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Fraud Protection Services Go-To Guide

Last updated March 2026

Connect Fraud Protection Services

Two types of Fraud Protection Services (under Access & security):

Check Protection (formerly Positive Pay) and Check Monitoring (formerly Reverse Positive Pay)

Check Protection (formerly Positive Pay)

- Information about every check written is provided, and checks presented for payment are compared to the provided information
- If the information matches, the checks are paid
- If the information does not match, the checks are matched as exceptions, and a decision is made whether to pay or return them
- A decision must be communicated by 4 p.m. local account time whether to pay or return the checks
- If no decision is received by the cutoff time, all exception checks are returned, and a returned check fee may be charged

Note: Terms and conditions, including fees and limitations, apply as described in the legal agreement for the online service

Note: Fraud Protection Services is available to security administrators. Only Proxy administrators or sub-users entitled to Securities Services (e.g., ACH Debit Block) via Access & Security Manager will see the page

Check Monitoring (formerly Reverse Positive Pay)

- A threshold payment amount is set. All checks below the threshold amount are paid automatically, and checks at or above the threshold amount are marked as exceptions
- Flagged checks are reviewed, and a decision is communicated by 4 p.m. local account time regarding whether to pay or return them
- If no decision is received by the cutoff time, the checks are paid

Overview

Summary

Fraud Protection Services* help safeguard accounts against check fraud. Time should be dedicated to uploading check details (if necessary), reviewing items flagged as exceptions, and making pay or return decisions. These tasks can be performed by the Security Administrator or a user granted access through Access & Security Manager.

Table of Contents

*Prior to enabling Fraud Protection Services, speak with a Sales Representative to ensure it is included in the current bundle

Enrollment

Note: Only the System Administrator (Admin) can enroll in Fraud Protection Services

1. Log in to Connect as a System Admin
2. Navigate to the **Access & security** section, then select **Fraud Protection Services**
3. Select **Enroll** in the Check fraud protection tile in the summary tab
4. Select the Fraud Protection Services for each applicable account and select **Next**

Note: Each account can be enrolled in one check fraud protection service. Select from the following:

- Check monitoring: Review checks for payments exceeding the specified dollar limit
- Check protection: Verification of checks for payment is based on the provided check information
- No service if the account is enrolled in the offline post-no checks service, or if it simply requires no service

Note: If selecting check monitoring, specify the exact amount limit

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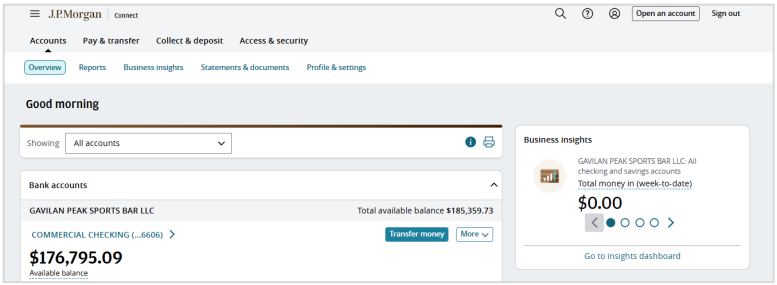

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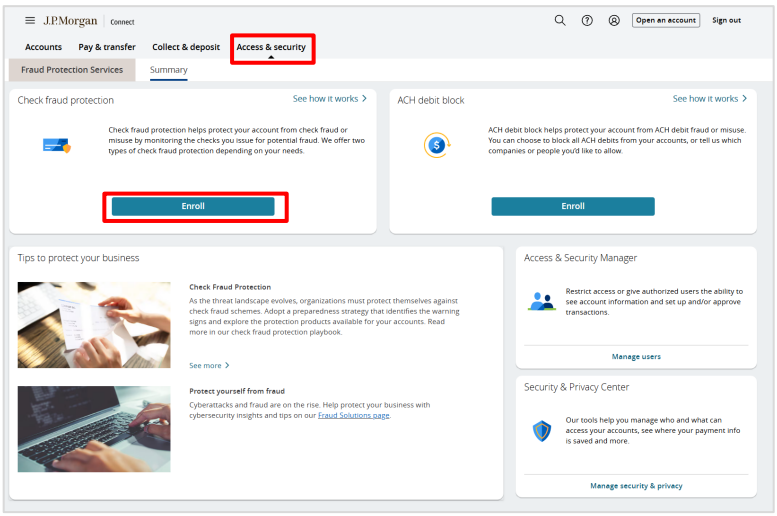

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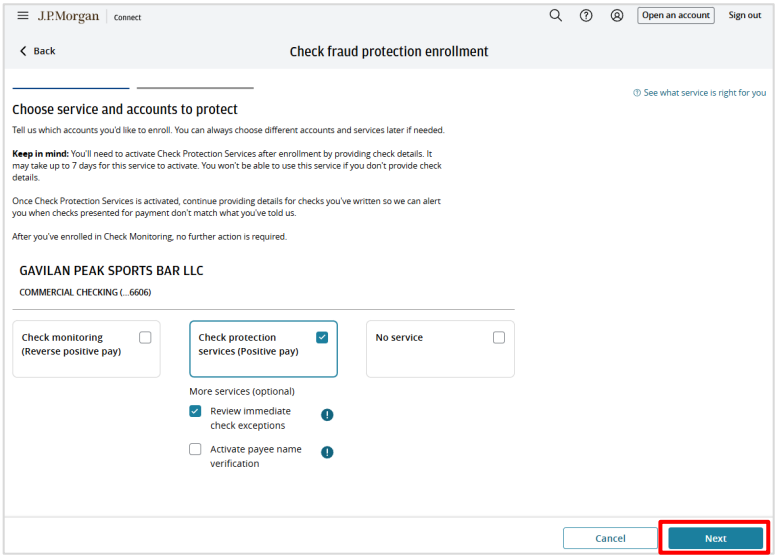

