

J.P.Morgan

# ACH Collections Go-To Guide

---

# Overview

## Summary

Easily schedule one-time or repeating collections from a single payor or group of payors with ACH Collections service<sup>1</sup>. Simply schedule electronic collections and receive the funds in the account in as little as 3 business days after the collect by date.

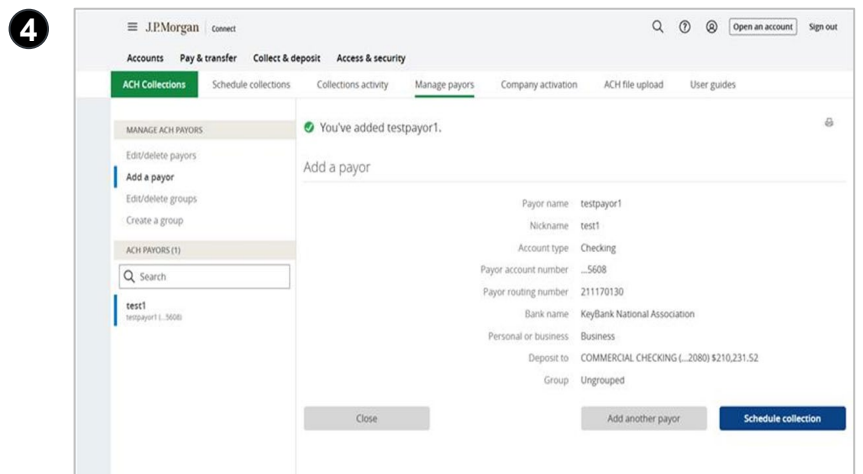
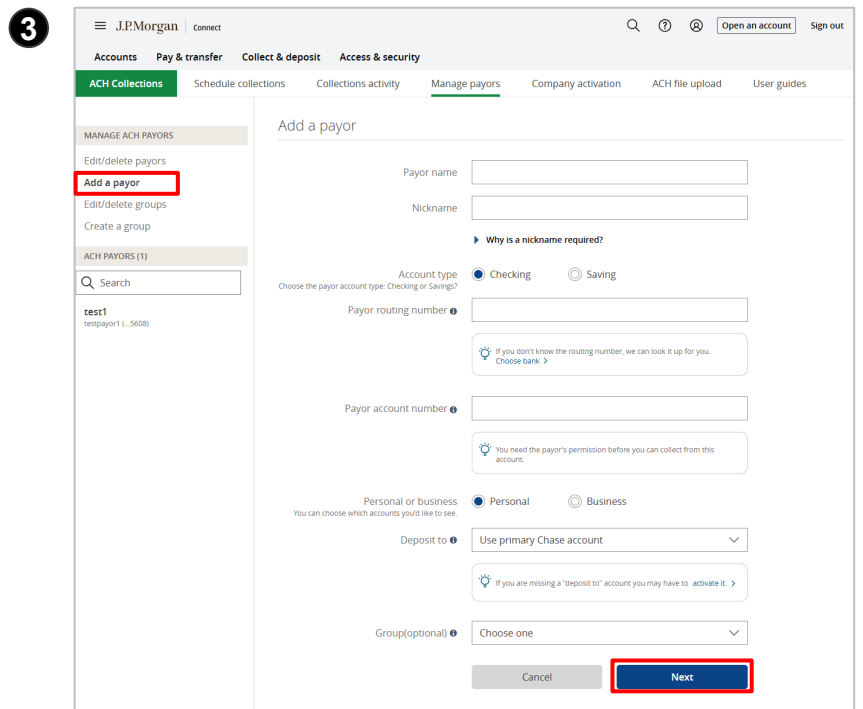
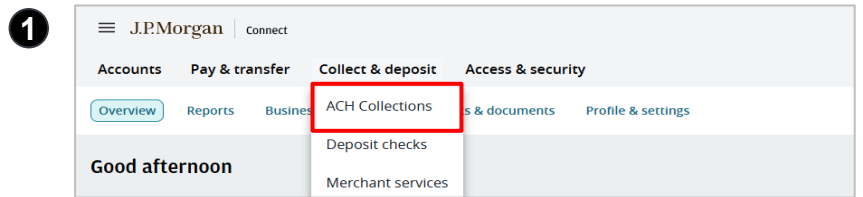
## Table of Contents

