



# Disbursements

## FAQs –

## Corporate to

## Consumer

### 1. What is Zelle®?

Zelle is a fast, safe and easy way to receive money directly to your bank account, and it's offered by banks and credit unions across the U.S. Provide [Company Name] with your email address or U.S. mobile phone number, enroll with Zelle, and [Company Name] can send your money electronically, regardless of where you bank<sup>1</sup>. With Zelle, money is sent directly to your bank account so you don't have to wait for a check in the mail.

### 2. What are the benefits of receiving my payment with Zelle?

Enrolling to receive your money with Zelle is simple, and there are so many benefits!

- **Fast** – No need to wait for a check or prepaid card to arrive in the mail, your money will be sent directly to your bank account.
- **Safe** – Receive money using just an email address or U.S. mobile number, no need to share bank account details.
- **Easy** – If you've never used Zelle, you can enroll to receive your money in just a few simple steps. If you're already using Zelle to send and receive money with friends, just provide the email address or U.S. mobile number you enrolled with Zelle to [Company Name] and you're done<sup>2</sup>!

### 3. How do I enroll to receive money with Zelle?

Just follow the simple steps below.

#### Step 1: Provide Us with Your Info

Visit [landing page URL to opt-in to receive electronic payments from Company Name] and select the option to receive your payment from [Company Name] with Zelle. Provide your email address or U.S. mobile number to [Company Name] so we know where to send your payment.

Note: If you're already enrolled with Zelle, you don't need to do anything else<sup>2</sup>. You'll receive an email or text message letting you know your payment will be sent to your bank account. To ensure you receive your money from [Company Name], make sure you provide [Company Name] with the same email address or U.S. mobile number you enrolled with Zelle.

#### Step 2: Enroll with Zelle

If you're not yet enrolled with Zelle, you will receive an email or text notification from [Company to Indicate Email or Text Sender] with instructions on how to complete your enrollment with Zelle.

- The link included in the email or text notification will take you to [enroll.zellepay.com/receive](https://enroll.zellepay.com/receive) to check if your financial institution offers Zelle.
- Search for your financial institution from the list and follow the steps to enroll with Zelle directly through them.



- If your financial institution isn't listed, no problem! You can enroll to receive your payment by selecting "My bank isn't listed" and following the steps to enroll to receive your money with clearXchange (clearXchange® is the online version of Zelle used for receiving payments from companies when your financial institution doesn't offer Zelle).
- You'll be prompted to verify your email or U.S. mobile number to confirm that you have access to it.

\*Important note: To ensure you receive your money from [Company Name], make sure you enroll with Zelle using the same email address or U.S. mobile number you provided to [Company Name].

### Step 3: Receive Your Money

Once you've completed your Zelle enrollment, your payment will be sent to your bank account. Your payment should arrive in 1 – 3 business days.

#### 4. When will my payment show up in my bank account?

Your payment should arrive in 1 – 3 business days.

#### 5. What if my financial institution doesn't offer Zelle?

You can still receive your payment electronically by visiting [enroll.zellepay.com/receive](https://enroll.zellepay.com/receive) and clicking "My bank isn't listed." You'll be directed to clearXchange where you'll follow the steps to enroll your email address or mobile number, provide the requested personal information, and complete your enrollment.

#### 6. What is clearXchange®? Can I send money with Zelle if I enroll at clearXchange.com?

clearXchange® is the online version of Zelle used for receiving payments from companies when your financial institution does not offer Zelle.

You can only use clearXchange.com to receive money. If you would like to send money using Zelle, you can either download the Zelle app or enroll with Zelle through a participating financial institution.

#### 7. Who do I call for help?

Please contact [Company Name's] customer support team at XXX-XXX-XXXX.

#### 8. Is my information secure?

Keeping your money and information safe is a top priority. When you use Zelle within your financial institution's mobile app or online banking, your information is protected with the same technology they use to keep your bank account safe.



If you enroll at clearXchange.com (the online version of *Zelle* used to receive money from companies) your private information is protected by industry leading AES encryption when it's stored and SSL encryption in transit.

**9. Are there any fees to receive my money using *Zelle*?**

[Company Name] does not charge any fees to receive money with *Zelle*.

[NOTE: TO BE MODIFIED BY COMPANY IF FEES ARE APPLICABLE. EARLY WARNING DOES NOT DICTATE FEES TO CONSUMERS].

**10. What if I accidentally deleted the email or text message telling me to enroll with *Zelle*?**

Don't worry! Just visit [enroll.zellepay.com/receive](https://enroll.zellepay.com/receive) and follow the simple steps to enroll with *Zelle*.

**11. How does *Zelle* work?**

When you enroll with *Zelle*, your name, the name of your bank, and the email address or U.S. mobile number you enrolled is shared with *Zelle*. When [Company Name] 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 your financial institution of the incoming payment. Your financial institution then directs the payment into your bank account.

**12. How do I find out if I'm already enrolled with *Zelle*?**

- If your financial institution offers *Zelle* (click [here](#) for a list of participating banks), log into your financial institution's mobile banking app and find *Zelle*. Follow the simple steps to enroll your preferred email address or U.S. mobile number. If your email address or U.S. mobile number is already enrolled, you'll receive a notification in your financial institution's app. Alternatively, you can call your financial institution's customer support and ask them to help you.
- If your financial institution does not offer *Zelle*, call *Zelle* customer support at 844-428-8542 and they can determine whether you're already enrolled with *Zelle*.

**13. I'm a small business. Can I receive my payment from [COMPANY X] with *Zelle*®?**

Some small businesses are able to receive money from [COMPANY X] with *Zelle*. To determine whether your financial institution has enabled small businesses to use *Zelle*, log into your mobile banking app and look for *Zelle*. If you're able to enroll with *Zelle*



using your small business checking account, then you will be able to receive money from [COMPANY X] with *Zelle*. If your bank or credit union does not offer the ability to enroll with *Zelle* using your small business checking account, please contact us to discuss an alternative method to receive your payment.

---

<sup>1</sup> Must have a bank account in the U.S. to use *Zelle*.

<sup>2</sup> If your financial institution doesn't offer *Zelle* and you are already enrolled in the *Zelle* app, ask your financial institution about your daily transaction limit for your debit card. If the payment you anticipate receiving from us exceeds your daily limit, contact us to discuss other payment options.