Enrollment (Continued)

5. Once enrolled, navigate to **Settings.** Select the ellipses menu and then **Edit Services**

6. A side menu will open. Use the menu to check enrolled services or change the current service

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

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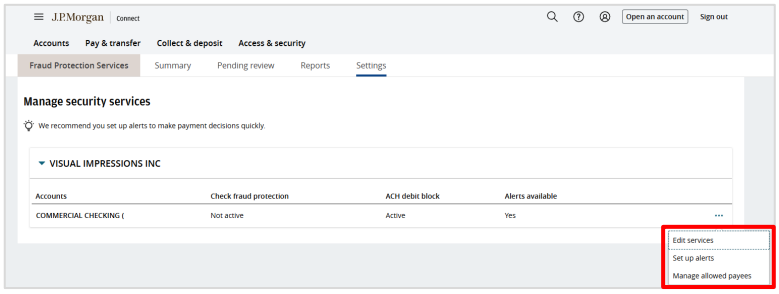

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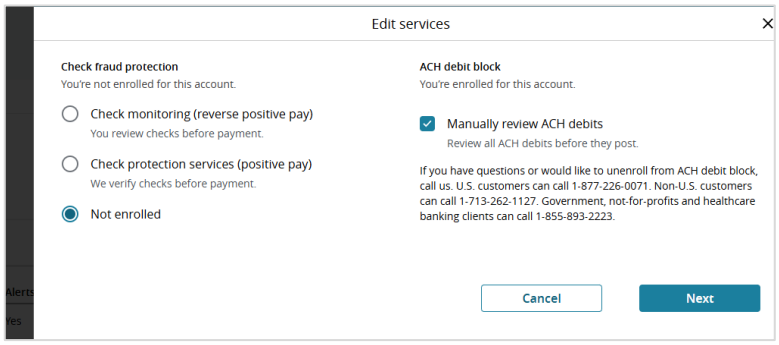


Check Protection

Upload checks

Note: If uploading custom file, instructions on next page. After uploading a file or typing in check information, verification is performed against checks presented for payment. Any checks that do not match or are presented without prior notification are flagged as exceptions for review

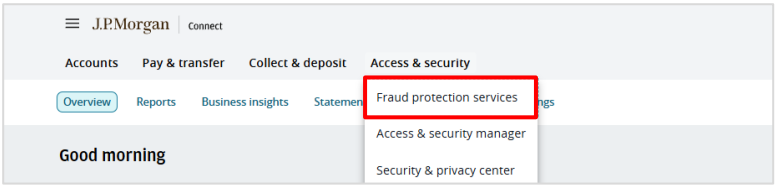
1. Select **Access & security**, then **Fraud Protection Services**

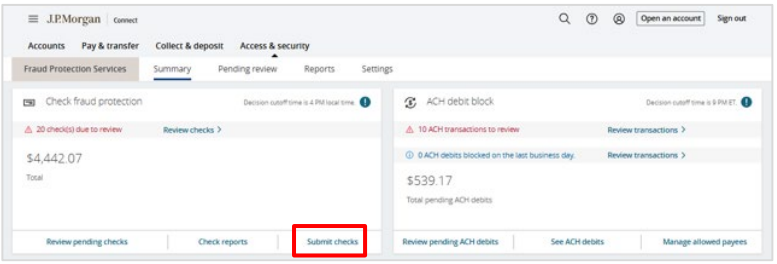
2. From the Check fraud protection tile, select **Submit checks**

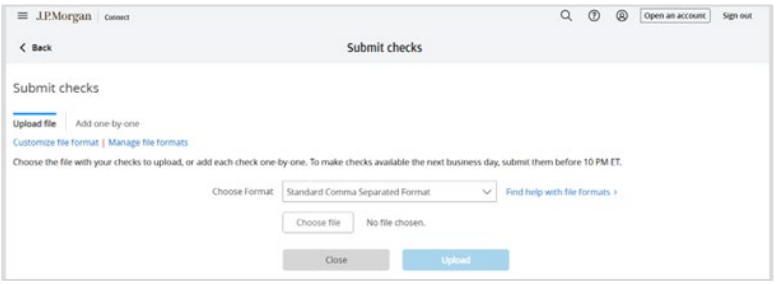
3. Choose **Upload file** or **Add one-by-one**

