# CHECK PROTECTION SERVICES

With **check protection services**, you provide us details about checks you've written, and we compare those details against checks presented for payment[1]. If the information doesn't match, it's flagged as an "exception" and we'll ask you to review it.

The System Administrator or an Authorized User must then decide before the cutoff time (4 p.m. local account time) whether to pay or return the check. If you miss the cutoff time, all exception checks are automatically returned to protect your account against potential unauthorized payments.

Pro Tip: If you forget to upload checks and checks are presented for payment on your account, these checks will be treated as exceptions for your review. You'll have until 4 p.m. local account time to review them, or they'll be returned.
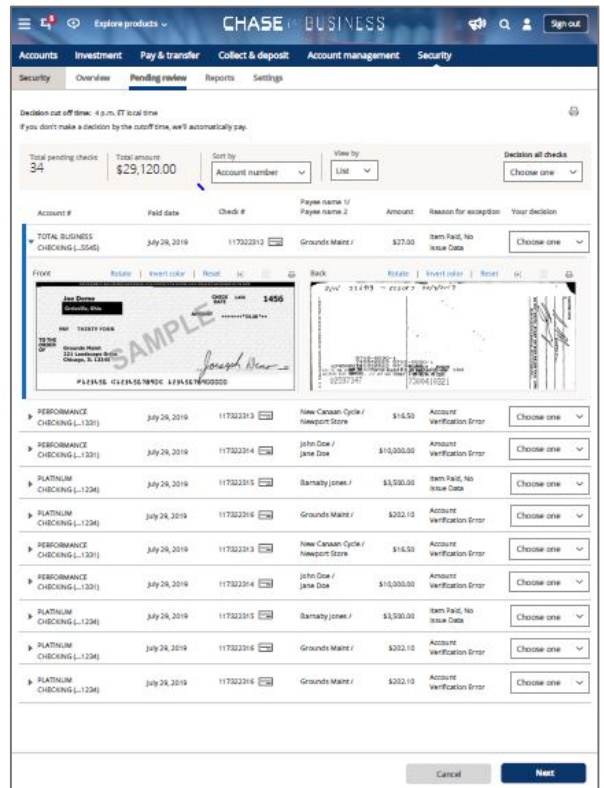
[1] For Business Banking clients: Even though we require you to enter check payee information, we do not use payee name to determine which checks to approve for payment.

YOUR CHECK DATA

It's important that you send Chase accurate information about each of your checks so we can compare it against checks presented for payment. If the information provided isn't right, the services won't flag things appropriately for review.

There are two ways to give us the information:

(1) Manual entry – Just type in each check's information individually online

(2) File upload – Upload a file with all your check data. Instructions are included in the next section.

Pro tip: You can include future-dated checks up to two weeks out.

HOW TO UPLOAD A FILE

1

Prepare your file using the standard Excel format

Your file must be formatted according to certain specifications or it won't load properly. Below are instructions for the standard Excel format we accept. This is easiest way to upload your checks. If your provider supplies an alternative format, you can use the customized file format instructions in the Appendix.

- **Do not include a header row –** the first row must be the first check you've written and each subsequent check follows on its own row.

- **Include the following information for each check –** it's important that you code and format each column as shown below

    Columns:

    1. **Column 1: Check type (Coded as I or C)**
       "I" is for issued check; "C" is for canceled check.

    2. **Column 2: Account number** for each check written

    3. **Column 3: Check number** for each check written

    4. **Column 4: Check date (MMDDYY)**
       Formatted as MMDDYY. Do not include any punctuation and make sure that leading zeros are included (e.g., "January 1, 2020" should be "010120").

    5. **Column 5: Check Amount**
       You can include a decimal point. Do not include any commas.

    6. **Column 6: Payee line 1** (40 character max)

   7. **Column 7: Payee line 2** (Optional—40 character max)

    Example:

I	707615687	1001	013017	100	John Doe	Simjo
C	707615687	1002	013017	200	John Doe	Simjo
C	707615687	1003	013017	300	Simjo	
I	707615687	1004	013017	400	Stephen Morris	Donald Clark

Pro tip: If you work with an Enterprise Resource Planning (ERP) provider, see if they can provide automated file exports for your business, so you can avoid having to create files on your own.
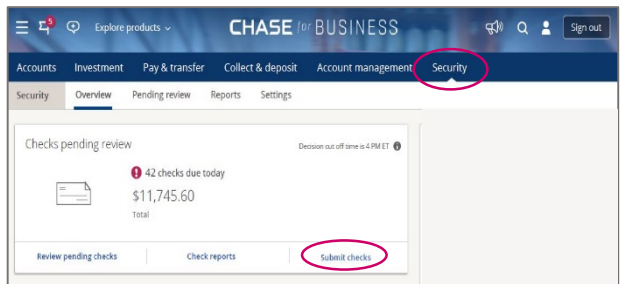
2

Save your file

Use comma-separated value CSV format (CSV delimited) when you save your file. Most spreadsheets do this automatically, but it's important to confirm.

