



# Disburser Employee Talking Points

## OVERVIEW FOR EMPLOYEES

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### WHAT IS ZELLE®?

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

### BENEFITS FOR CUSTOMERS

*Zelle* is a great way to receive money electronically – regardless of where the customer banks<sup>1</sup>. Key benefits that you can share with the customer:

- **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 [Company Name] with the email address or U.S. mobile number you enrolled with *Zelle* and you're done<sup>2</sup>!

### HOW ZELLE WORKS

First, your customer selects to receive electronic payments from [Company Name] and provides [Company Name] with an email address or U.S. mobile number. Then, the customer enrolls with *Zelle*. Their name, the name of their bank and the email address or U.S. mobile number they enroll is shared with *Zelle*. When [Company Name] sends money to the customer's enrolled email address or U.S. mobile number, *Zelle* looks up the email address or mobile number in its "directory" and notifies the customer's financial institution of the incoming payment. The customer's financial institution then directs the payment into their bank account.



# TALKING POINTS FOR CUSTOMER ENGAGEMENT

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## TALKING POINTS

### HOW DO I ENROLL WITH ZELLE?

#### 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*.

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#### 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 and 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** to check if your financial institution offers *Zelle*.
- Select your bank or credit union from the list and follow the steps to enroll with *Zelle* directly through your financial institution.
- If your bank isn't listed, no problem! You can enroll to receive your payment through [clearXchange.com](#). Select "My bank isn't listed" and follow 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](#)].

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#### 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.



## TALKING POINTS

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### HOW DOES ZELLE WORK?

- **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>!

### WHEN WILL MY PAYMENT SHOW UP IN MY BANK ACCOUNT?

Your payment should arrive in 1 - 3 business days.

### 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.

### ARE THERE ANY FEES TO RECEIVE MONEY WITH 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].**



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**TALKING  
POINTS**

**WHO DO I CALL FOR HELP?**

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

**WHAT IS CLEARXCHANGE.COM? 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. 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.

**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.

**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*.

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**TALKING  
POINTS**

**HOW DO I FIND OUT IF I'M ALREADY ENROLLED WITH ZELLE?**

- If your financial institution offers *Zelle* (visit [zellepay.com/get-started](https://zellepay.com/get-started) 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



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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*.

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## QUESTIONS

For additional information, speak with your manager.

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<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.