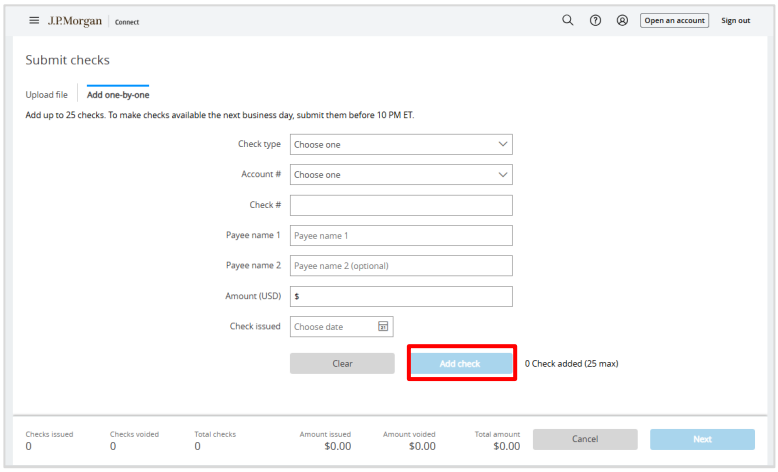
   a) To upload a file, select **Upload file**, choose the file type, select Choose file, upload the correct file and select **Upload**

   b) To add checks individually, select **Add one-by-one**, enter all required information, then select **Add check**









Check Protection

Preparing spreadsheets for upload

Note: Please see the next two screens to format file in advance

Prepare spreadsheet: The file cannot have a header – the first row must be the first check written, and each subsequent check follows on its own row. The following information is required in each column. Be sure to follow exact formatting:

- **Column 1 Check type:** I or C. "I" is for issued check, "C" is for canceled check
- **Column 2 Account number for the check you've written:** Option to include check issuance information for multiple accounts in one file. Only include numbers in this field
- **Column 3 Check number:** only include numbers in this field
- **Column 4: Check date (Ex: MMDDYY)** some spreadsheets will automatically delete the leading zero; be sure you've set the column to accept 6 numbers
- **Column 5 Amount:** Include numbers and a decimal point, but no commas
- **Column 6 Payee line 1:** 40-character max. Characters can include letters, numbers and special characters. Commas can be used only if the entire name is in quotation marks

I	707615678	1001	013007	100	Stephen Morris	Donald Clark
I	707615678	1002	013007	200	John Doe	Simjo
C	707615678	1003	013007	300	John Doe	Simjo
I	707615678	1004	013007	400	John Doe	Simjo
I	707615678	1005	013007	500	John Doe	Simjo
C	707615678	1006	013007	600	John Doe	Simjo
I	707615678	1007	013007	700	John Doe	Simjo
I	707615678	1008	013007	800	Simjo	
C	707615678	1009	013007	900	Simjo	
I	707615678	1010	013007	1000	Simjo	
I	707615678	1011	013007	1100	Simjo	
C	707615678	1012	013007	1200	Simjo	
C	707615678	1013	013007	1300	Simjo	
I	707615678	1014	013007	1400	Simjo	
I	707615678	1015	013007	1500	Simjo	
I	707615678	1016	013007	1600	Simjo	
I	707615678	1017	013007	1700	Simjo	
I	707615678	1018	013007	1800	Simjo	
I	707615678	1019	013007	1900	Simjo	
C	707615678	1020	013007	2000	Simjo	
C	707615678	1021	013007	2100	Simjo	
I	707615678	1022	013007	2200	Simjo	
C	707615678	1023	013007	2300	Simjo	
I	707615678	1024	013007	2400	Simjo	
I	707615678	1025	013007	2500	Stephen Morris	Donald Clark

Check Protection (Continued)

Preparing spreadsheets for upload

- **Column 7 Payee line 2:** Required for clients with Payee Name Verification if more than one line about address on check. Optional for all other checks. 40-character max. Characters can include letters, numbers and special characters. Commas can be used only if the entire name is in quotation marks. Save the file in comma-separated value (CSV) format. Most default to this automatically, but confirm

I	707615678	1001	013007	100	Stephen Morris	Donald Clark
I	707615678	1002	013007	200	John Doe	Simjo
C	707615678	1003	013007	300	John Doe	Simjo
I	707615678	1004	013007	400	John Doe	Simjo
I	707615678	1005	013007	500	John Doe	Simjo
C	707615678	1006	013007	600	John Doe	Simjo
I	707615678	1007	013007	700	John Doe	Simjo
I	707615678	1008	013007	800	Simjo	
C	707615678	1009	013007	900	Simjo	
I	707615678	1010	013007	1000	Simjo	
I	707615678	1011	013007	1100	Simjo	
C	707615678	1012	013007	1200	Simjo	
C	707615678	1013	013007	1300	Simjo	
I	707615678	1014	013007	1400	Simjo	
I	707615678	1015	013007	1500	Simjo	
I	707615678	1016	013007	1600	Simjo	
I	707615678	1017	013007	1700	Simjo	
I	707615678	1018	013007	1800	Simjo	
I	707615678	1019	013007	1900	Simjo	
C	707615678	1020	013007	2000	Simjo	
C	707615678	1021	013007	2100	Simjo	
I	707615678	1022	013007	2200	Simjo	
C	707615678	1023	013007	2300	Simjo	
I	707615678	1024	013007	2400	Simjo	
I	707615678	1025	013007	2500	Stephen Morris	Donald Clark

Note: If changing an Excel file to CSV and are using special characters, the file must be modified using Notepad to remove the two additional “” that Excel automatically adds

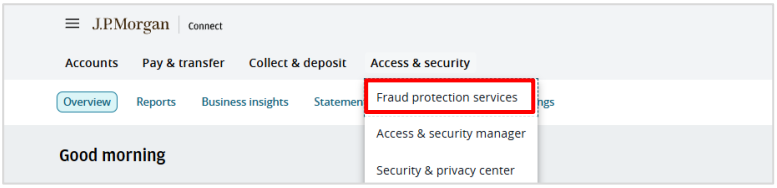
Ex: Change "test payee” to test payee. Once the change is made, simply select save and upload