- I. [Overview](#)
- II. [Add a Payor or Group of Payors](#)
- III. [Schedule ACH Collections](#)
- IV. [ACH File Upload Service](#)
- V. [ACH Collections Activity](#)

<sup>1</sup>Fees, terms, conditions and limitations apply as described in the legal agreement that applies to your online service.

# Add A Payor or Group of Payors

1. Select **Collect & deposit** and then select **ACH Collections**
2. From the **ACH Collections** menu, select **Manage payors** and then **Add a payor** on the left
3. Fill in the payor's name and bank information. Search by bank name if help is needed finding a bank's routing number
  - a. Verify the information provided then select **Add a payor**
4. Once verified, a confirmation will display. From here, choose **Add another payor** or **Schedule collection**



# Schedule an ACH Collection

1. All payors are listed on the **Schedule collections** page. Schedule collections from the entire group (100 payors per group) or individually by checking the box next to the payor. Once payors are selected (up to 100 at once), select **Schedule collection**
2. Next, choose the deposit account, deposit amount, and the date the funds should be received. The “request-on” date is 1 business day before the “collect by” date. The funds will be available 3 business days after the “collect by” date
3. Verify the information, then select **Schedule collections**
4. Once verified, a confirmation will appear. If Dual Control is being used, the transaction will appear in the list of pending approvals

1

J.P.Morgan Connect

Accounts Pay & transfer Collect & deposit Access & security

ACH Collections Schedule collections Collections activity Manage payors Company activation ACH file upload User guides

Showing All payors, alphabetical Add payer Search

ACH Collections Choose all > Make one-time, multiple, or repeating collections.

Choose up to 100 payors when scheduling multiple collections.

UNGROUPED (1 of 1)

test1 (...5608) -- Set up repeating collection See payor details

Showing 1 of 1 items. You've reached the end of your list.

Schedule collection

2

J.P.Morgan Connect

Accounts Pay & transfer Collect & deposit Access & security

ACH Collections Schedule collections Collections activity Manage payors Company activation ACH file upload User guides

Schedule ACH Collections Collections 1 of 1 Total \$1.00

Missing a deposit to account? You may have to activate the account.

Collect from	Deposit to	Request on	Collect by	Amount
<input checked="" type="checkbox"/> test1 (...5608)	COMMERCIAL CHECKING (...208)	Feb 10, 2026	02/11/2026	\$ 1.00

Addenda (optional)

80 of 80 characters remaining.

Funds available: 3 business days after "Collect by" date

Last collected on: None

Cancel Next

3

J.P.Morgan Connect

Accounts Pay & transfer Collect & deposit Access & security

ACH Collections Schedule collections Collections activity Manage payors Company activation ACH file upload User guides

You've scheduled 1 collection.

Collect from	Deposit to	Request on	Collect by	Amount	Funds available
test1 (...5608)	COMMERCIAL CHECKING (...208)	Feb 10, 2026	Feb 11, 2026	\$1.00	3 business days after "C collect by" date