3
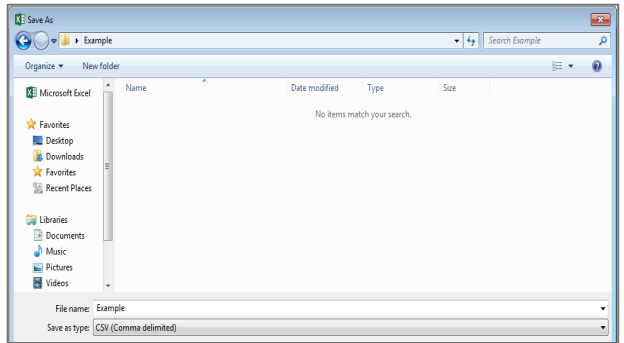
Access the tool

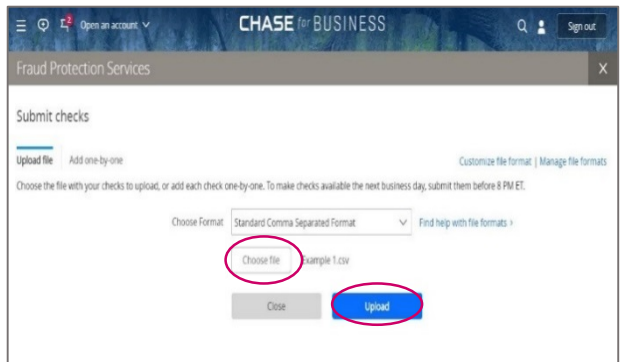Log into your account and click **Security** from the home screen and select **Submit checks.**

4

Upload your file

Click **Choose file** and find the file on your computer. Confirm that the file name is accurate and choose **Upload**.
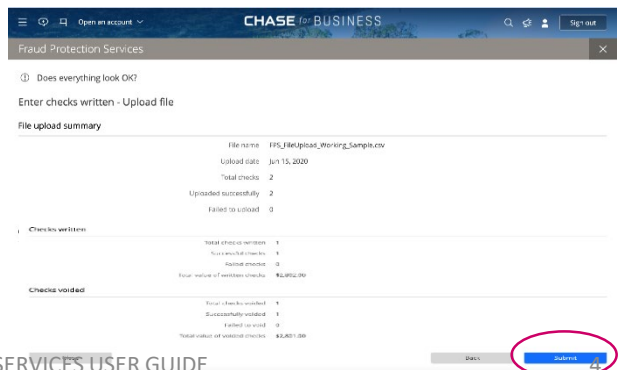
File validation will begin. If it fails, a message will appear with further details.

5

Submit your file

Confirm that everything looks OK and click **Submit.**

APPENDIX: HOW TO UPLOAD A CUSTOMIZED FILE

1

Prepare your file – customized format

If you'd prefer to use a different format for your file upload, a few extra steps are needed. Keep in mind six columns are required for any file upload – files can be customized to allow for a different column order.

- **Do not include a header row –** the first row must be the first check you've written and each subsequent check follows on its own row.

- **Include the following information for each check –** you can put the columns in the order preferred and format some fields according to your specifications.

     Columns:

     1. **Column 1: Check type (Coded as I or C)**
        "I" is for issued check; "C" is for canceled check.

     2. **Column 2: Account number** for each check written

     3. **Column 3: Check number** for each check written

     4. **Column 4: Check date** (customizable)

     5. **Column 5: Check amount** (customizable)

     6. **Column 6: Payee line 1** (40 character max)

     7. **Column 7: Payee line 2** (Optional—40 character max)
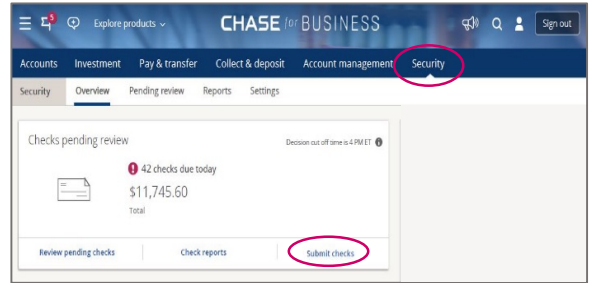
2

Save your file

Use comma-separated value CSV format (CSV delimited) when you save your file. Most spreadsheets do this automatically, but it's important to confirm.
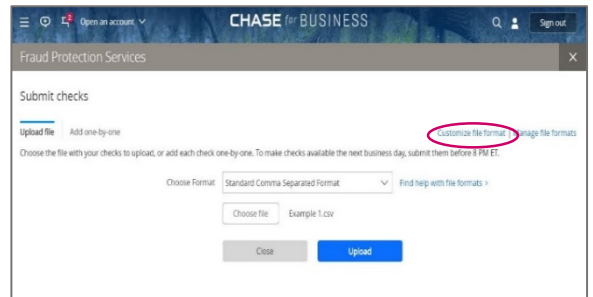
3
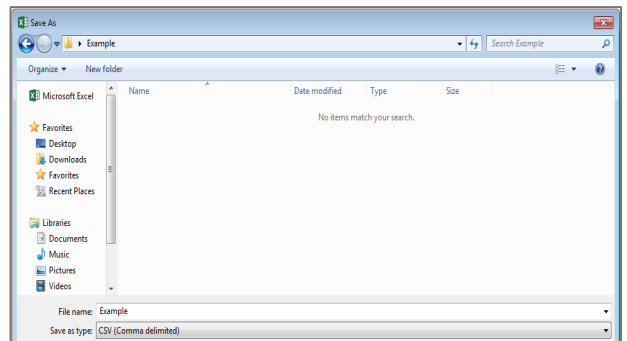
Access the tool
Log into your account and click **Security** from the home screen and select **Submit checks.**

