

ACH Payments Go-To Guide

Overview

Summary

Improve cash flow and handle business payables efficiently with electronic payments from Connect. The ACH and Real-time payment services provide a secure and convenient way to pay vendors and employees through Direct Deposit, eliminating the need for writing checks.

Payment Methods:

- **Standard ACH:** Send payments directly to a checking account in as little as 1 business day
- **Same-day ACH:** Schedule payments to arrive by the end of the day
- **Real-time payments:** Make funds available in moments

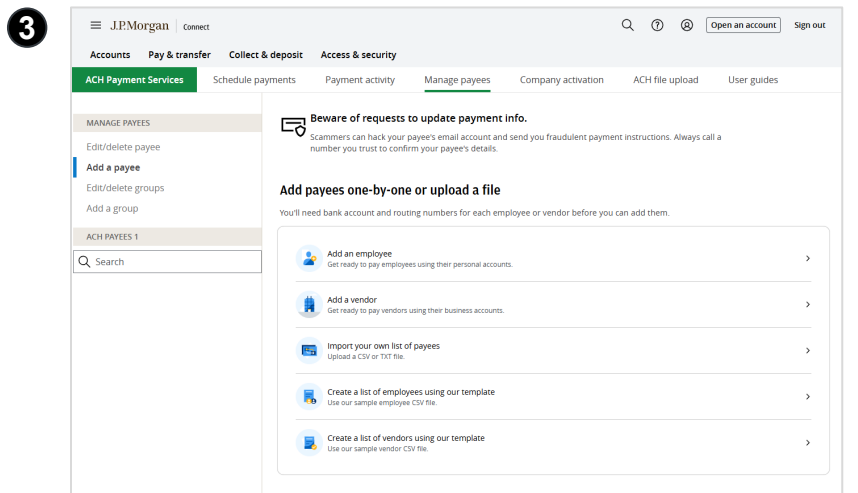
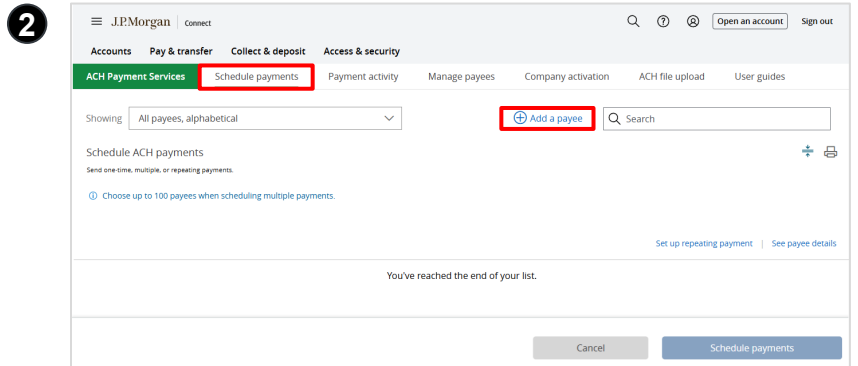
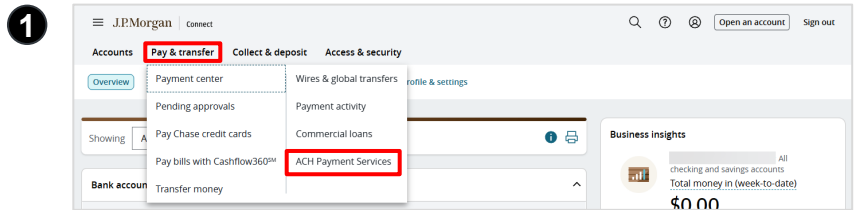
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Add a Payee or Group of Payees

1. Select **Pay & transfer** and then **ACH Payment Services** from the drop-down menu
2. Select **Add payee** from the **Schedule payments** tab
3. Add payees one-by-one or upload a file

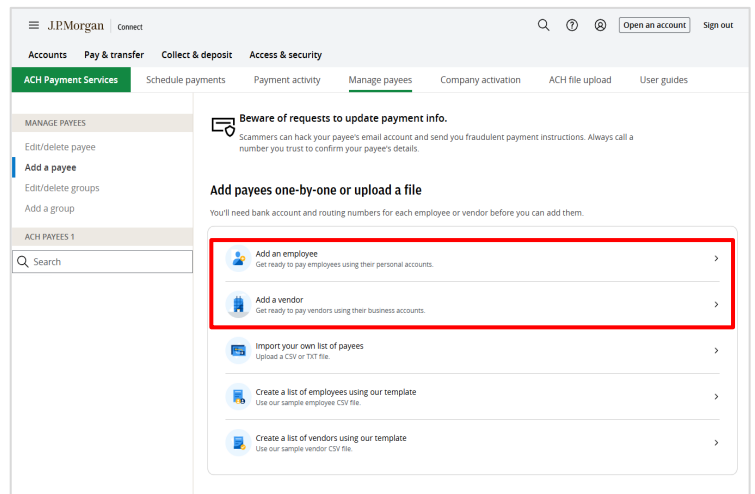
Note: Employees and vendors can be added individually or by importing a list. If opting to use the template, import specifications and sample files are available



Add a Payee or Group of Payees – Add an employee/vendor

1. Select **Add an employee** or **Add a vendor**
2. Fill out necessary information
 - a. Employee information
 - b. Vendor information
3. Confirm information
 - a. Select **Add employee**
 - b. Select **Add vendor**

1



2a

Add an employee

Keep in mind

- You need the payee's permission to send them a payment.
- Always call a number you trust to confirm your payee's details.

Employee name:

Nickname:

Why is a nickname required?

Employee ID:

Employee bank account type: Checking Savings

Employee bank routing number:

Employee bank name: Aero Federal Credit Union

If you don't know the routing number, we can look it up for you. Choose bank >

Employee bank account number:

Primary pay-from account: COMM CHKG

If you are missing a "pay from" account you may have to activate it. >

Group(optional):

2b

Add a vendor

Keep in mind

- You need the payee's permission to send them a payment.
- Always call a number you trust to confirm your payee's details.