Check Protection

Customize file format

1. Select **Access & security**, select **Fraud Protection Services**
2. From the Check fraud protection tile, select **Submit checks**
3. Select **Customize file format**
4. Name the file, determine the file format, and select the order for providing the required fields
5. Ensure the file details are exactly as desired then select **Save format**

1



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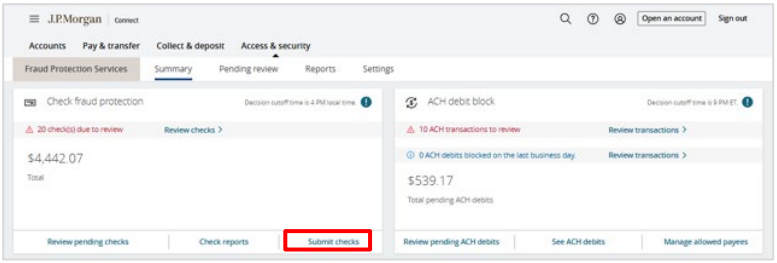

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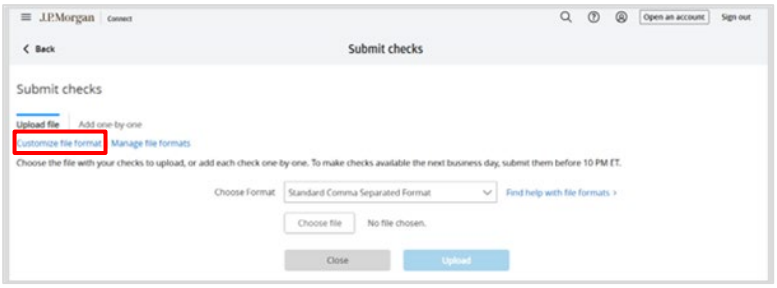

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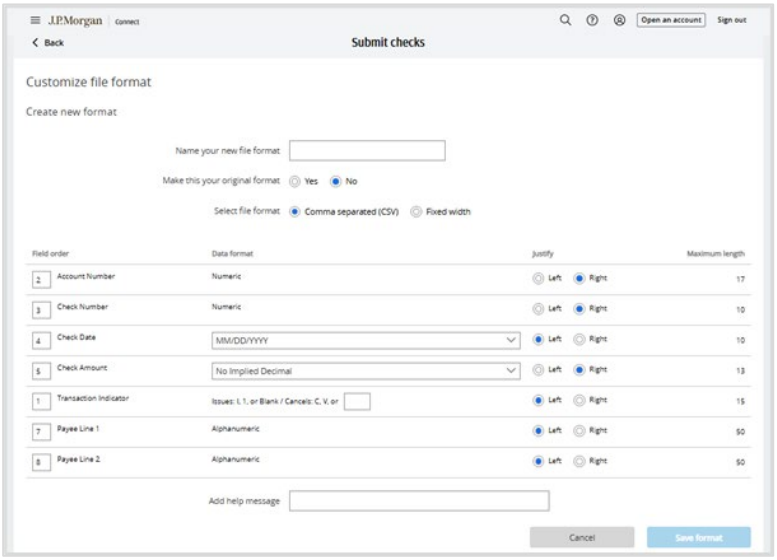
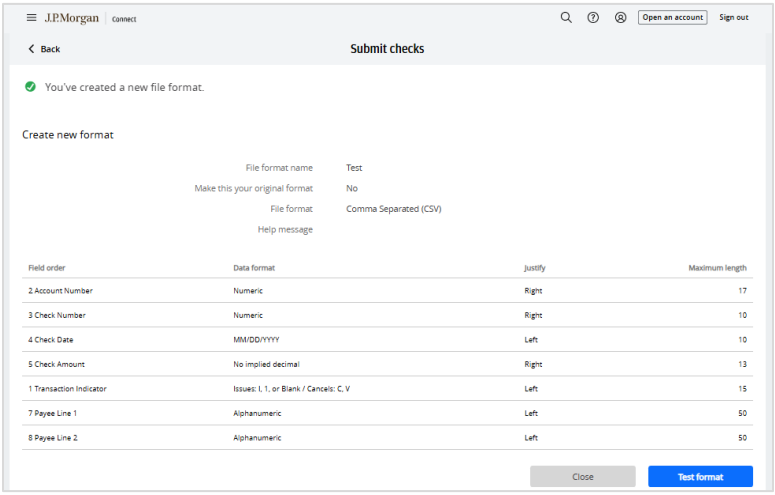


Check Protection (Continued)

Customize file format

6. Once the file format is saved, it can be managed as needed. Locate the file to review, then select **Test, Edit, or Delete**