4

Begin customization
From the upload file screen, choose **Customize file format**.
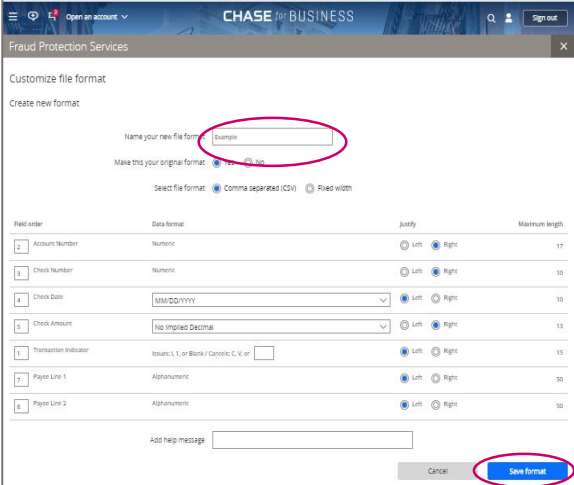

5

Name your file format
Enter a name for your custom format and choose whether you want this to be the format you'll use for most of your file uploads. Keep CSV selected unless you want to specify exact start and end positions for every field.

6

Select your column order

Order the columns shown at the far left however you'd like. You can even choose the format for some fields. Just be sure your file exactly matches the format you've chosen.

7

Save your customized format

Click **Save format**. Make sure the format is exactly how you want it, and then click **Submit**.
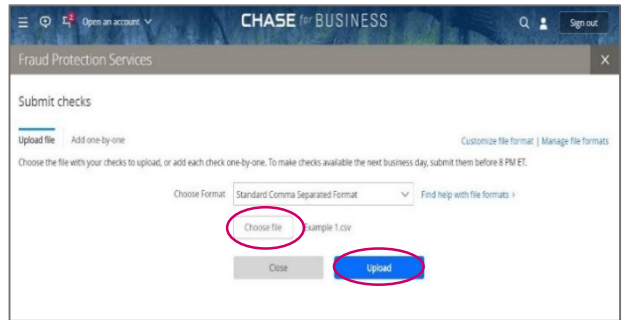
8

Upload your file

Click the down arrow on **Choose format** and select your desired customized format.

Click **Choose file** and find the file on your computer.

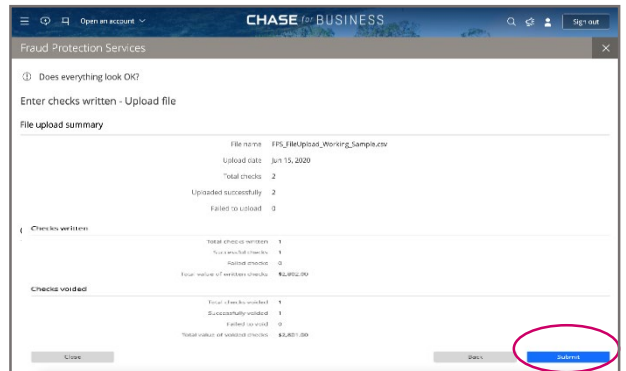Confirm your selections are accurate and click **Upload**.

File validation will begin. If it fails, a message will appear with further details.

9

Submit your file

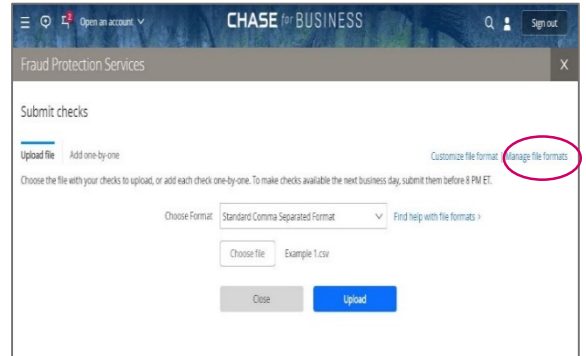Confirm that everything looks OK and click **Submit.**

MANAGE CUSTOMIZED FILE FORMAT

You can update any of the customized formats you've saved at any time.

1 From the upload file screen, select **Manage file formats**.

2 We'll list all of the formats you've saved. You can edit, test or delete your custom files. To make updates, click **Edit** and follow the steps in the previous **Customize File Format** section.