Vendor name:

Nickname:

Why is a nickname required?

Vendor account type: Checking Savings

Vendor routing number:

Vendor bank name: Aero Federal Credit Union

If you don't know the routing number, we can look it up for you. Choose bank >

Vendor account number:

Personal or business?: Personal Business

Primary pay-from account: COMM CHKG

If you are missing a "pay from" account you may have to activate it. >

Group(optional):

3a

Add an employee

Employee name: Bob A

Nickname: Bob

Employee ID: 32332323232

Employee bank account type: Checking

Employee bank routing number:

Employee bank name: Aero Federal Credit Union

Employee bank account number:

Primary pay-from account: COM

Group: Employees

3b

Add a vendor

Vendor name: Paper Company

Nickname: Paper

Vendor account type: Checking

Vendor routing number:

Vendor bank name: Aero Federal Credit Union

Vendor account number:

Personal or business?: Personal

Primary pay-from account: COMM CHKG

Group: Ungrouped

Add a Payee or Group of Payees – Import list of payees

1. Select **Import your own list of payees**
2. Select **Get Started**
 - a. Describe the file by selecting the appropriate options
 - b. Upload the file

1

Add payees one-by-one or upload a file

You'll need bank account and routing numbers for each employee or vendor before you can add them.

- Add an employee
Get ready to pay employees using their personal accounts. >
- Add a vendor
Get ready to pay vendors using their business accounts. >
- Import your own list of payees**
Upload a .csv file. >
- Create a list of employees using our template
Use our sample employee .csv file. >
- Create a list of vendors using our template
Use our sample vendor .csv file. >

2

J.P.Morgan Connect Open an account Sign out

Accounts Pay & transfer Collect & deposit Access & security

Payee import process Close

Import your own list of payees
Add multiple vendors or employees by importing a file.

Here's how it works

- 1 Describe your file
Tell us about your file.
- 2 Upload your file
Upload your CSV or TXT file.
- 3 Match the data
Match your data with our required fields.
- 4 Verify info
Check your imported info for accuracy.
- 5 Confirm
Approve and finalize your payee info.

Keep in mind:

- You can only import payees here. For importing payors, choose "Close" and go to "Collect & deposit."
- We accept CSV and TXT files. Opening your file in Excel can trim leading zeros. Edit in Notepad, if needed.
- Your file must have at least 4 columns: payee name, account number, routing number and account type (checking or savings). Column headers should be in the file's first row.
- You're limited to 2,000 payees in each file upload. You're also limited to 5,000 vendors and 5,000 employees, total. If you've already uploaded 500 employees, for example, you're limited to 4,500 more.
- You can't combine employees and vendors in the same file.

Get started

2a

< Back **Step 1 of 5** Close

Getting started

- Describe your file
- Upload your file
- Match the data
- Verify info
- Confirm

Describe your file
Tell us what your file contains.

Your file contains: Employees only
 Vendors only

Does your file indicate payee account type (checking or savings)? Yes
 No

Cancel Next

2b

< Back **Step 2 of 5** Close

Getting started

- Describe your file
- Upload your file
- Match the data
- Verify info
- Confirm

Upload your file
You can drag and drop your file or choose a file to upload.

Select your file

Drag and drop or choose a file

We accept CSV and TXT files. Maximum file size is 5 MB.

Cancel Next

Add a Payee or Group of Payees – Import list of payees (Continued)

- c. Match the data with required fields, then select **Next**
- d. Confirm imported field for accuracy, then select **Import**
- e. Review imported information. From here, choose **Upload a new file** or **Schedule payments**

2c

Step 3 of 5

Getting started

- Describe your file
- Upload your file
- Match the data**
- Verify info
- Confirm

Match the data

Choose the column name from your file that matches our required fields.

File Name: Import Payees Template.csv
Preview uploaded file >

Columns in your file: Expand your column names to see sample info from your file.

- payee name
- account number
- routing number
- account type

Required employee details

You must choose an option for each field unless it's pre-filled or marked as optional.

Employee name: Choose one

Employee nickname: We'll create a nickname for you

Employee ID: Choose one

Checking or savings?: Choose one

Employee bank routing number: Choose one

Employee bank account number: Choose one

Primary pay-from account: COMM CHKG Primary

Group name (optional): Choose one

Next

2d

Step 4 of 5

Getting started

- Describe your file
- Upload your file
- Match the data
- Verify info**
- Confirm

Verify Info

We're ready to import this 1 payee. You can edit this info later, if needed.

Row #	Employee name	Employee nickname	Employee ID	Checking or savings?	Employee routing #	Employee account #	Primary pay from account	Group (optional)	Group description (optional)
1	Bob	Bob1	--	Checking			COMM CHKG	Ungrouped	--

Import (1)

2e

Step 5 of 5

Getting started

- Describe your file
- Upload your file
- Match the data
- Verify info
- Confirm**

Confirm

We imported 1 payee. Choose "Schedule payments" to make payments. To edit this info choose "Manage payees."

Row #	Employee name	Employee nickname	Employee ID	Checking or savings?	Employee routing #	Employee account #	Primary pay from account	Group (optional)	Group description (optional)
1	Bob	Bob1	--	Checking			COMM CHKG	Ungrouped	--

Upload a new file **Manage payees** **Schedule payments**

Add a Payee or Group of Payees – Create a list of employees or vendors using provided template

1. Select **Create a list of employees using our template** or **Create a list of vendors using our template**

2. Upload the list

- Download template to organize information
- Select **Choose a file** and upload file with employee or vendor information

3. Preview list of payees and select **Import** to upload list of employees or vendors

4. Review confirmation of uploaded file

Note: CSV files can be uploaded to import a large number of employee or vendor payees – up to 100 per file. Separate files will be needed for each payee type. No matter the payee type, the file will need to contain the following information: Employee Name, Employee Nickname, Employee ID, Bank Account Type, Bank Routing Number, Bank Account Number and Primary Pay From Account

1

Add payees one-by-one or upload a file

You'll need bank account and routing numbers for each employee or vendor before you can add them.

