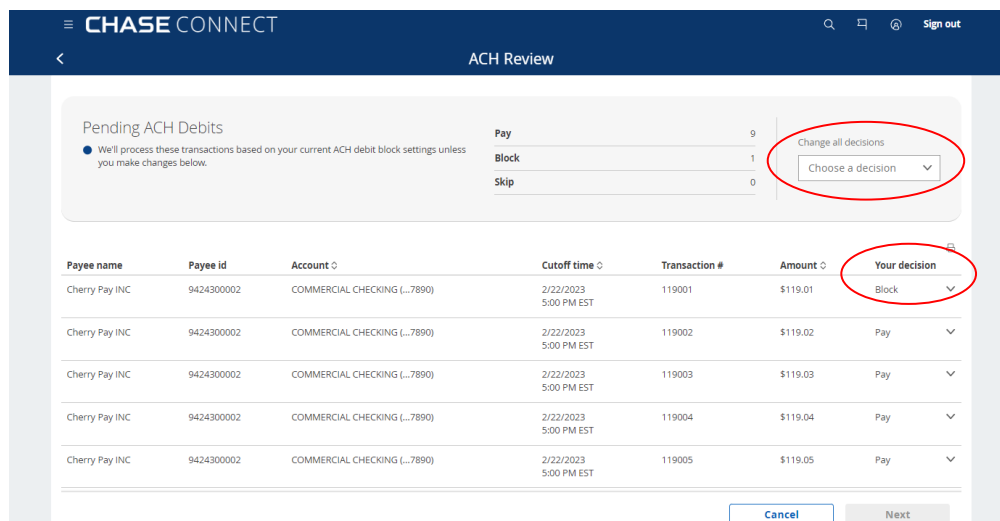
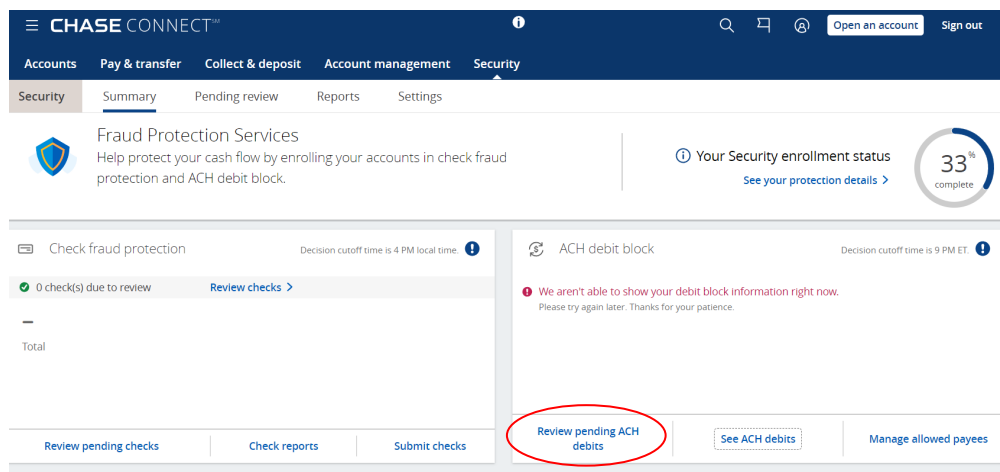
Note: Payee IDs are case sensitive. Enter the ID exactly as provided



Review Pending ACH Debit Blocks

Once you've enrolled, you will need to review pending ACH debit transactions. If you do not make a decision for the transaction by 9:00 PM Eastern Time, the transaction will be blocked or allowed based on your settings

