

## Business FAQs

### What is Zelle®?

Zelle® is a fast, safe and easy way for small businesses to send, receive and request money typically within minutes<sup>1</sup> with customers and eligible vendors they trust. If your customers use Zelle® within their financial institution's banking app, they can send payments directly to your Pinnacle bank account with just your email address or U.S. mobile number.

### How do I use Zelle® with a small business account?

Eligible small business accounts can send, receive or request money with Zelle®. If you do not see Zelle® in your Online Banking profile or mobile banking app, please contact your financial advisor.

Log in and navigate to the Move Money tab, then select "Send Money with Zelle®." To enroll, accept terms and conditions, tell us your email address or U.S. mobile number and deposit account, receive a one-time verification code, enter it, and you're ready to start sending and receiving with Zelle®.

To send money with Zelle®, simply select someone from your mobile device's contacts (or add a trusted recipient's email address or U.S. mobile number), add 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>

If the small business or consumer you send money to has already enrolled with Zelle® through their banking app, the money is sent directly to their bank account and cannot be canceled. 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.

To receive money using Zelle® with a small business account, share your enrolled email address or U.S. mobile number with your customers and ask them to send you payment with Zelle® right from their banking app. No need to share any sensitive account details. After the consumer sends you payment with Zelle®, you will receive your money directly into your enrolled bank account.

To request money using Zelle® with a small business account, click "Send Money With Zelle®," select "Request," enter the individual's email address or U.S. mobile number, confirm the recipient is correct and tap "Request."

If your customer is using Zelle® through their banking app, they'll be able to pay you with Zelle®. You'll receive a payment notification once your customer has sent you money in response to your request. If your customer is enrolled in the Zelle® app, they will not be able to send you money with Zelle®, and you should arrange for a different payment method.

### Does Pinnacle or Zelle® offer purchase protection?

Neither Pinnacle nor Zelle® offers purchase protection for payments made with Zelle®. For example, if you do not receive an item you paid for or the item is not as described or as you expected.

### How do I tell my customers that they can pay me with Zelle®?

There are a few ways you can encourage your customers to pay you with Zelle®.

- Tell customers verbally that you accept payments with Zelle® and that they can easily send you money right from their banking app.
- Include it on an invoice. We recommend adding "I accept payments with Zelle®" or "Pay me with Zelle®".

- Use Zelle® to request money from your customers (which will send them a notification telling them you've requested payment with Zelle®).<sup>2</sup>
- Download Zelle® marketing assets for free from [zellepay.com](https://zellepay.com) and add them to your website, social media and more!

Please note, you'll only be able to receive payments from consumers using Zelle® through their financial institution's banking app. You will not be able to receive payments from consumers enrolled in the Zelle® app.

**Are there any fees to use Zelle® with a small business account at Pinnacle?**

Yes, small business accounts are charged \$0.50 per transaction (sent or received).

**Is my information secure?**

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

**Are there any differences in the experience between using Zelle® with my personal bank account versus my small business account?**

Whether you use Zelle® with a business account or a consumer account, Zelle® uses the same network to initiate payments to small businesses and consumers. Consumers who are already enrolled with Zelle® through their banking app don't need to do anything different to send money to a small business. The experience is slightly different for small businesses, as small businesses cannot currently send payments to or receive payments from consumers who are only enrolled in the Zelle® app.<sup>1</sup> Zelle® transactions to and from business accounts will incur a fee of \$0.50 per transaction.

**How do I know if my small business is eligible to use Zelle®?**

Eligible small business accounts can send, receive or request money with Zelle®. If you do not see Zelle® in your Online Banking profile or mobile banking app, please contact your financial advisor.

**Who should I call if I have questions or need help?**

Please call our Small Business Client Service Center at 877-380-0654.

**Can I use Zelle® internationally?**

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

**Can I cancel a payment?**

You can only cancel a payment if the small business or consumer 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 you do not see this option available, please contact our Small Business Client Service Center at 877-380-0654 for assistance with canceling the pending payment.

If you send money to a small business or consumer that has already enrolled with Zelle® through their bank or credit union's mobile app, 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 know and trust, and always ensure you've used the correct email address or U.S. mobile number when sending money.

If you try to send money to a consumer who is enrolled in the Zelle® app, the payment won't go through, and a message will pop up to let you know the payment cannot be completed. With small business accounts, Zelle® does not currently support sending or receiving money to users enrolled in the Zelle® app.

If you sent money to the wrong person, please immediately call our Small Business Client Service Center at 877-380-0654 so we can help you.



### **How do I use a Zelle® QR code with my small business account?**

Zelle® QR codes provide peace of mind knowing you can send and receive money without typing an email address or U.S. mobile number. Find Zelle® in the Pinnacle app, click “Send,” then click on the QR code icon displayed at the top of the “Recipients” screen. Your phone’s camera will open up. To send money, simply point your camera at the recipient’s Zelle® QR code, enter the amount and hit “Send,” and the money is on the way! When sending money to someone new, it’s always important to confirm the recipient is correct by reviewing the displayed name before sending money.

You can also locate your Zelle® QR code by opening the Pinnacle app, navigating to the Move Money tab, then “Send Money With Zelle®” and click your Zelle® settings. From here, you can see your Zelle® QR code.

<sup>1</sup>U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes. To send or receive money with a small business, both parties must be enrolled with Zelle® directly through their financial institution’s online or mobile banking experience.

<sup>2</sup>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®.

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