- Add an employee
Get ready to pay employees using their personal accounts.
- Add a vendor
Get ready to pay vendors using their business accounts.
- Import your own list of payees
Upload a .csv file.
- Create a list of employees using our template**
Use our sample employee .csv file.
- Create a list of vendors using our template
Use our sample vendor .csv file.

2

Import a list of employees to pay

Add multiple employees at once using our template.

[Help and support](#)

Here's how it works

- 2a** Download the template
Use our template to organize your info.
[Download .csv template](#)
- Upload your file
Add your employee payment details and upload the file.
- Preview and confirm

Ready to upload?

Source file **2b** [Choose a file](#) No file chosen

[Cancel](#) [Import employees](#)

3

Preview list of payees

Row#	Employee ID	Primary pay from account	Group (optional)	Group description (optional)
1	sampleEmployeeOne SampleEmployee SampleId123 Checking		EmployeeGroup	my employee group
2	sampleEmployeeOne SampleEmployee SampleId123 Checking		EmployeeGroup	my employee group
3	sampleEmployeeOne SampleEmployee SampleId123 Checking		EmployeeGroup	my employee group
4	sampleEmployeeOne SampleEmployee SampleId123 Checking		EmployeeGroup	my employee group

[Cancel](#) [Back](#) [Import 4](#)

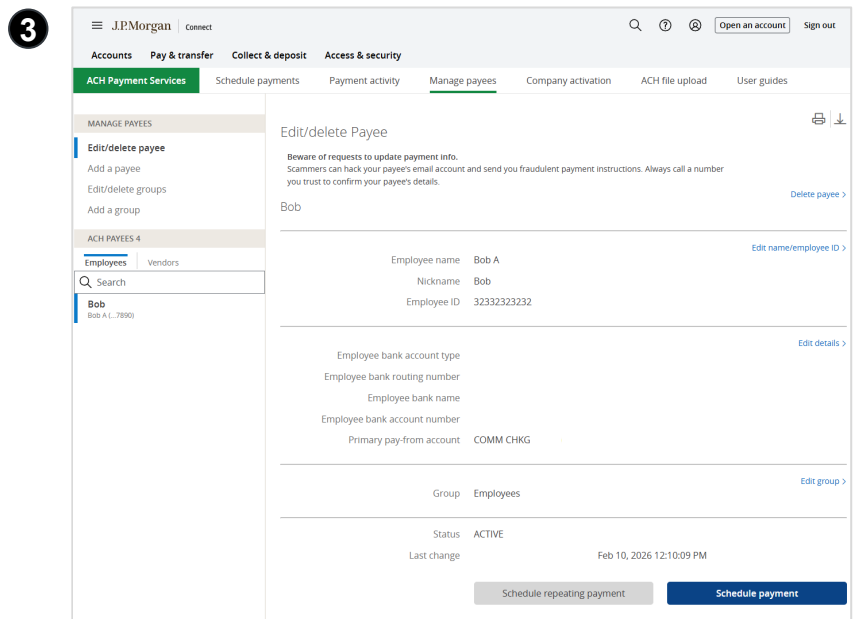
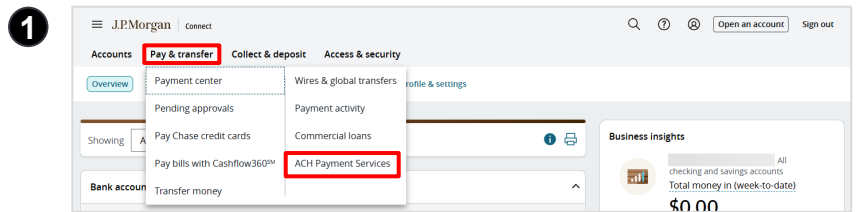
4

You've uploaded your file.

[You've uploaded your file](#)

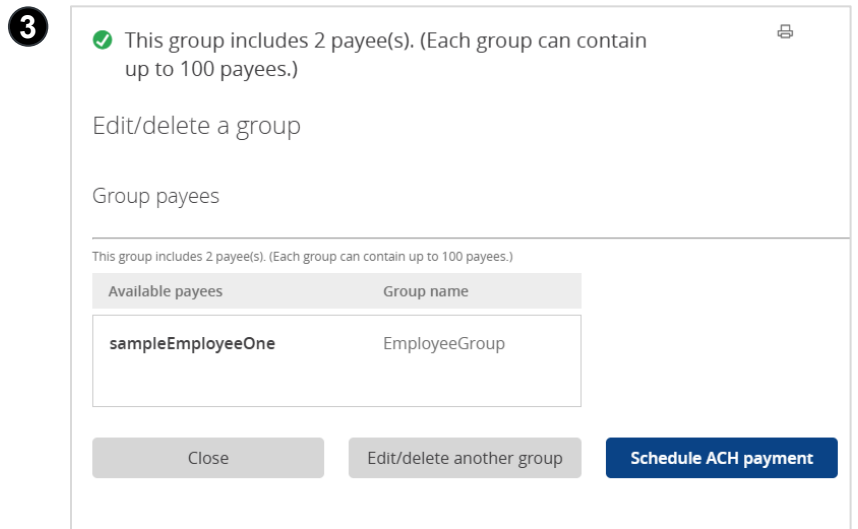
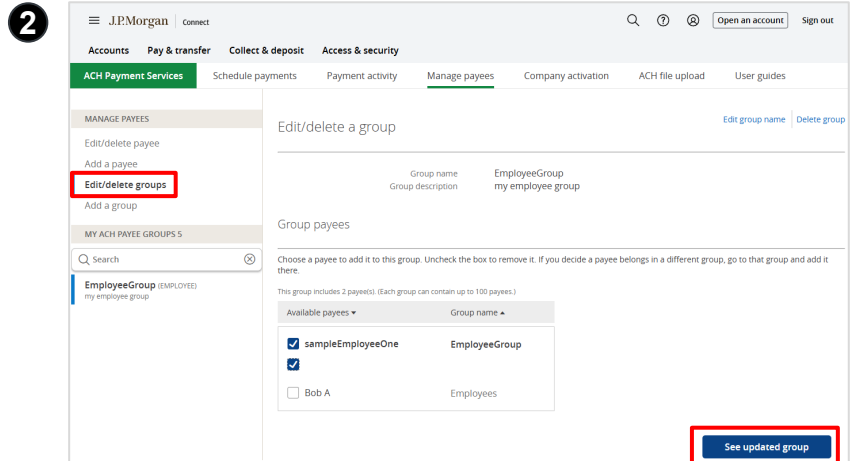
Add a Payee or Group of Payees – Manage Payees