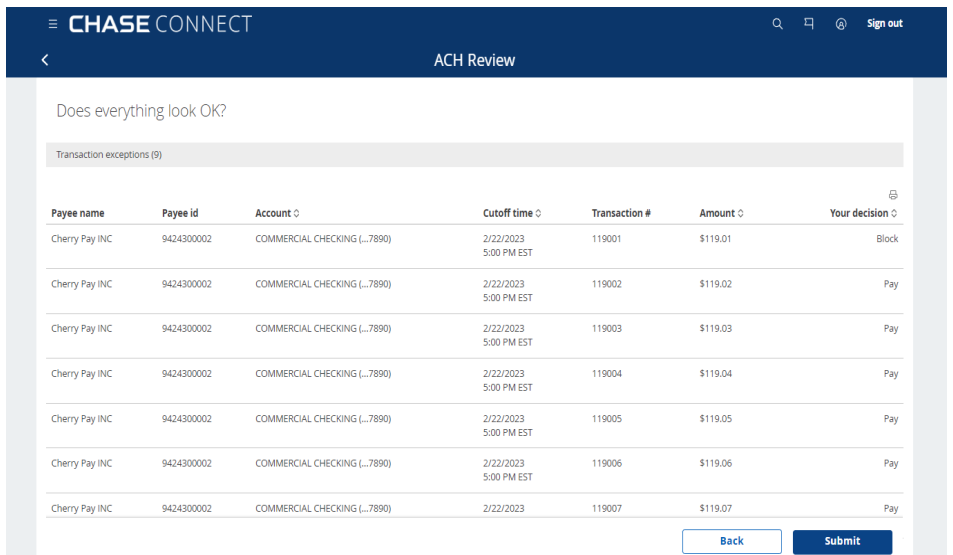
1. Click "Review pending ACH debits" in the ACH debit block tile
2. Use the "Change all decisions" option to make a decision for all pending transactions, or
3. You can make a decision for individual pending transactions from this page. Select **Pay**, **Block**, or **No Decision** from the dropdown menu for that particular transaction



Review Pending ACH Debit Block

4. After you've selected your decisions, click "Next" and "Submit"

Note: If you decide to skip the transaction, you will be able to complete the workflow without being required to make a decision for that specific transaction



The screenshot displays the CHASE CONNECT ACH Review interface. At the top, the header includes the CHASE CONNECT logo, a search icon, a refresh icon, a help icon, and a 'Sign out' link. Below the header, the page title is 'ACH Review'. The main content area starts with the question 'Does everything look OK?'. Below this is a section titled 'Transaction exceptions (9)'. A table lists the exceptions with columns for Payee name, Payee id, Account, Cutoff time, Transaction #, Amount, and Your decision. The first row shows a 'Block' decision for a transaction of \$119.01. The remaining seven rows show 'Pay' decisions for transactions ranging from \$119.02 to \$119.07. At the bottom right of the table, there are 'Back' and 'Submit' buttons.

Payee name	Payee id	Account	Cutoff time	Transaction #	Amount	Your decision
Cherry Pay INC	9424300002	COMMERCIAL CHECKING (...7890)	2/22/2023 5:00 PM EST	119001	\$119.01	Block
Cherry Pay INC	9424300002	COMMERCIAL CHECKING (...7890)	2/22/2023 5:00 PM EST	119002	\$119.02	Pay
Cherry Pay INC	9424300002	COMMERCIAL CHECKING (...7890)	2/22/2023 5:00 PM EST	119003	\$119.03	Pay
Cherry Pay INC	9424300002	COMMERCIAL CHECKING (...7890)	2/22/2023 5:00 PM EST	119004	\$119.04	Pay
Cherry Pay INC	9424300002	COMMERCIAL CHECKING (...7890)	2/22/2023 5:00 PM EST	119005	\$119.05	Pay
Cherry Pay INC	9424300002	COMMERCIAL CHECKING (...7890)	2/22/2023 5:00 PM EST	119006	\$119.06	Pay
Cherry Pay INC	9424300002	COMMERCIAL CHECKING (...7890)	2/22/2023	119007	\$119.07	Pay

Review Blocked ACH Debits

1. To review blocked ACH debits, click “See ACH debits” in the ACH debit block tile
2. Refine your search by expanding the Search function
3. Review blocked debits and choose “Allow payee” to allow the payee to make future debits

Note: Adding a payee applies to future debits only. Once the payee has been added, request the blocked transaction be resubmitted