Status: Pending

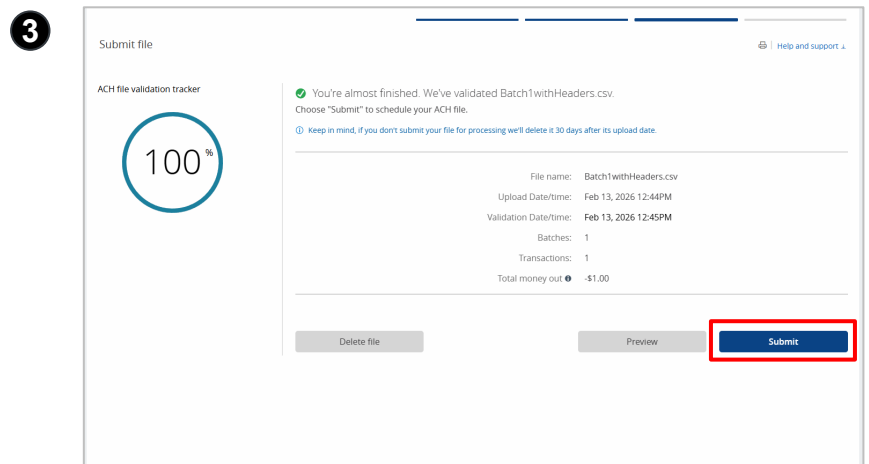
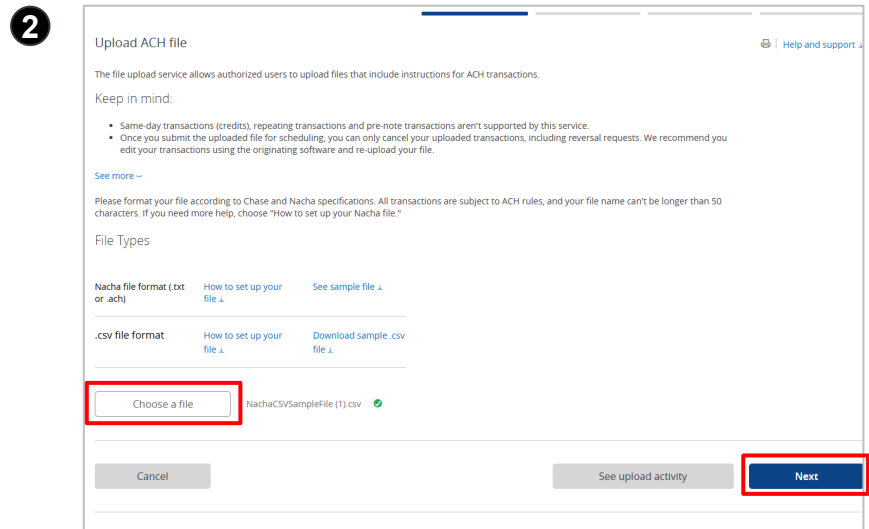
Transaction number: 9008646980

Collections 1 of 1 Total \$1.00

Schedule another collection

# ACH File Upload Service

1. From the **ACH collections** page, select **ACH file upload**
2. Select **Choose a file** and select **Next**
3. The file will go through a validation process to ensure the format is correct. If the file validation is unsuccessful, error details will display. Make any necessary corrections to the file and re-upload. After the file validation is successful, select **Submit**
4. View the **Collections Activity** tab in the ACH Collections navigational bar for file information