1. Select **ACH Payment Services** from the **Pay & transfer** menu
2. Navigate to the **Manage payees** tab
3. On this page, users can edit or delete payee information, schedule repeating payments, schedule a new payment, and add individuals to a group for better account organization



Add a Payee or Group of Payees – Editing and Creating Groups

1. Navigate to the **Manage payees** tab
2. Select **Edit/delete group** to edit an existing group
 - a. Choose a payee group from the menu of available payees and select payees to add to this group
 - b. Select **See updated group** at the bottom of the screen to finalize group selection
3. View confirmation screen of group changes



Add a Payee or Group of Payees – Editing and Creating Groups (Continued)

4. Select **Add a group** to create a new group
 - a. Select **Save** to finalize selection
5. A confirmation screen of the new group will display

4

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ACH Payment Services Schedule payments Payment activity Manage payees Company activation ACH file upload User guides

MANAGE PAYEES

Edit/delete payee
Add a payee
Edit/delete groups
Add a group

MY ACH PAYEE GROUPS

Search

EmployeeGroup (EMPLOYED)
my employee group
Employees (EMPLOYED)
Ungrouped employees
Ungrouped vendors

Create a group of payees

Choose the type of group you want to create.

Group of vendors
 Group of employees

To organize your payees into groups, first name the group and then add up to 100 payees for each group. A payee can only be in one group at a time.

Group name

Group description (optional)

Choose the payees you'd like to add to this group.
This group includes 1 payee(s).

Available payees

Paper Company UngroupedVendor

Cancel **Save**

5

✓ You've created New Group group with these payees:

Create a group of payees

Choose the type of group you want to create.

Available payees

Close **Schedule ACH payment**

Schedule Payments

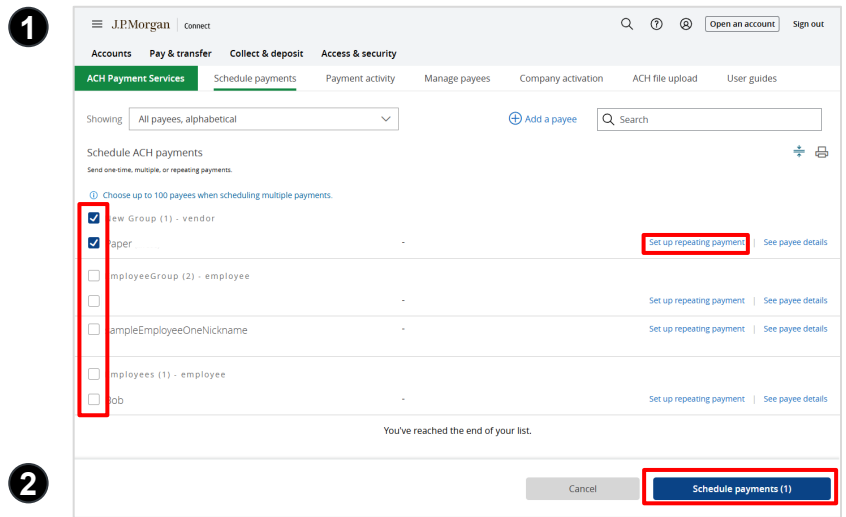
1. Schedule payments for a group or individuals by selecting the appropriate checkbox

a. To set up repeating payments, select **Set up repeating payment** for a payee

Note: Authorized users will only see payees based on their entitlements

Note: If selecting multiple payees, mixed payments (Standard ACH, Same-Day ACH and Real-Time Payments) can be made

2. After selecting the payees, select **Schedule payments**



Schedule Payments (Continued)

3. Select the **Pay from** account, **Delivery method** (Standard ACH, Same-Day ACH, or Real-Time), **Deliver by** date and the **Amount** to be paid to the recipient. Add additional information to the **Addendum** line (e.g., invoice or reference numbers) for more detailed payments

Note: Only eligible accounts are displayed as pay from accounts. If there are no visible accounts, user may not be entitled to the account, check with the System Administrator or the company that the account is linked to. Select **Company activation** in the top bar and select the **Activate** link to complete the necessary information (next page)

4. Select **Schedule payments** after confirming the payment details
5. Once verified, a confirmation will display. If using Dual Control-Transactions, it will be sent to queue of pending approvals

3

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Schedule payment

Pay to: Paper (New Group - Vendor, Last paid: -)

Pay from: COMM CHRG

Delivery method: Choose one

Send on: Not available

Deliver by: mm/dd/yyyy

Amount: \$

Addendum (optional): 80 of 80 characters remaining.

Cancel Back Next

4

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ACH Payment Services Schedule payments Payment activity Manage payees Company activation ACH file upload User guides

Does everything look OK?

Fee: Up to \$1 per transaction depending on your service plan.

Pay to: Paper (New Group - Vendor)	Pay from: COMM CHRG	Amount: \$100.00
Delivery method: Same-day ACH (Arrives by end of day on Feb 10, 2026)	Send on: Feb 10, 2026	Deliver by: Feb 10, 2026
		Addendum: None

Cancel Back **Schedule payments**

5

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ACH Payment Services Schedule payments Payment activity Manage payees Company activation ACH file upload User guides

We're currently reviewing your payment.