The screenshot shows the Chase Connect Security Summary page. The top navigation bar includes 'Accounts', 'Pay & transfer', 'Collect & deposit', 'Account management', and 'Security'. The 'Security' section is active, with sub-tabs for 'Summary', 'Pending review', 'Reports', and 'Settings'. The main content area features 'Fraud Protection Services' and 'Your Security enrollment status' (60% completed). Below this, there are two tiles: 'Check fraud protection' (19 checks due to review, total \$10,332.30) and 'ACH debit block' (10 ACH transactions to review, total pending ACH debits \$385.40). The 'ACH debit block' tile has a button labeled 'See ACH debits' circled in red.

The screenshot shows the Chase Connect Reports page. The top navigation bar includes 'Accounts', 'Pay & transfer', 'Collect & deposit', 'Account management', and 'Security'. The 'Reports' section is active. Below the navigation, there is a section for 'Reports' with a sub-section 'Add payees to your allowed list before they request a payment.' Below this, there is a filter section for 'Report type' (ACH debit block) and 'Decision all checks' (Choose one). Below the filter section, there is a table of blocked ACH debits. The table has columns for Date, Payee name, Payee id, Pay - from account, Amount, and Decision. The 'Decision' column has a button labeled 'Allow payee >' circled in red.

Date	Payee name	Payee id	Pay - from account	Amount	Decision
Apr 16, 2024	Paper Company	8723943242	COMMERCIAL CHECKING (...7890)	\$96,000.00	Blocked Allow payee >
Apr 17, 2024	Generic Transport Inc. (...1434)	2323482432	COMMERCIAL CHECKING (...7890)	\$64,575.00	Blocked Allow payee >
Apr 17, 2024	Joe Demo (...0028)	6932323443	COMMERCIAL CHECKING (...7890)	\$85,000.00	Blocked Allow payee >

Alerts

You can subscribe to alerts on Chase Connect to be notified when you have pending ACH debit transactions. Alerts can be subscribed to by System administrators or sub users

1. There are two ways to get to the alerts page:

- a) Click the ‘hamburger’ menu
 - Select “Profile & settings”
 - Select “Manage alerts”