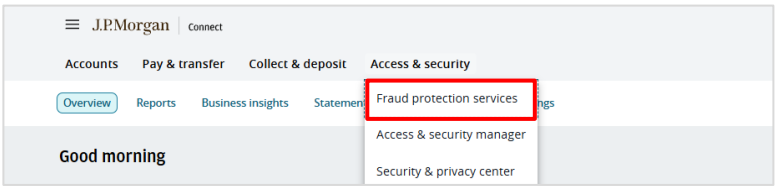


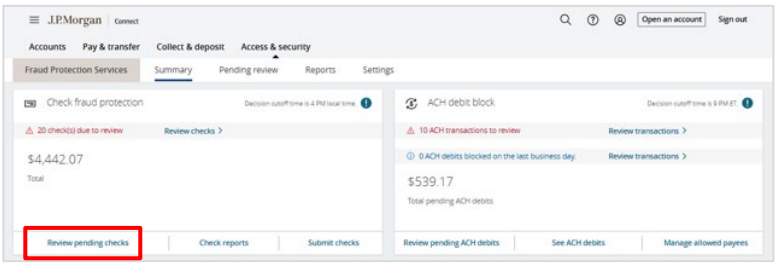
Check Protection

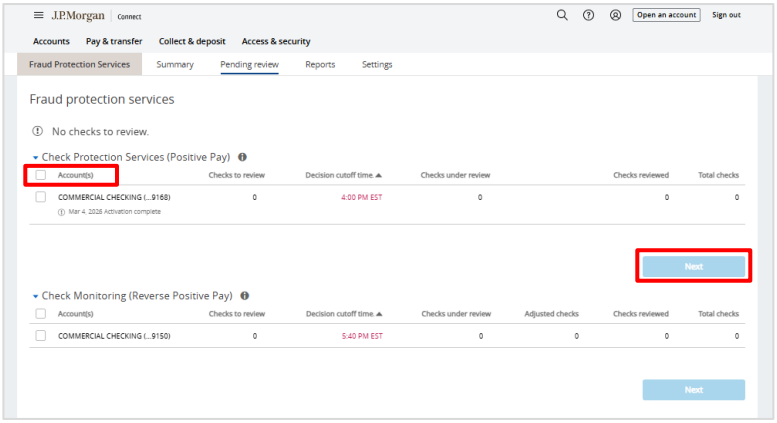
Review Check Exceptions

Once enrollment is completed, check exceptions can be reviewed from the Access & security tab. The number of exceptions needing review will be indicated. Ensure Check Protection (Positive Pay) and Check Monitoring (Reverse Positive Pay) exceptions are reviewed separately

1. Select Access & security, select **Fraud Protection Services**
2. From the Check fraud protection tile, select **Review Pending Checks**
3. To see every **Check Protection (Positive Pay)** exception from all enrolled accounts, check the box at the top left of the list. To view exceptions from one account at a time, check the box for that individual account
4. Choose Next after selecting at least one account







Check Protection (Continued)

Review Check Exceptions

5. To see a small image of the check, select the Check icon
6. To see a larger image, review exceptions using Check view
7. Each check and the reason for flagging will be listed. Use the drop-down menu to decide on each check:
   - **Pay:** the check will be paid
   - **Return:** the check will not be paid
   - **No decision:** The check will be returned if no decision is made by 4 p.m. local account time, and a returned check fee may be charged

Note: If **Adjust** is chosen from the dropdown menu, the **Adjusted amount** will be requested. Then choose **Pay** next to the new amount to authorize

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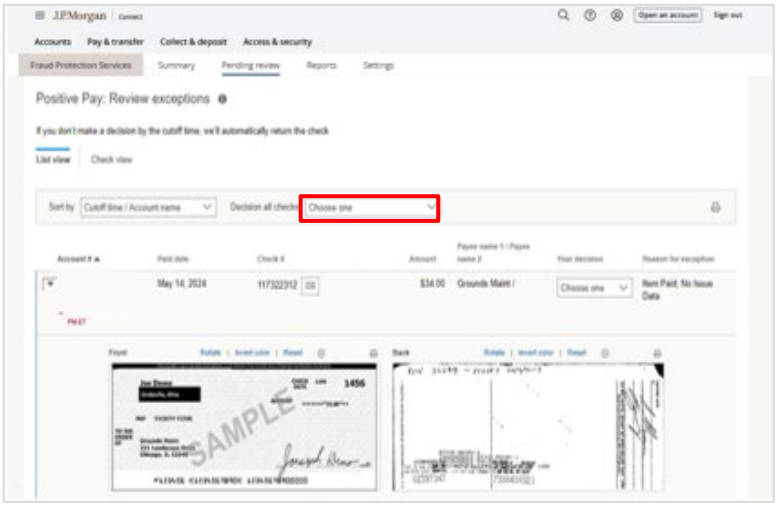

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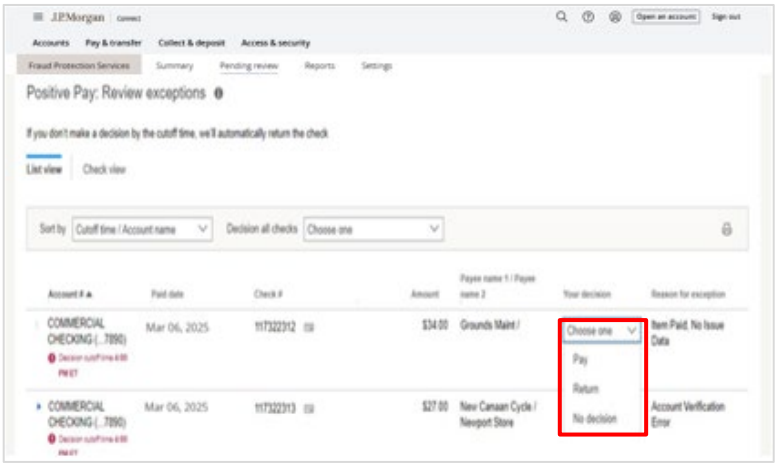