Go to: Payment Activity to see status updates. We may require approvals.

Pay to: Paper (New Group - Vendor)	Pay from: COMM CHRG	Amount: \$100.00
Delivery method: Same-day ACH (Arrives by end of day on Feb 10, 2026)	Send on: Feb 10, 2026	Deliver by: Feb 10, 2026
		Addendum: None

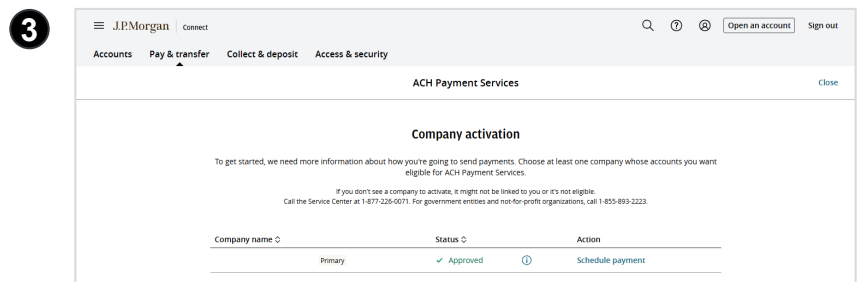
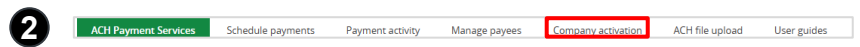
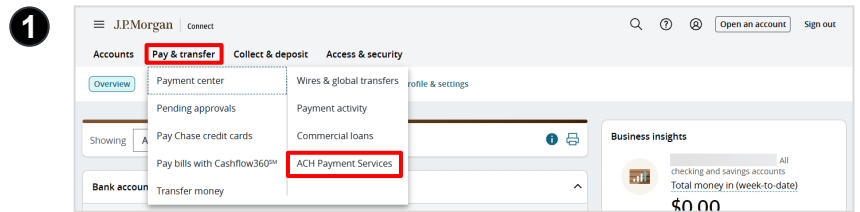
Status: Pending review

Transaction number: 11018365931

Close **Set up another payment**

Company Activation

1. Select **ACH Payment Services** from the **Pay & transfer** menu
2. Navigate to the **Company Activation** tab
3. View the ACH activation status of each company associated with the user
 - **Approved:** Users can now schedule ACH payments for this company
 - **Denied:** Users are not able to schedule ACH payments for this company. They should contact their J.P. Morgan representative for assistance
 - **Activate:** ACH payments is not yet activated. Please select the 'Activate' link and follow screen prompts to complete activation. ACH payments will be available immediately for use



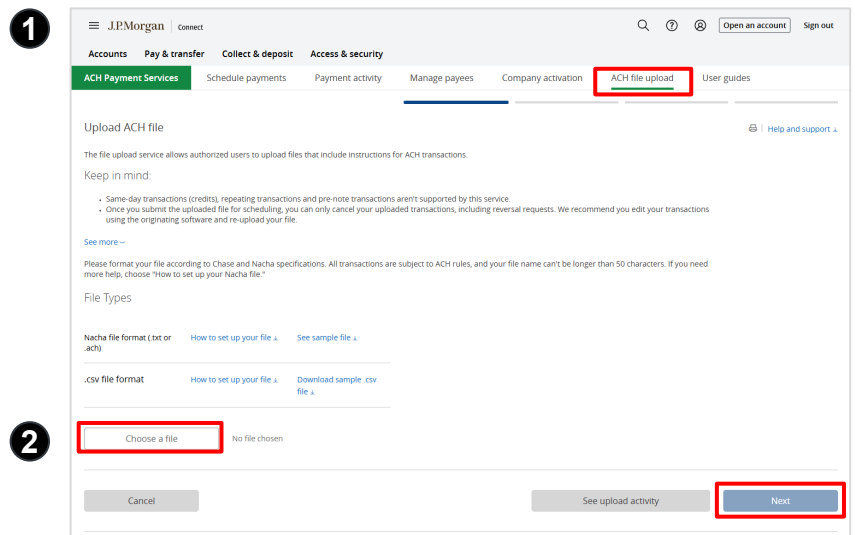
Upload a NACHA or CSV (Excel[®]) file with the ACH File Upload service

Save time by submitting up to 2,000 employee or vendor payment instructions in a batch instead of manually entering separate transactions and payees.

To start using ACH File Upload Services, ensure it's been activated. Once activated, all existing entitlements and limits apply.

Before beginning, please confirm the customer profile daily limit is sufficient for file upload activities

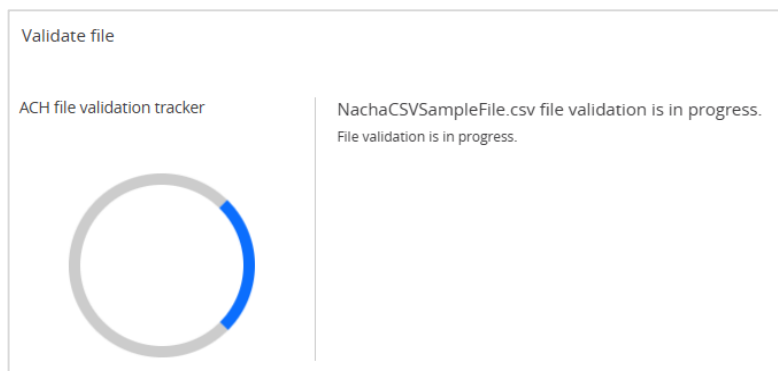
1. From the **ACH Payments Services** page, select **ACH file upload**
2. Select **Choose a file**, upload the file, and then select **Next**



Upload a NACHA or CSV (Excel[®]) file with the ACH File Upload service (Continued)