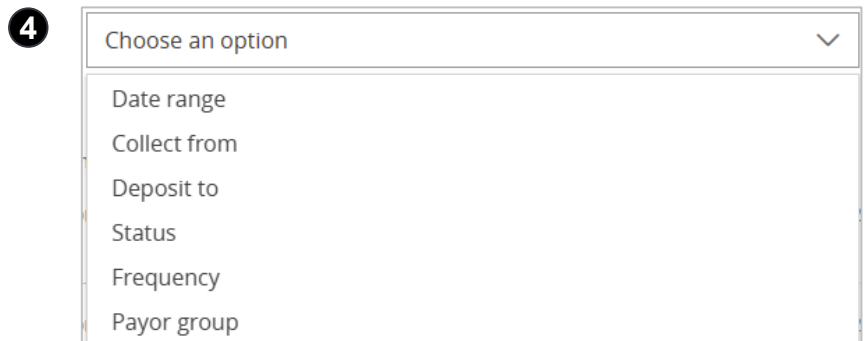
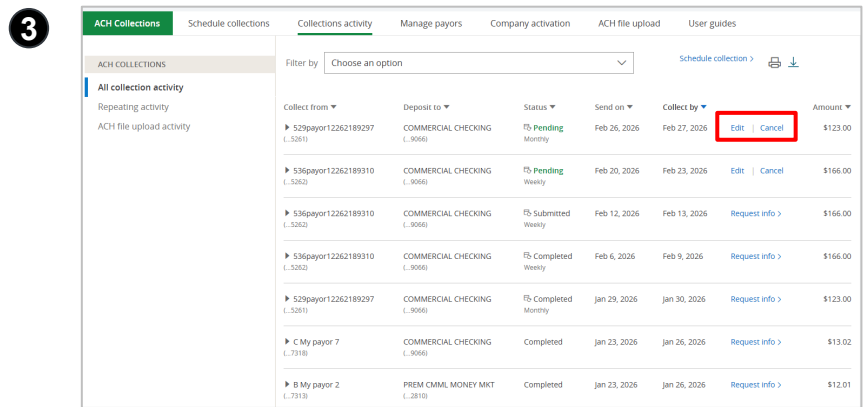
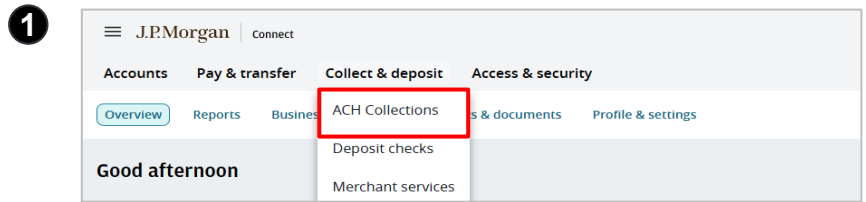


The 'ACH Collections' activity page shows a table of upload activities. The table has columns for 'Upload date', 'File name', 'Batch(es)', 'Transactions', 'File status', and 'Amount'. The 'ACH file upload activity' tab is selected.

Upload date	File name	Batch(es)	Transactions	File status	Amount
Jan 29, 2026	sampleCOLLFile.csv >	1	21	Scheduled	\$8,402.10
Jan 29, 2026	business0229703127forrev1.0.csv >	2	7	Scheduled	-\$0.28
Jan 26, 2026	Collections131245U.csv >	2	6	Scheduled	\$0.21
Jan 26, 2026	empvndor1.csv >	2	10	Scheduled	-\$14.27
Oct 30, 2025	CollectionsmultiBatch.csv >	5	15	Scheduled	\$1,305.68
Oct 30, 2025	CollectionsmultiBatch.csv >	5	15	Scheduled	\$1,305.68
Oct 30, 2025	empvndfromPBSA1025.csv >	3	6	Scheduled	-\$87.10
Oct 30, 2025	empvndfromPBSA3.csv >	3	6	Scheduled	-\$87.10
Oct 23, 2025	2000Trxms.csv >	1	2000	Scheduled	-\$20.00
Oct 23, 2025	empvndor.csv >	1	6	Scheduled	-\$6.17

# ACH Collection Activity

1. Select **Collect & deposit** and then select **ACH Collections**
2. Select **Collections Activity**
3. To change or cancel an upcoming collection, select **Edit** or **Cancel**
4. Use the filter to reduce the number of collections visible. Filter by:
  - a. Date range
  - b. Collect from
  - c. Deposit to
  - d. Status
  - e. Frequency (for repeating collections only)
  - f. Payor Group



---

© 2026 JPMorgan Chase & Co. All rights reserved. JPMorgan Chase Bank, N.A. Member FDIC. Deposits held in non-U.S. branches are not FDIC insured. Non-deposit products are not FDIC insured. Visit [jpmorgan.com/cb-disclaimer](https://www.jpmorgan.com/cb-disclaimer) for full disclosures and disclaimers related to this content.

Chase, J.P. Morgan, JPMorgan, JPMorgan Chase, and Story by J.P. Morgan are marketing names for certain businesses of JPMorgan Chase & Co. and its affiliates and subsidiaries worldwide (collectively, "JPMC", "We", "Our" or "Us", as the context may require).