Reports

1. Select Access & security, select **Fraud Protection Services**
2. From the Check fraud protection tile, select **Check Reports**

Connect offers three reports to help manage fraud protection services:

- **Exceptions history** displays exception information within the selected time (i.e., check details, pay/return decision, status and who reviewed it)
- **Check input history** (Check protection, formerly Positive Pay only) displays information about the check details provided via file upload or manual input
- **Outstanding Checks** (Check protection, formerly Positive Pay only) displays outstanding check liabilities by listing those issued but not yet posted

Note: Entitled users can view up to 24 months of check deposit activity online through Connect. Check images are available for 270 days for on-us checks, or 120 days for check drawn on other financial institution

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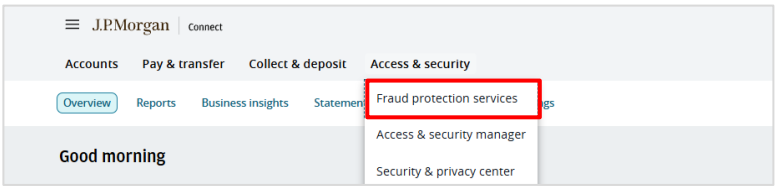

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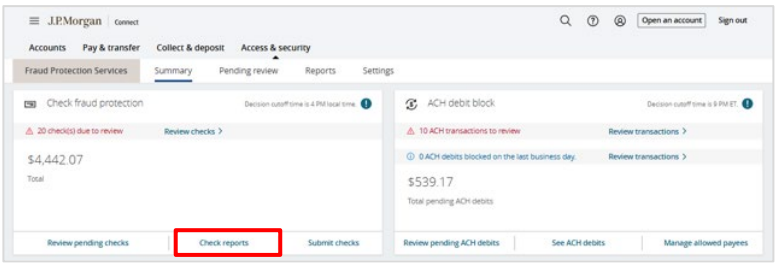
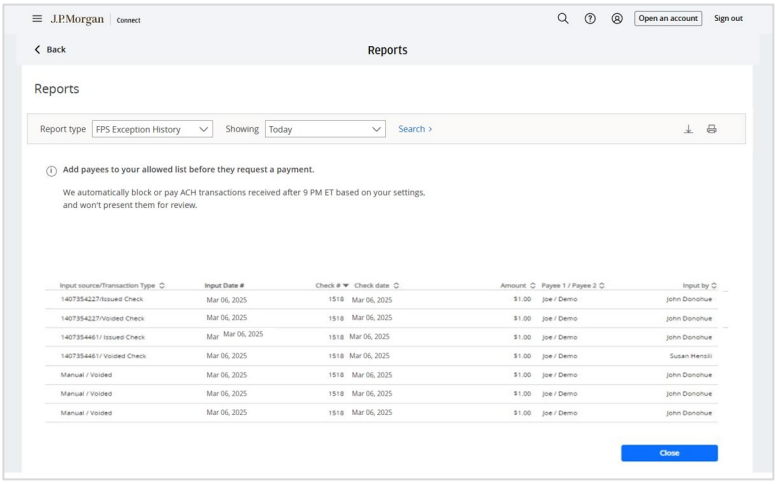
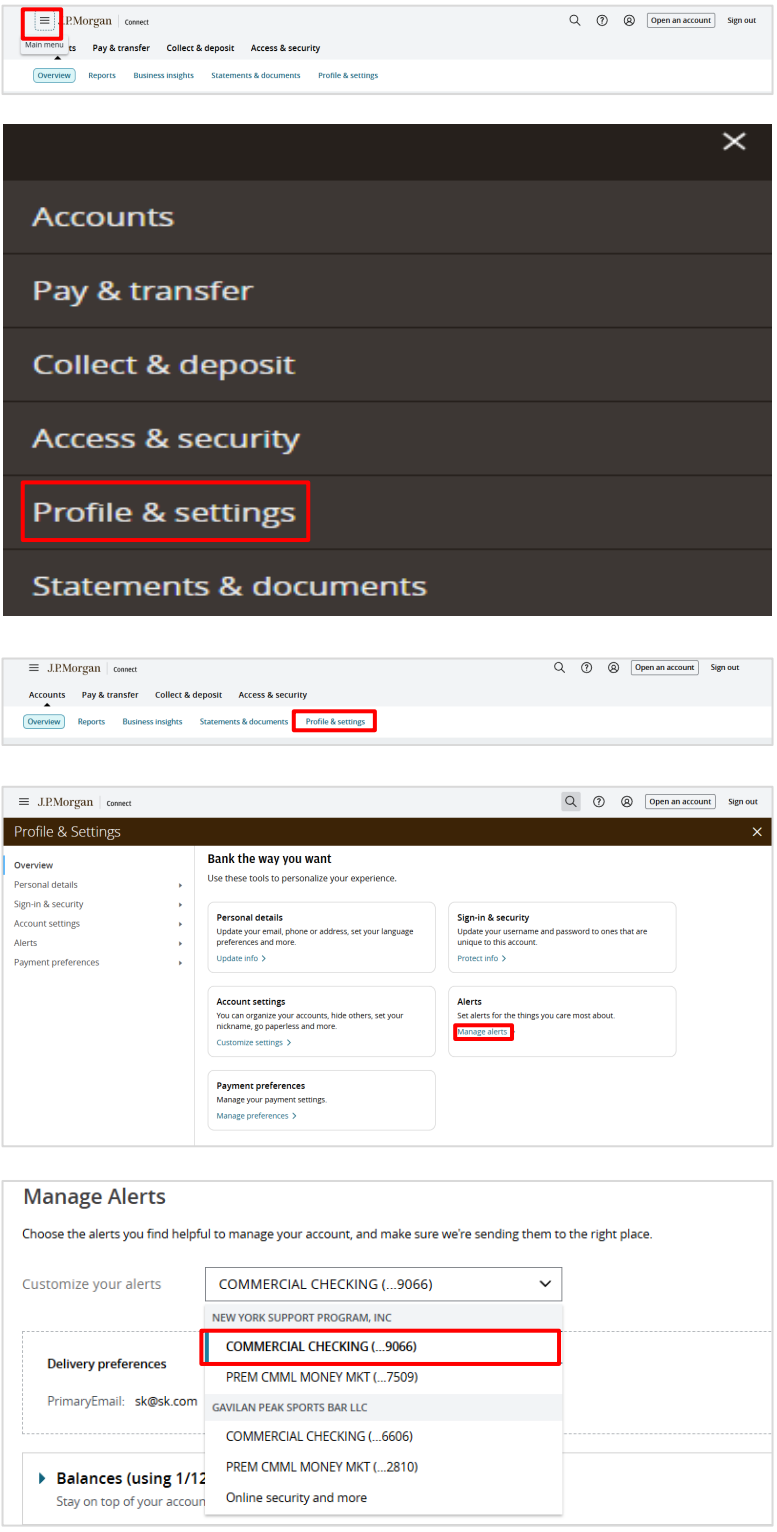




