

J.P.Morgan

ACH Debit Block Go-To Guide

Overview

Summary

ACH Debit Block is an additional security feature that allows a user to safeguard their accounts against unauthorized ACH debit transactions. Once enrolled, all future ACH debit transactions are blocked except for those submitted by allowable IDs

Within ACH debit block, a user can:

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

After enrolled in ACH debit block, add allowable IDs so approved vendors can continue to debit accounts without disruption. Users will also need to entitle any additional users for ACH debit block. Please refer to the [Access & Security Manager Go To Guide](#) for more information on entitling sub users

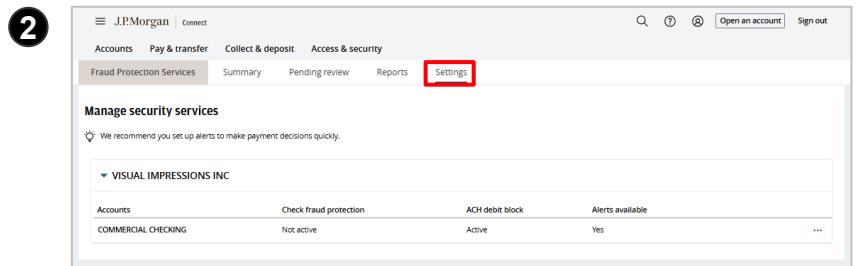
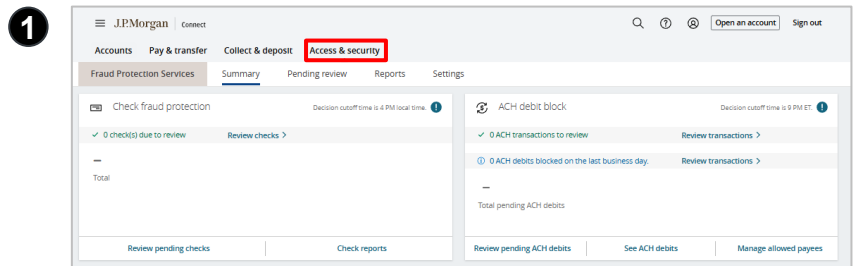
Table of Contents

- I. [Overview](#)
- II. [Enrolling Accounts](#)
- III. [Adding Allowable IDs](#)
- IV. [Review Pending ACH Debit Blocks](#)
- V. [Review Blocked ACH Debits](#)
- VI. [Alerts](#)

Enrolling Accounts

Note: Only the System Administrator can enroll in ACH Debit Block. Once enrolled, follow the steps below to manage services for account(s)

