SERVICE ALERT

Prepared Nov 16, 2026, 7:47 PM PST

Banks Having Issues - People Dont Have Access To Money

Status: Ongoing

Started Nov 16, 2026, 6:53 AM PST · Ongoing for 12 hours 54 minutes · JPMorgan Chase's estimate: No full restoration time confirmed; Chase's target was end of day Nov 16

SUMMARY

Some Chase, Wells Fargo, Bank of America and other bank customers had trouble logging in to online and mobile banking on Monday, November 16. Chase says this was a technical software issue, not a cyber attack, that transactions are now posting normally, and that customers still had access to their accounts and funds. If you still cannot log in, try again later or use ATMs, branches or phone banking, and be wary of unsolicited calls or messages about the outage.

Affected: Chase online banking, Chase mobile app, Chase branches (reported), Chase check deposits and balance checks (reported), Chase-linked outside apps, Plaid connections to Chase accounts, Zelle transfers to Chase accounts, Wells Fargo online banking, Bank of America online banking (bank says systems normal; user reports continue), U.S. Bank (user reports)

LATEST NEWS

Chase said on Monday evening that transactions were posting normally after a software bug in on-premise hardware systems, but no bank has formally confirmed that online and app logins are fully restored. Zelle says its network is not down, though problems at financial institutions may still affect it.

JPMorgan Chase says (Nov 16, 2026, 3:30 PM PST): “Transactions are now posting normally, a Chase spokesperson said around 6:30 p.m. Monday, after a temporary software bug in on-premise hardware systems.”
Source: https://www.nbcnews.com/business/rcna609673

WHAT YOU NEED TO DO

Retry online or mobile banking later and check that any Zelle payment, check deposit or direct deposit has arrived.

WHAT BIS COMPUTER SOLUTIONS, INC. IS DOING

We are watching Chase, Wells Fargo and Bank of America for a formal all-clear and will update you when one is confirmed.

IS THIS A HACK?

No — this is not a hack or cyberattack.

Chase says it is not a cyber issue and that customers still have access to their accounts and funds. However it is too early to tell what is going on..

ROOT CAUSE

Chase says a temporary software bug in on-premise hardware systems caused the problem and that it was not cyber-related. An unnamed source told CNN an internal update to Chase's own systems was the trigger; Chase has not confirmed this.

WHAT THE IT COMMUNITY IS SAYING

Posts from Nov 16 describe Chase online and app logins failing, missing balances, Zelle transfer trouble, and some branches turning customers away, with Wells Fargo, Bank of America and U.S. Bank also named. Chase Support asked users to try again later and said it was working to resolve an online banking issue, while people asked for a timeline and whether they would be reimbursed. A few users said logins worked for them, and a widely shared claim blaming foreign hackers is attributed to an unverified account that conflicts with Chase's own statement.

From public posts by IT administrators; not confirmed by the vendor.

Questions? Contact BIS Computer Solutions, Inc.

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LAST 4 UPDATES

Nov 16, 2026, 7:44 PM PST

New since the last check: Zelle said its payments network was not down, and ABC7 Chicago reported check-deposit and balance-check problems for some Chase customers.

Nov 16, 2026, 7:29 PM PST

One small new item: a Nov 17 Cybersecurity News report says Citigroup also had no failures of its own, which adds to the Bank of America conflict already on the page.

Nov 16, 2026, 7:13 PM PST

One small new detail: a secondary report says Plaid classifies its Chase connection problem as a partial outage under investigation, and that Federal Reserve payment services showed normal operations.

Nov 16, 2026, 6:57 PM PST

New since the last check: Bank of America advised customers to check other payment providers, Plaid flagged a Chase connection disruption, and Downdetector's first Chase spike is timed at 9:53 a.m. ET.