Alerts

System admins or sub users can subscribe to alerts on Connect to be notified when there are pending Fraud Protection Services

1. There are two ways to get to alerts
   a. Select the ‘hamburger’ menu, select **Profile & settings** then **Manage Alerts**
   b. Select **Profile and Settings** from the overview dashboard then **Manage Alerts**
2. Select the account(s) enrolled in Fraud Protection Services to receive alerts from the “Customize your alerts” dropdown



Alerts (Continued)

3. Select the email where alerts will be delivered

   Note: Up to 5 email addresses can receive alerts via email

4. Select **Transactions** then select how you want to receive your alerts

5. Select **Settings** from the Fraud Protective Services page to view all alerts for Fraud Protective Services

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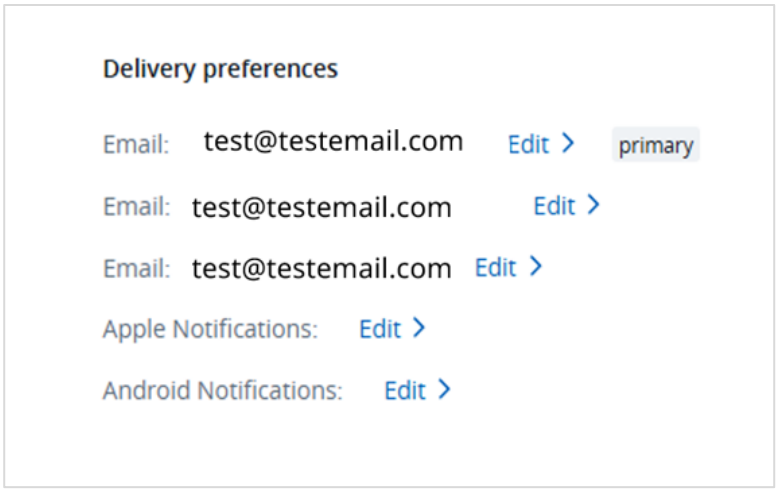

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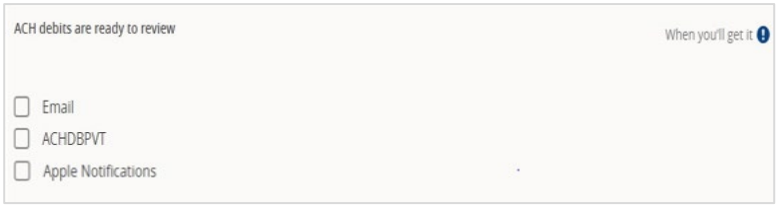

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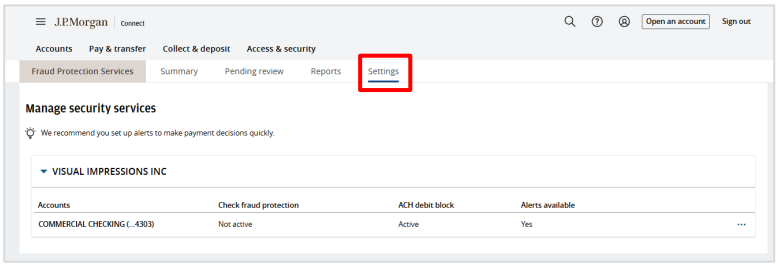

Security & Privacy Center

1. Select **Manage security & privacy** in the Fraud Protection Services page

    a. This page contains the full suite of options for customizing security and privacy settings for accounts

