

## **WHAT IS ZELLE®?**

Zelle® is a fast, safe and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes<sup>1</sup>. With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank<sup>2</sup>.

## **WHO CAN I SEND MONEY TO WITH ZELLE®?**

You can send money to friends, family and others you trust<sup>2</sup>.

Since money is sent directly from your bank account to another person's bank account within minutes<sup>1</sup>, it's important to only send money to people you trust, and always ensure you've used the correct email address or U.S. mobile number.

## **HOW DO I USE ZELLE®?**

You can send, request, or receive money with Zelle®.

1. To get started, log into ESL Mobile or Online Banking and select 'Send Money with Zelle®.' Next you'll accept the terms and conditions, then enter your email address or U.S. mobile phone number. You'll receive a one-time verification code to enter. Once you enter your code, you're ready to start sending and receiving money with Zelle®.
2. To send money using Zelle®, simply add a trusted recipient's email address or U.S. mobile phone number, enter the amount you'd like to send and an optional note, review, then hit 'Send.' In most cases, the money is available to your recipient in minutes<sup>1</sup>.
3. To request money using Zelle®, choose 'Request,' select the individual(s) from whom you'd like to request money, enter the amount you'd like to request, include an optional note, review and hit 'Request'<sup>3</sup>.
4. To receive money, just share your enrolled email address or U.S. mobile phone number with a friend and ask them to send you money with Zelle®.

## **I CURRENTLY USE ZELLE® WITH ANOTHER FINANCIAL INSTITUTION. HOW CAN I LINK MY ESL ACCOUNTS?**

Only one financial institution may be linked to your email address or U.S. mobile phone number. There are two options to link your ESL accounts with Zelle®:

### Option 1

If your email address is used to link your accounts with another financial institution, you may link your ESL accounts by using your U.S. mobile phone number, or vice versa. This can be done through your 'Settings' in Zelle®.

### Option 2

If you'd like to use your email address or U.S. mobile phone number with ESL and discontinue use with the current financial institution, this can be done through your 'Settings' in Zelle®. Please note, you may need to login to your other financial institution first to delete the account linked to your email address or U.S. mobile phone number.

If you're having trouble linking your ESL accounts, please contact us at 585.336.1000 or 800.848.2265.

## **SOMEONE SENT ME MONEY WITH ZELLE®, HOW DO I RECEIVE IT?**

If you have already enrolled with Zelle®, you do not need to take any further action. The money will be sent directly into your bank account and will be available typically within minutes<sup>1</sup>.

If you have not yet enrolled with Zelle®, follow these steps:

1. Click on the link provided in the payment notification you received via email or text message.
2. Select ESL Federal Credit Union.
3. Follow the instructions provided on the page to enroll and receive your payment. Pay attention to the email address or U.S. mobile number where you received the payment notification - you should enroll with Zelle® using that email address or U.S. mobile number where you received the notification to ensure you receive your money.

## **WHAT TYPES OF PAYMENTS CAN I MAKE WITH ZELLE®?**

Zelle® is a great way to send money to family, friends, and people you are familiar with such as your personal trainer, babysitter or neighbor<sup>2</sup>.

Since money is sent directly from your bank account to another person's bank account within minutes<sup>1</sup>, Zelle® should only be used to send money to friends, family and others you trust.

Neither ESL Federal Credit Union nor Zelle® offers a protection program for any authorized payments made with Zelle® – for example, if you do not receive the item you paid for or the item is not as described or as you expected.

## **HOW DO I GET STARTED?**

It's easy — Zelle® is already available within ESL Mobile and Online Banking! Login and follow a few simple steps to enroll with Zelle® today.

## **WHAT IF I WANT TO SEND MONEY TO SOMEONE WHOSE FINANCIAL INSTITUTION DOESN'T OFFER ZELLE®?**

You can find a full list of participating banks and credit unions live with Zelle® [here](#).

If your recipient's financial institution isn't on the list, don't worry! The list of participating financial institutions is always growing, and your recipient can still use Zelle® by downloading the Zelle® app for Android and iOS.

To enroll with the Zelle® app, your recipient will enter their basic contact information, an email address and U.S. mobile number, and a Visa® or Mastercard® debit card with a U.S. based account (does not include U.S. territories). Zelle® does not accept debit cards associated with international deposit accounts or any credit cards.