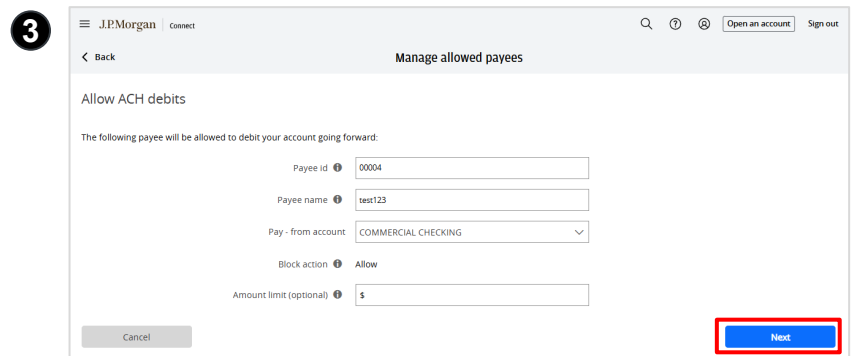
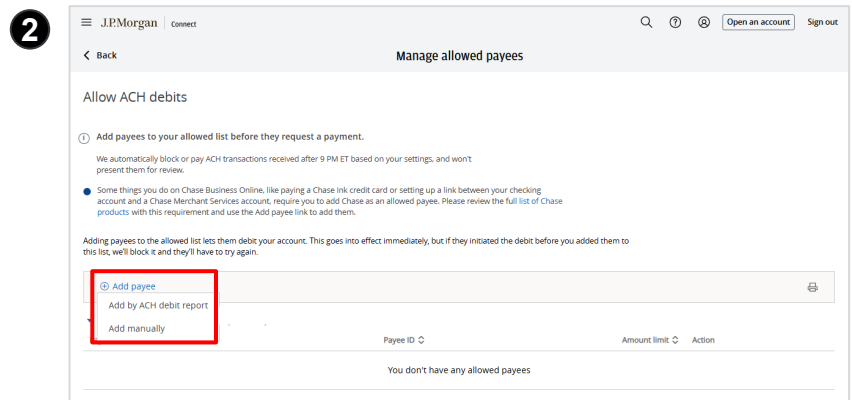
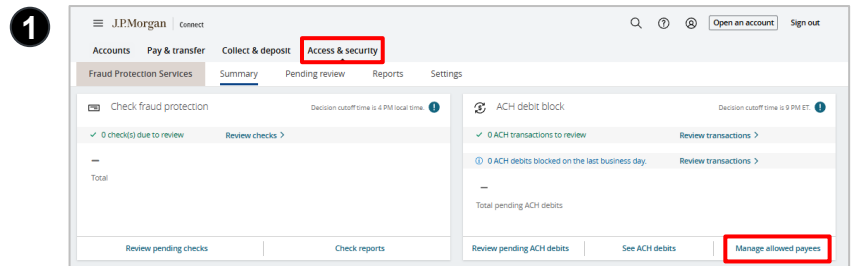
1. Select **Access & security** then **Fraud protection services**
2. Select **Settings** to view and manage accounts enrolled in security services such as ACH debit block, check fraud protection and alerts



Adding Allowable IDs

After enrolling in ACH Debit Block, add allowable IDs to enable approved vendors to continue to debit the account without disruption

1. From the homepage, select **Access & security** then **Fraud protection services**. After selecting Fraud protection services, select **Manage allowed payees** in the ACH debit block tile
2. Select **Add payee**. There are two options to add a payee - adding via ACH debit report or manually
 - a. To add a payee via ACH debit report, select **Add by ACH debit report** from the dropdown to view blocked transactions on the ACH debit activity page. Then select **Allow payee** to add the vendor to the allowable payee list
3. To add a payee manually, select **Add manually** from the dropdown in screen 2. Enter the required information and select **Next**