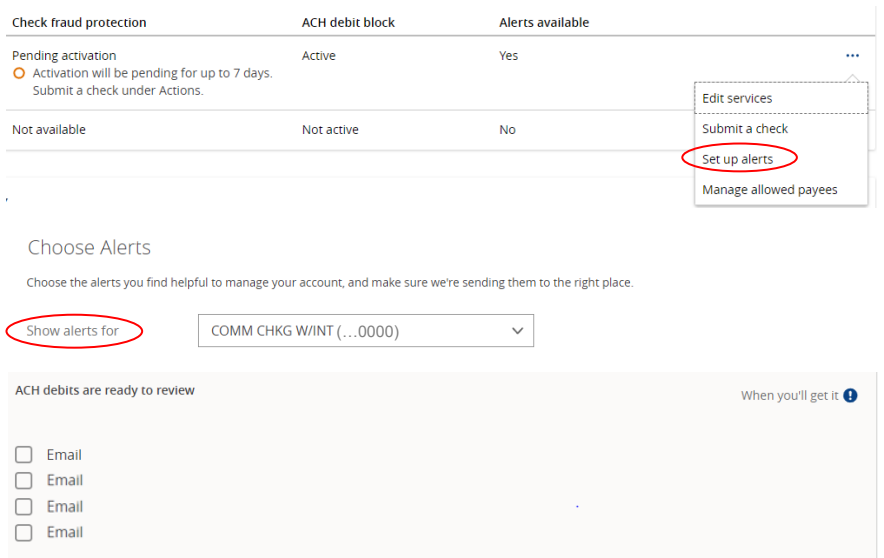
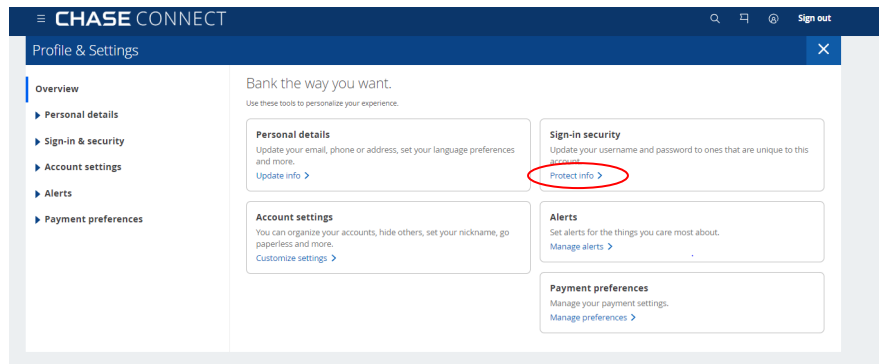
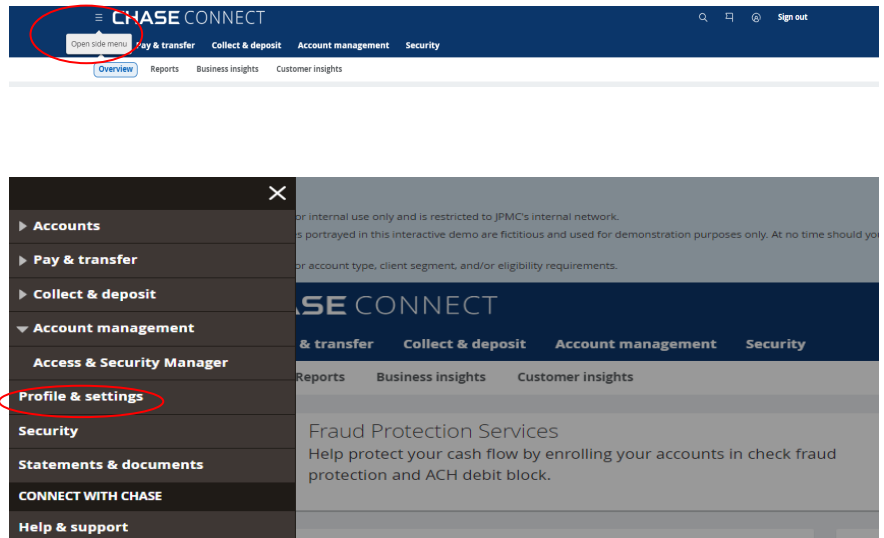
- b) From “Settings” within the “Security” tab, select “Set up alerts” for an account

2. Choose the account enrolled in ACH debit block you want to receive alerts for from the “Show alerts for” dropdown

3. Scroll down to the “ACH debits are ready to review” option within the “Protection and Security” section

4. Select up to 5 email addresses to receive the alerts via email

5. Repeat steps 2-4 for any additional account(s) enrolled in ACH debit block



Alerts

Note:

- Once subscribed, you will be alerted to blocked transactions as well as transactions for your allowed payees
- Alerts will be sent at four intervals throughout the day. You will need to login to Chase Connect to review your transactions on the Security tab
- You will not receive an alert if you do not have any pending ACH debit transactions

The screenshot shows a Chase account update notification. At the top left is the Chase logo. Below it is a grey box with the text 'Account update'. The main heading reads 'You have one or more ACH debits to review for account (... 0000)'. Below this, there are three paragraphs of text: the first explains that transactions will be paid or blocked based on settings and that changes must be made before 9 PM ET; the second states that blocked transactions cannot be paid and that payees can be added to the allowed list; the third provides instructions to sign in to chase.com and go to the Security tab. At the bottom is a blue button labeled 'Go to Chase'.

CHASE

Account update

You have one or more ACH debits to review for account (... 0000)

We'll pay or block these debits according to your ACH Debit Block settings. If you want to change the transaction status for these debits, you must notify us before 9 PM ET.

Once a transaction is blocked, we're unable to pay it. If you'd like to allow a blocked payee for future transactions, add them to your allowed payee list.

To review these debits or manage your allowed payees, sign in to chase.com and go to [Security](#).

Go to Chase

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