3. The file will go through a validation process to ensure it's formatted correctly. If the file validation was unsuccessful, detailed errors will display. Make any necessary corrections to the file and re-upload

3

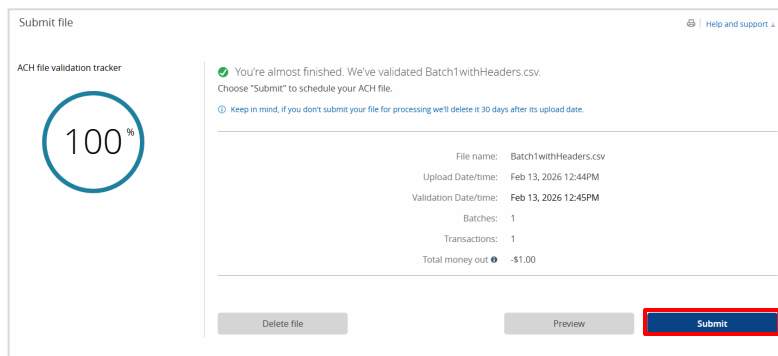


4. Click **Submit** to confirm

Note: All files submitted by all users or when Dual Control is activated must be approved. The file needs to be approved as a whole and not for individual transactions. The cutoff time for batches to be processed that evening is 8:00 p.m. ET

Note: Transactions that were uploaded via the ACH file upload service can only be cancelled, not edited

4



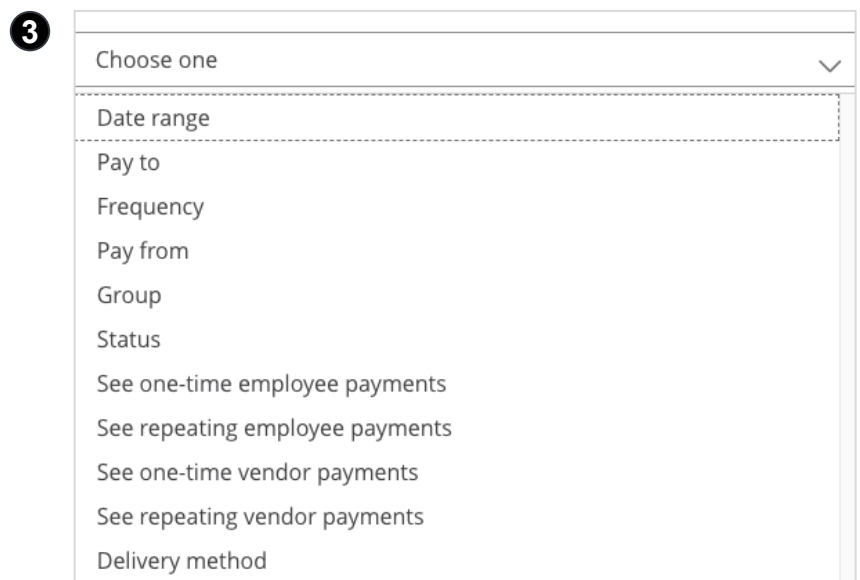
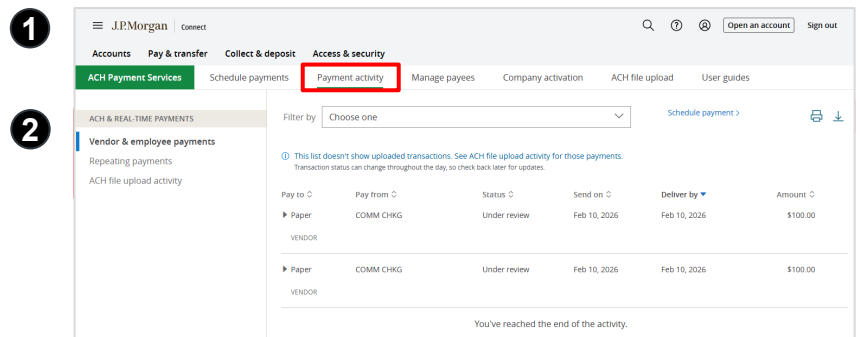
Payment Activity

View, sort, change or cancel pending payments for Standard ACH, Same-Day ACH and Real-Time Payments, from the Payment activity tab

1. From the **ACH Payment Services** page, navigate to the **Payment activity** tab
2. Use the selections on the left to view activity as needed: **Vendor & employee payments**, **Repeating payments**, or **ACH file upload activity**