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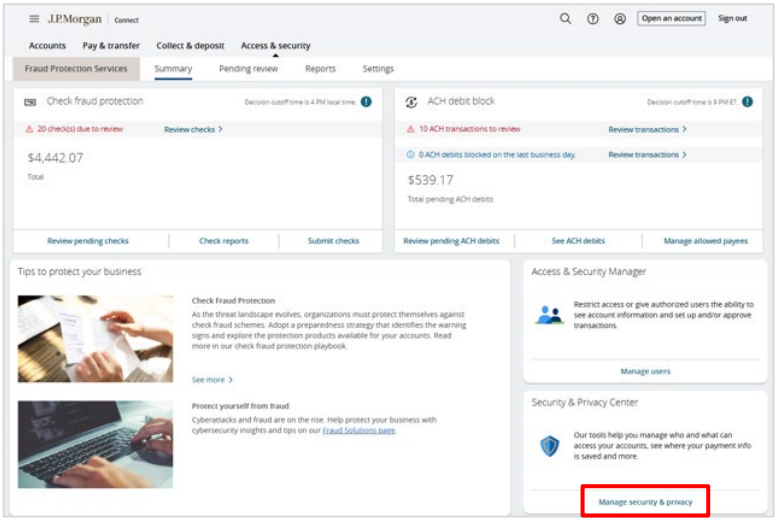

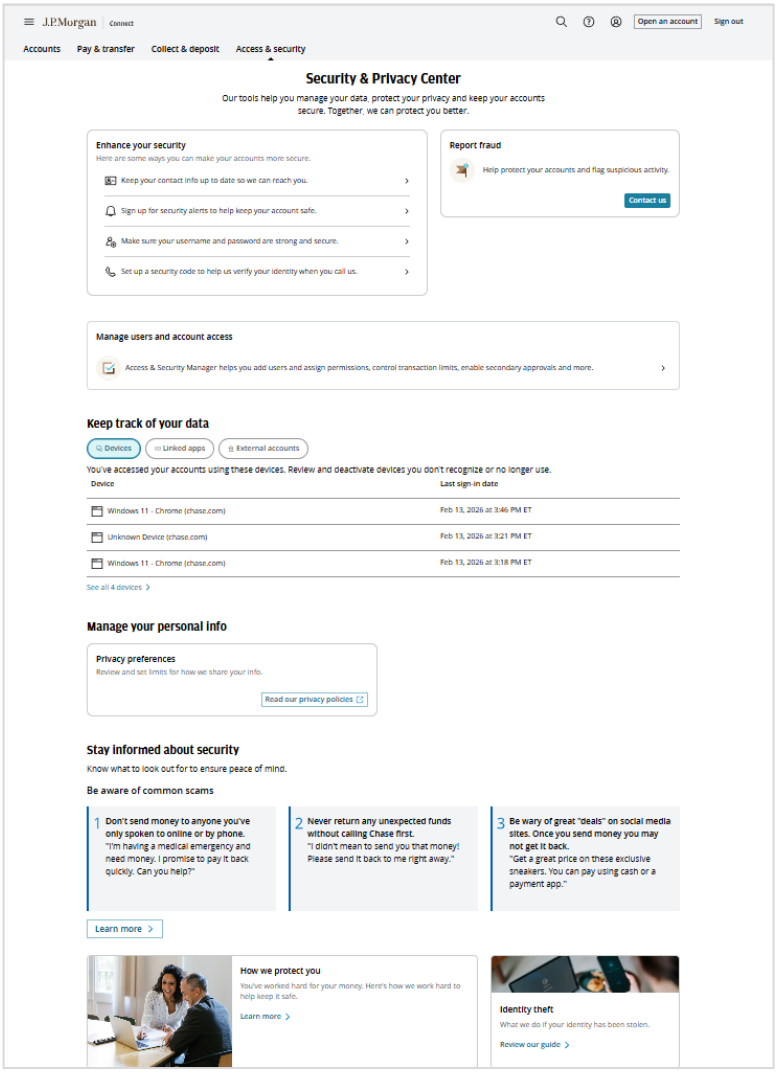

Fraud Protection Services Tips

Reduce Exceptions Caused by Readability Errors

Please follow these guidelines to minimize check exceptions due to readability issues. With Check Protection, a charge is applied for each check exception identified

- **Text formatting:** Checks are most readable when the text is printed in 12-point font or larger, in a recommended font style (Courier New, Arial or Times New Roman), black ink, and all uppercase letters. Systems have difficulty reading italicized, underlined or cursive text
- **Printing:** Checks should be printed on ink jet or laser printers with a 600 dpi resolution or higher. Dot matrix or handwritten checks are not recommended. If checks have a design on them, keep in mind that any dark background patterns, images or watermarks in the name and address block area can distort the black and white image and may interfere with readability
- **Payee name:** The name provided must match exactly the name printed on the check in layout, format, letters and punctuation. The name must start on the first line of the payee address block and must not exceed two lines of the payee address block
- **Fraud Protection Alerts:** Managing checks through Fraud Protection

Services allows for receiving Account Alerts to help keep track of account activity

Note: Users must subscribe to alerts and can do so from the Things You Can Do menu in Fraud Protection Services, or by selecting the person icon in the upper right corner and choosing Alerts from the dropdown menu

Fraud Protection On The Go

Access to the Chase Mobile® App or browser allows exception decisions to be made while away from the desk. Details for individual checks can also be entered.

To access, visit the mobile app store or enter www.chase.com/ChaseConnect into the mobile browser.

System Administrators (primary and proxy administrators) can grant mobile access permission to authorized users through Access & Security Manager.