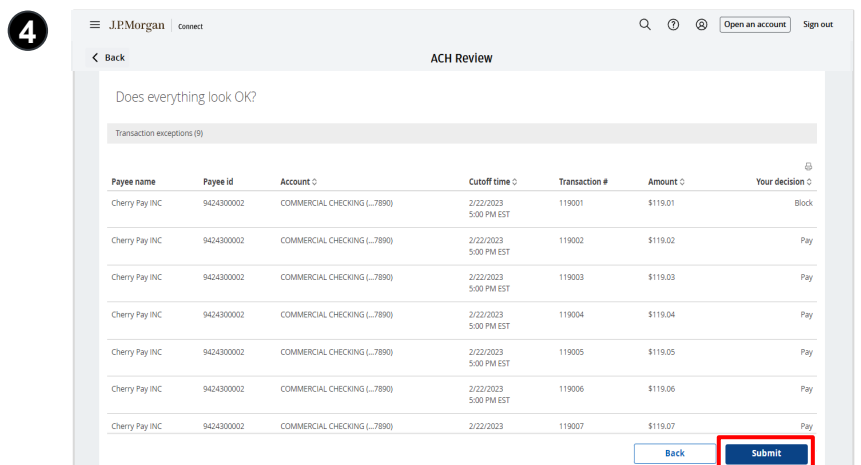
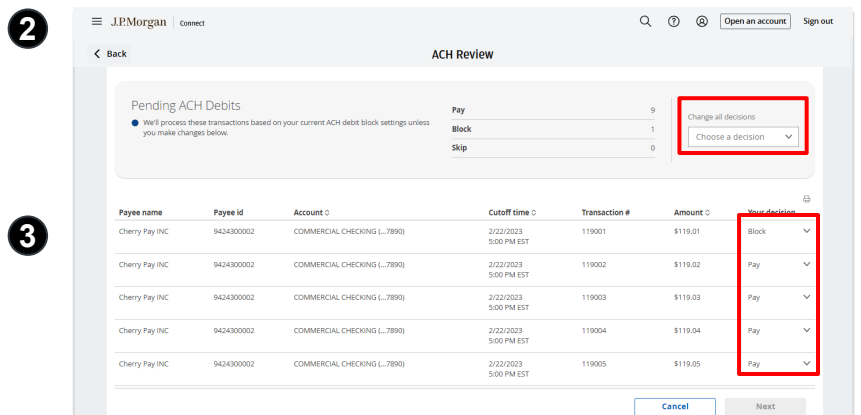
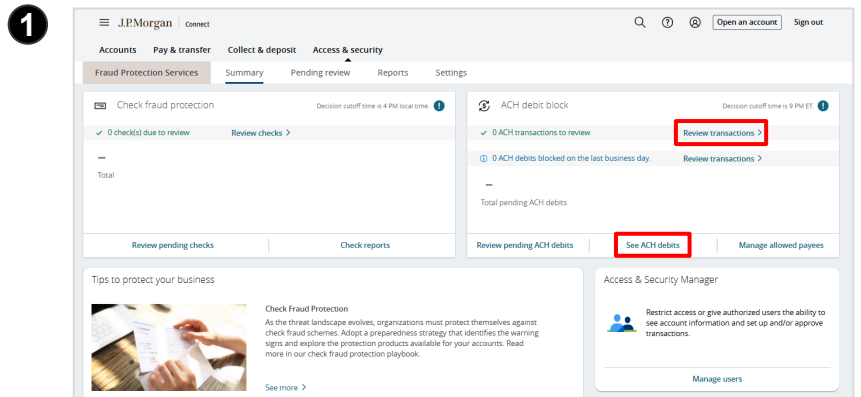


Review Pending ACH Debits

Any ACH transactions submitted **after** 9pm ET that are not on the list of Allowable IDs will be automatically blocked without the opportunity to decision on them. There will be an opportunity to review decision items submitted **before** 9pm ET if they are not on the list of Allowable IDs

1. Select **Review transactions** to view transactions that require review. Select **See ACH debits** to view the ACH Debit Block report
2. Select the **Change all decisions** dropdown to decide for all pending transactions
3. On the Reports page, decide on individual pending transactions by selecting **Pay**, **Block** or **No Decision** from the dropdown menu for each transaction
4. After decisioning the transactions, select **Next** and then **Submit**

Note: If a transaction is skipped, the workflow can be completed without the need to decision that specific transaction



Review Blocked ACH Debits

1. To review blocked ACH debits, select **Review pending ACH debits** in the ACH debit block tile
2. Review blocked debits and select **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

1

The screenshot shows the J.P.Morgan Connect interface. The top navigation bar includes 'Accounts', 'Pay & transfer', 'Collect & deposit', and 'Access & security'. The 'Access & security' section is active, showing 'Fraud Protection Services' with sub-tabs for 'Summary', 'Pending review', 'Reports', and 'Settings'. The 'Summary' tab is selected, displaying 'Check fraud protection' and 'ACH debit block' sections. The 'ACH debit block' section shows '0 ACH transactions to review' and '0 ACH debits blocked on the last business day'. A red box highlights the 'Review pending ACH debits' button. Below the main content, there are sections for 'Tips to protect your business' and 'Access & Security Manager'.