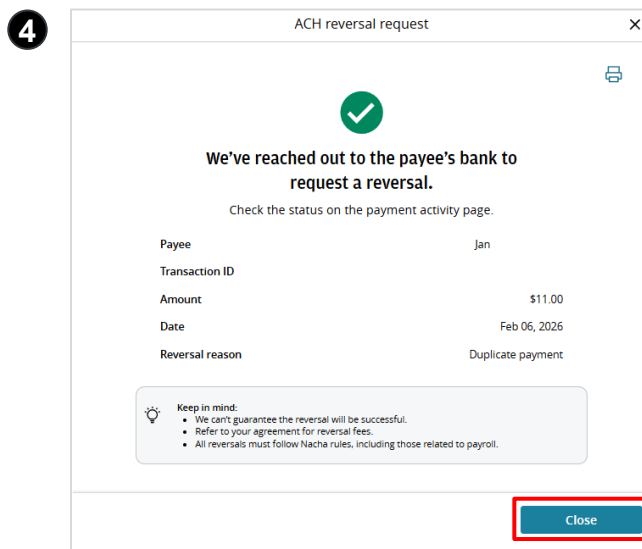
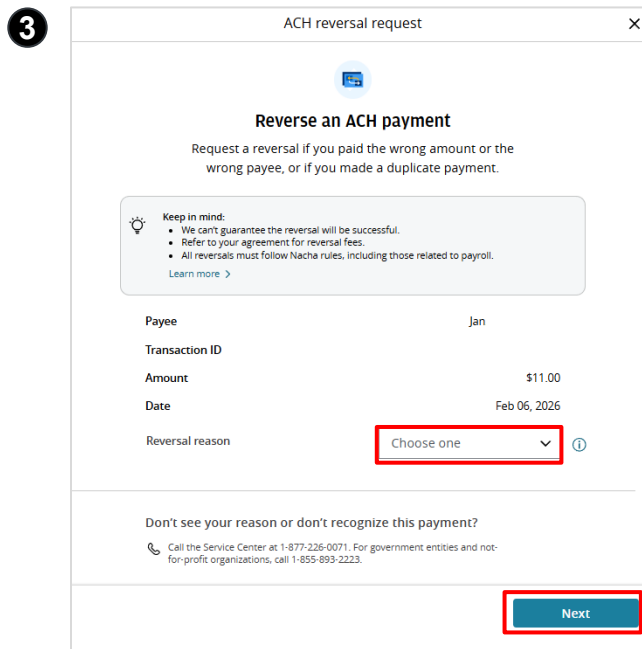
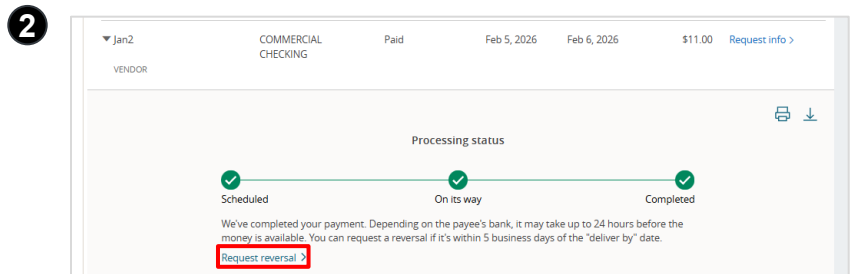
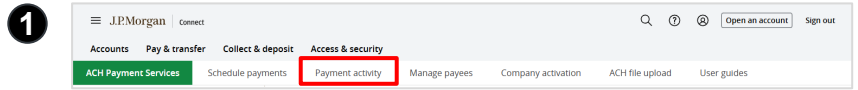
Note: Payment activity can be downloaded as a PDF or printed using the options in the upper right

3. Use the **Filter by** drop-down menu to refine results



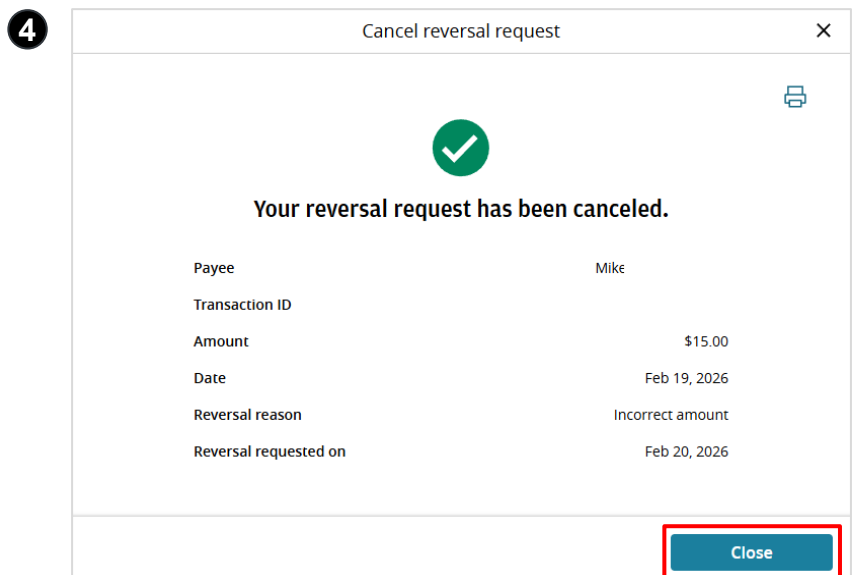
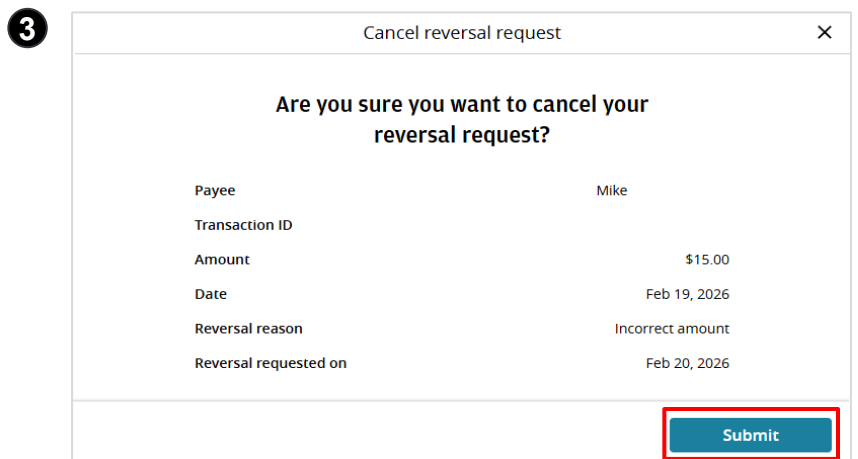
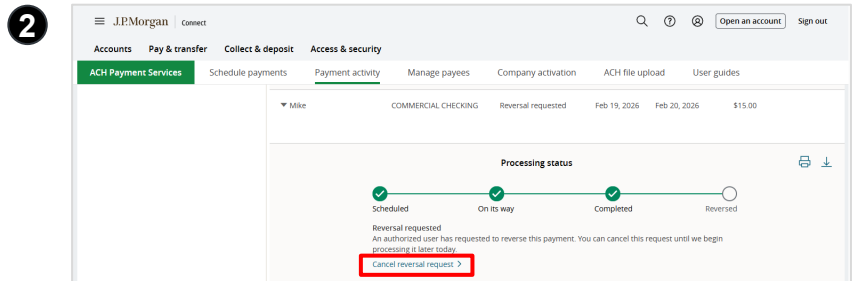
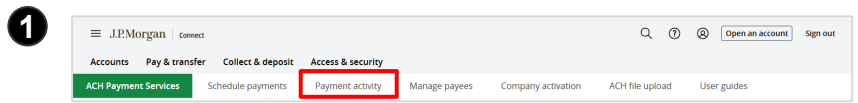
ACH Request Payment Reversal