The information in this content (website, article, event invitation or other form) does not represent an offer or commitment to provide any product or service. The views, opinions, analyses, estimates and strategies, as the case may be ("views"), expressed in this content are those of the respective authors and speakers named in those pieces, and/or the JPMC departments that publish the content, and may differ from those of JPMorgan Chase Commercial Banking and/or other JPMC employees and affiliates. These views are as of a certain date and often based on current market conditions, and are subject to change without notice. Any examples used are generic, hypothetical and for illustration purposes only. Any prices/quotes/statistics included have been obtained from sources deemed to be reliable, but we do not guarantee their accuracy or completeness. To the extent indices have been used in this content, please note that it is not possible to invest directly in an index. This information in no way constitutes research and should not be treated as such. Any information related to cybersecurity provided is intended to help clients protect themselves from cyber fraud, not to provide a comprehensive list of all types of cyber fraud activities nor to identify all types of cybersecurity best practices. Copying, re-publishing, or using this material or any of its contents for any other purpose is strictly prohibited without prior written consent from JPMorgan. In preparing this material, we have relied upon and assumed, without independent verification, the accuracy and completeness of all information that was acquired from public sources. Any mentions of third-party trademarks, brand names, products and services are for referential purposes only and any mention thereof is not meant to imply any sponsorship, endorsement, or affiliation unless otherwise noted. Notwithstanding anything to the contrary, the statements in this material are not intended to be legally binding. Any products, services, terms or other matters described herein (other than in respect of confidentiality) are subject to, and superseded by, the terms of separate legally binding documentation and/or are subject to change without notice.

The information in this content is not advice on legal, tax, investment, accounting, regulatory, technology or other matters. You should always consult your own financial, legal, tax, accounting or similar advisors before making any financial or investment decisions, or entering into any agreement for JPMC products or services. In no event shall JPMC or any of its directors, officers, employees or agents be liable for any use of, for any decision made or action taken in reliance upon, or for any inaccuracies or errors in or omissions from, the information in this content. We are not acting as your or any client's agent, fiduciary or advisor, including, without limitation, as a Municipal Advisor under the Securities and Exchange Act of 1934. JPMC assumes no responsibility or liability whatsoever to you or any client with respect to such matters, and nothing herein shall amend or override the terms and conditions in the agreement(s) between JPMC and any client or other person.

The information in this content does not include all applicable terms or issues, and is not intended as an offer or solicitation for the purchase or sale of any product or service. Our products and services are subject to applicable laws and regulations, as well as our service terms and policies. Not all products and services are available in all geographic areas or to all customers. In addition, eligibility for particular products and services will be determined by JPMC, including satisfaction of applicable legal, tax, risk, credit and other due diligence, and JPMC's "know your customer", anti-money laundering, anti-terrorism and other policies and procedures. Credit is subject to approval. Rates and programs are subject to change. Certain restrictions apply.

Products and services may be provided by banking affiliates, securities affiliates or other JPMC affiliates or entities. In particular, securities brokerage services other than those that can be provided by banking affiliates will be provided by appropriate registered broker/dealer affiliates, including J.P. Morgan Securities LLC and J.P. Morgan Institutional Investments Inc. Any securities provided or otherwise administered by such brokerage services are not deposits or other obligations of, and are not guaranteed by, any banking affiliate and are not insured by the Federal Deposit Insurance Corporation. Certain financial products and services are required by law to be provided only by licensed representatives and affiliates. Inquiries regarding such products and services will be referred to a licensed representative or a licensed affiliate. The information in this content is not an offer to sell, or solicit an offer to purchase, any securities by anyone in any jurisdiction in which such offer or solicitation is not authorized, or in which JPMC or the person making such an offer is not qualified to do so, or to anyone to whom it is unlawful to make such an offer or solicitation, or to anyone in any jurisdiction outside of the United States. Nothing in this content constitutes any commitment by JPMC to underwrite, subscribe for or place any securities, or to extend or arrange credit, or to provide any other product or service. JPMC contact persons may be employees or officers of any JPMC subsidiary or affiliate.