2

The screenshot shows the 'Reports' page in J.P.Morgan Connect. The 'Report type' is set to 'ACH debit block' and the 'Showing' filter is 'Last 2 months'. A message states: 'Add payees to your allowed list before they request a payment. We automatically block or pay ACH transactions received after 9 PM ET based on your settings, and won't present them for review. Please check back in 1 business day when ACH Debit Block is active for your chosen accounts. You'll be able to see your last 6 months of ACH debit activity and can choose which companies, if any, you'd like to allow ACH debit access.' Below this is a table with the following data:

Date	Payee name	Payee ID	Pay - from account	Amount	Decision	Action
Mar 11, 2025	CCBI TEST 5 - JP	9200502236	COMMERCIAL CHECKING	\$0.01		Allow payee
Feb 11, 2025	XYZ SUPPLY	9200502236	COMMERCIAL CHECKING	\$0.02		Allow payee
Feb 11, 2025	CCBI TEST 5 - JP	9200502236	COMMERCIAL CHECKING	\$0.01		Allow payee

A red box highlights the 'Allow payee' button in the 'Action' column for each row.

Alerts

Subscribe to alerts on Chase Connect to receive notifications for pending ACH debit transactions. Alerts can be subscribed to by system administrators or sub users

1. From the homepage, select **Profile & settings**
2. Select **Manage alerts** on the Alerts tile
3. Select the account enrolled in ACH Debit Block for which alerts are desired from the Show alerts for dropdown menu
 - a. Within the **Transactions** section, navigate to **ACH debits are ready to review**
 - b. Select up to 5 email addresses to receive the alerts via email
Note: The alert batch runs at 9 AM ET, 1 PM ET, 4 PM ET, and 8 PM ET
4. Repeat steps 2-4 for any additional account(s) enrolled in ACH debit block

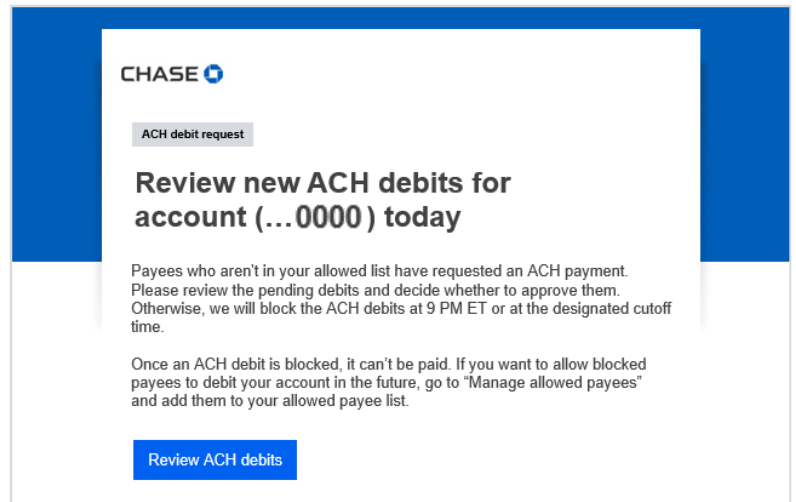
The image contains three numbered screenshots of the J.P.Morgan Connect web interface:

- 1**: The top navigation bar is shown with the 'Profile & settings' link highlighted in a red box.
- 2**: The 'Profile & Settings' page is shown. The 'Alerts' section in the left sidebar is expanded, and the 'Manage alerts' link is highlighted in a red box.
- 3**: The 'Choose Alerts' page is shown. The 'Show alerts for' dropdown menu is highlighted in a red box and set to 'COMM CHKG W/INT'. Below, the 'Transactions (using 1/7)' section is expanded, and the 'ACH debits ready to review' section is highlighted in a red box. In this section, the 'Email' and 'Android Notifications' checkboxes are checked.

Alerts (Continued)

Note: Once subscribed, alerts will be received for transactions set to be blocked (payees without allowable ID) and for allowed payees where the amount exceeds the set limit.

If there are pending ACH debit transactions to review, an alert will be sent to the email address on file. Login to chase.com to action on the pending transactions in the queue



The screenshot shows an email alert from Chase. At the top left is the Chase logo. Below it is a grey box with the text "ACH debit request". The main heading reads "Review new ACH debits for account (...0000) today". The body text explains that payees not on the allowed list have requested ACH payments and that pending debits will be blocked at 9 PM ET unless approved. A blue button at the bottom is labeled "Review ACH debits".

© 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.