1. From the **ACH Payment Services** page, select **Payment Activity**
2. Select **Vendor & employee payments** and expand the desired transaction, then select the **Request reversal** link under the status tracker
3. Select reversal reason from drop down and select **Next**
4. Review all information on verification screen then select **Submit**. A confirmation page will display. Select **Close**



Cancel Payment Reversal

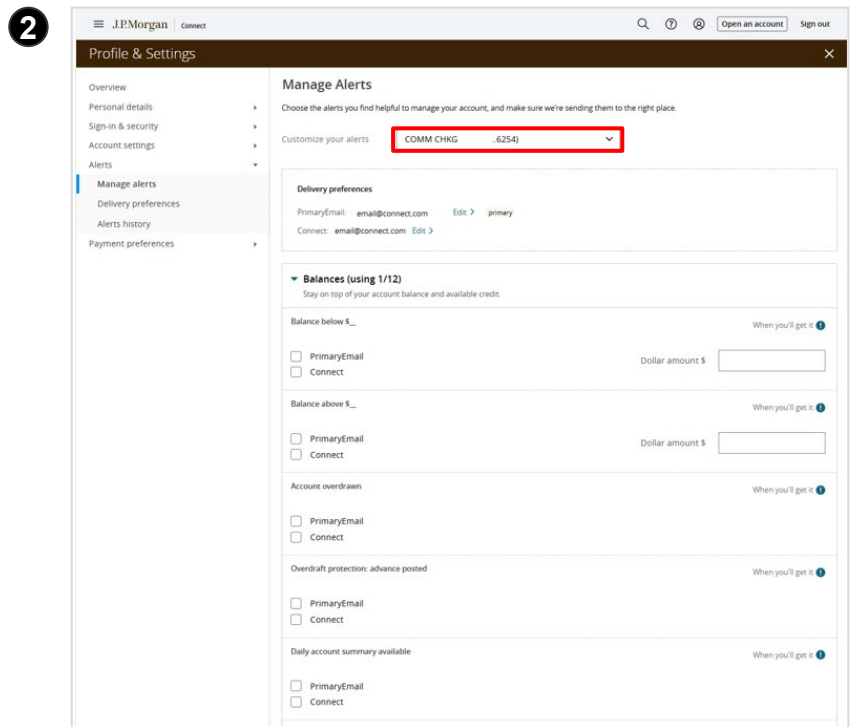
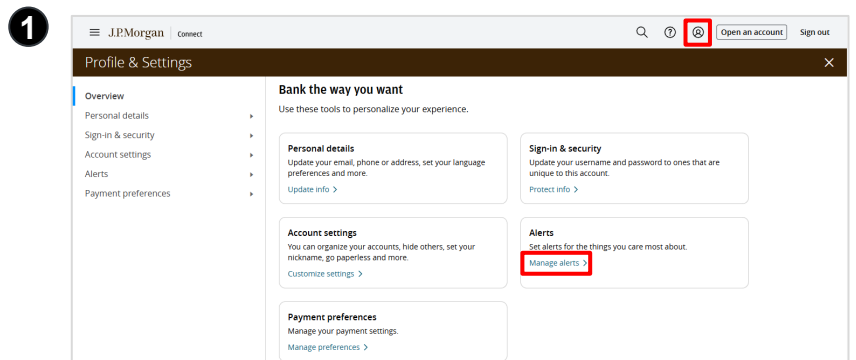
1. From the **ACH Payment Services** page, select **Payment Activity**
2. Select **Vendor & employee payments** and expand the desired transaction and select on the **Cancel reversal request** link under the status tracker
3. Review all information on verification page, then select **Submit**
4. After receiving the confirmation, select **Close**



Set Alerts

While most ACH notifications are sent automatically, there are additional alerts that can be enabled

1. Select the **Profile & Settings** icon, then select **Manage Alerts**
2. Choose the account to set alerts for and select **Save**



Payment Comparison

Faster vendor and employee payment quick comparison – Connect



	Standard ACH	Same-Day ACH	Real-Time Payments (RTP)
What are the key differences?	<ul style="list-style-type: none"> • Payment complete in 1-2 business days • Uses the ACH network managed by National Automated Clearing House Association (Nacha) 	<ul style="list-style-type: none"> • Payment complete by end of day • Uses the ACH network managed by National Automated Clearing House Association (Nacha) 	<ul style="list-style-type: none"> • Payment settled within moments • Uses the RTP network managed by The Clearing House
When should I consider each service?	<ul style="list-style-type: none"> • I need to send \$100,000+ • I want to schedule a future dated or recurring payment • I want the lowest risk option • I have a bulk file of payments that I want to upload 	<ul style="list-style-type: none"> • I need to quickly pay someone who is not in The Clearing House Network • I need to send \$25,000+ • I forgot to schedule a payment, and I want to avoid a late fee 	<ul style="list-style-type: none"> • I want my payee to be paid in moments • I want to better compete and differentiate my business in the gig economy • I want to make a payment after ACH cutoff times

Additional details			
Can this payment be reversed or canceled?	Yes	Yes	No
Are future-dated payments available?	Yes	No	No
What is the cutoff time?	8 p.m. ET on business days	2 p.m. ET on business days	Midnight ET
What is the per payment/transaction limit?	Up to the remaining profile limit	\$100,000 per transaction (as of March 18, 2022)	\$25,000 per transaction
When should I consider each service?	100% of U.S. banks and accounts	100% of U.S. banks and accounts	60% of accounts can receive Real-Time Payments

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