## **HOW DOES ZELLE® WORK?**

When you enroll with Zelle® through ESL Mobile or Online Banking, your name, the name of your bank, and the email address or U.S. mobile number you enrolled is shared with Zelle® (no sensitive account details are shared – those stay with ESL).

When someone sends money to your enrolled email address or U.S. mobile number, Zelle® looks up the email address or mobile number in its "directory" and notifies ESL of the incoming payment. ESL then directs the payment into your bank account, all while keeping your sensitive account details private.

## **CAN I USE ZELLE® INTERNATIONALLY?**

In order to use Zelle®, the sender and recipient's bank accounts must be based in the U.S.

## **CAN I CANCEL A PAYMENT?**

You can only cancel a payment if the person you sent money to hasn't yet enrolled with Zelle®. To check whether the payment is still pending because the recipient hasn't yet enrolled, you can go to your activity page, choose the payment you want to cancel, and then select 'Cancel This Payment.'

If the person you sent money to has already enrolled with Zelle®, the money is sent directly to their bank account and cannot be canceled. This is why it's important to only send money to people you trust, and always ensure you've used the correct email address or U.S. mobile number when sending money.

If you sent money to the wrong person, we recommend contacting the recipient and requesting the money back. If you aren't able to get your money back, please contact us at 585.336.1000 or 800.848.2265

You can cancel a payment that is scheduled in advance if the money has not already been deducted from your account.

## **HOW LONG DOES IT TAKE TO RECEIVE MONEY WITH ZELLE®?**

Money sent with Zelle® is typically available to an enrolled recipient within minutes<sup>1</sup>.

If you send money to someone who isn't enrolled with Zelle®, they will receive a notification prompting them to enroll. After enrollment, the money will be available in your recipient's account, typically within minutes<sup>1</sup>.

If your payment is pending, we recommend confirming that the person you sent money to has enrolled with Zelle® and that you entered the correct email address or U.S. mobile phone number.

If you're waiting to receive money, you should check to see if you've received a payment notification via email or text message. If you haven't received a payment notification, we recommend following up with the sender to confirm they entered the correct email address or U.S. mobile phone number.

Still having trouble? Please contact us at 585.336.1000 or 800.848.2265.

## **WILL THE PERSON I SEND MONEY TO BE NOTIFIED?**

Yes! They will receive a notification via email or text message.

## **IS MY INFORMATION SECURE?**

Keeping your money and information safe is a top priority for us. When you use Zelle® within mobile or online banking, your information is protected with the same technology we use to keep your bank account safe.

## **I'M UNSURE ABOUT USING ZELLE® TO PAY SOMEONE I DON'T KNOW. WHAT SHOULD I DO?**

If you don't know the person, or aren't sure you will get what you paid for (for example, items bought from an online bidding or sales site), you should not use Zelle® for these types of transactions.

These transactions are potentially high risk (just like sending cash to a person you don't know is high risk). Neither ESL Federal Credit Union nor Zelle® offers a protection program for any authorized payments made with Zelle – for example, if you do not receive the item you paid for or the item is not as described or as you expected.

## **WHAT IF I GET AN ERROR MESSAGE WHEN I TRY TO ENROLL AN EMAIL ADDRESS OR U.S. MOBILE PHONE NUMBER?**

Your email address or U.S. mobile phone number may already be enrolled with Zelle® at another financial institution. There are two options to link your ESL accounts with Zelle®:

### Option 1

If your email address is used to link your accounts with another financial institution, you may link your ESL accounts by using your U.S. mobile phone number, or vice versa. This can be done through your 'Settings' in Zelle®.

### Option 2

If you'd like to use your email address or U.S. mobile phone number with ESL and discontinue use with the current financial institution, this can be done through your 'Settings' in Zelle®. Please note, you may need to login to your other financial institution first to delete the account linked to your email address or U.S. mobile phone number.

If you're having trouble linking your ESL accounts, please contact us at 585.336.1000 or 800.848.2265.

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- 1: Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle®.
- 2: Must have a bank account in the U.S. to use Zelle®.
- 3: In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle®.