



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 bank¹. 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 in minutes¹ with no stops in between.
- **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 done²!

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 else². 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 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 bank isn't listed, no problem! You can still use Zelle® by downloading the Zelle® app for Android or iOS2. To enroll with the Zelle® app, enter your basic contact information, a U.S. mobile number, and a Visa® or Mastercard® debit card with a U.S. based account.
- You can also add your email address to the Zelle® app under Settings once you are enrolled in the Zelle® app with a U.S. mobile phone number.
- You'll be prompted to verify your U.S. mobile number to confirm that you have access.

*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 directly to your bank account within minutes¹.

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

Your payment will be sent directly to your bank account within minutes¹.

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

You can still receive your payment electronically by visiting enroll.zellepay.com and clicking "My bank isn't listed." If your bank isn't listed, no problem! You can still use Zelle® by downloading the Zelle® app for Android or iOS2. To enroll with the Zelle® app, enter your basic contact information, a U.S. mobile number, and a Visa® or Mastercard® debit card with a U.S. based account.

6. Who do I call for help?

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

7. 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.

8. 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].

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

Don't worry! Just visit enroll.zellepay.com and follow the simple steps to enroll with Zelle®.

10. 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.

11. 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®.

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

Some small businesses can 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.

¹ U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes.

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² 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.



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