



Stay connected

During times of crisis, it's important to think about how it might affect your business, then make a smart plan. We can help.

First things first — consider the overall effects on:

Your employees:

- **Employee wellbeing and safety.** Give your employees advance notice about your business continuity plans to boost their confidence and help them plan. If your business interruption is due to a widespread illness, minimize in-person meetings as much as you can, keep work areas clean and sanitized, and encourage people to stay home if they're sick. And, consider relaxing requirements around doctor notes for absences, since local healthcare facilities may be overwhelmed.
- **Staff levels.** Plan for "social distancing," quarantines and school closures when you think about staffing options.
- **Productivity.** If working remotely is an option, make sure your staff can access important documents and information from home. You may also need to account for a period of time when business is slower than usual.

Your business:

- **Inventory shortage.** Prioritize for timing, quality and cost factors. Should there be a temporary shift in vendors to keep things running more smoothly? Or is it best to wait for inventory from your standard vendors to maintain quality control?
- **Business insurance effectiveness.** Understand your coverage and make appropriate policy updates, if possible.
- **Expenses.** Identify ongoing overhead expenses and find out if you have flexibility to cover them. Consider deferring any optional expenses.

Your clients:

- **Client outreach.** Let your clients know that you're still open or available, and what you're doing to protect their interests. Be clear about the service level they can expect from your business during the crisis.
- **Your business's online presence.** Consider boosting your online capabilities to accommodate clients who may not be able to visit you in person.

Next, make sure you have reliable access to your banking accounts from wherever you are.

Online banking:

- Make sure you're enrolled in Chase Online® banking and download the Chase Mobile® app. Remember your username and password.

Deposits:

- Deposit checks remotely using Chase QuickDepositSM on the Chase Mobile app; deposits we receive before 11 p.m. ET will be processed the same business day, and you can withdraw the money by the second business day after the deposit.

Payments (payables and receivables):

- Use ACH or wire transfers for payments and collections.
- Use bill pay or Chase QuickPay® with Zelle® on chase.com and the Chase Mobile app to send and receive payments so you can control timing and hold on to cash as long as possible.
- Add your business to the Chase Bill Pay Directory on chase.com so people can pay you electronically from their Chase account.

Access to cash:

- Evaluate lending and credit card options.
- Link your business checking account to your business savings to prevent an overdraft fee, just in case.

Account management and security:

- Review your signers to make sure they're up to date, and get Business Employee Deposit/ATM cards for greater flexibility.
- Monitor your account balance, transactions and overdrafts with text or email alerts and notifications.
- Review, pay and reject checks quickly with Chase Reverse Positive Pay.
- Use strong passwords. Make your password long and include a mix of numbers, symbols and upper/lowercase letters. Require your employees to do the same.
- Use the latest anti-virus software, and make sure it's updated.

Important numbers and links

Business recovery updates:

<https://recovery.chase.com/contingency-plan>

Platinum service line:

1-877-425-8100

Card processing:

1-888-886-8869

Business checking and savings:

1-877-242-7372

<https://www.chase.com/business/debit-cards>

Business credit card:

Call the number on the back of your card

<https://creditcards.chase.com/business-credit-cards>

Online banking, bill pay and ACH

<https://www.chase.com/business/online-banking>

<https://www.chase.com/business/online-banking/bill-pay>

<https://www.chase.com/business/online-banking/ach-payments>

Chase Mobile app

<https://www.chase.com/business/mobile-login>

Business lending

<https://www.chase.com/business/loans>

Chase QuickDepositSM is available for select mobile devices. Enroll in Chase Online and download the Chase Mobile[®] app. Message and data rates may apply. Subject to eligibility and further review. Deposits are subject to verification and not available for immediate withdrawal. Deposit limits and other restrictions apply. See chase.com/QuickDeposit for details and eligible mobile devices.

Chase Mobile[®] app is available for select mobile devices. Enroll in Chase OnlineSM or on the Chase Mobile app. Message and data rates may apply.

Online Bill Payment: You must be enrolled in Chase Online[™] to activate and use Online Bill Payment. Online Bill Payment service is free of charge when you designate a qualified account as your Primary Account for Online Bill Payment. A qualified account includes any Chase personal or business checking account except Chase Customized Checking, which will be charged \$5 per month for Online Bill Payment Service.

Chase QuickPay[®] with Zelle[®]: Enrollment in Chase Quickpay[®] with Zelle[®] is required. Both parties need a U.S. checking account enrolled with Zelle; only one needs an eligible Chase account. Funds are typically made available in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle ([go to https://register.zellepay.com\(Opens Overlay\)](https://register.zellepay.com(Opens Overlay)) to view participating banks). Select transactions could take up to 3 business days. Enroll on the Chase Mobile app or Chase Online. Limitations may apply. Message and data rates may apply.

To send money to or receive money from a small business, a consumer must be enrolled with Zelle directly through their financial institution, or enrolled in the Zelle app with a deposit account. Small businesses are not able to enroll in the Zelle app with a debit card, and cannot receive payments from consumers enrolled in the Zelle app using a debit card.

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