

## Zelle® FAQ

### What is Zelle®?

Zelle® is a fast, safe and easy way to send and receive money with friends, family and other people you trust, typically within minutes, with just an email address or U.S. mobile phone number.<sup>1</sup> Zelle® is available right from Online and Mobile Banking so you don't need to download anything new to start sending and receiving money!

### Who can I send money to with Zelle®?

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

### How do I enroll in Zelle®?

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

1. To get started, log into Pinnacle's Online Banking or mobile app, navigate to the Move Money | Zelle® tab and select "Send Money with Zelle®." To enroll, accept terms and conditions, enter your email address or U.S. mobile phone number, receive a one-time verification code, enter it, and click Verify.
2. Next, choose your primary account to send and receive money and click Continue. Confirmation will display.

### How do I send money using Zelle®?

1. After you log in to Online Banking and select the "Move Money | Zelle®" tab and Send Money with Zelle®, choose Send.
2. Click the plus sign to add a trusted recipient's email address or U.S. mobile phone number, selecting "personal" or "business" and entering the information, then click Save.
3. Enter the amount you'd like to send and an optional note.
4. Review, then hit Send. In most cases, the money is available to your recipient in minutes if they are already enrolled with Zelle®.

### How do I request money using Zelle®?

1. After you log in to Online Banking and select the Move Money | Zelle® tab and Send Money with Zelle®, choose Request.
2. Click the plus sign to add a new contact or select the individual from whom you'd like to request money.
3. Enter the amount you'd like to request and an optional note.
4. Review, then hit Request. If the person you are requesting money from is not yet enrolled with Zelle®, you must use their email address to request money. If the person has enrolled their U.S. mobile number, then you can send the request using their mobile number.

### How do I receive the money someone sent me with Zelle®?

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 Pinnacle Financial Partners.
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 if I get an error message when I try to enroll an email address or U.S. mobile number?**

Your email address or U.S. mobile phone number may already be enrolled with Zelle® at another bank or credit union. Call our client service center at 800-264-3613 and ask them to move your email address or U.S. mobile phone number to Pinnacle Financial Partners so you can use it for Zelle®.

Once the client service center moves your email address or U.S. mobile phone number, it will be connected to your Pinnacle account so you can start sending and receiving money with Zelle® through the Pinnacle mobile banking app and online banking.

#### **Whom can I send money to 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>1</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 know and trust.

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®. These transactions are potentially high risk (just like sending cash to a person you don't know is high risk).

Neither Pinnacle nor Zelle® offers protection for any 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 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 Online Banking or the mobile banking app, 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 Pinnacle).

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 Pinnacle of the incoming payment. Pinnacle then directs the payment into your bank account, all while keeping your sensitive account details private.

**Can I use Zelle® internationally?**

No. 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 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 call our Client Service Center at 800.264.3613 so we can help you.

**What are scheduled and recurring payments?**

We offer you the flexibility to schedule payments to be sent at a later date if you like, or even set up recurring payments for things like regularly sending money to your college student.

Scheduled or recurring payments sent directly to your recipient's account number (instead of an email address or mobile number) are made available by Pinnacle but are a separate service from Zelle® and can take 1-3 business days to process.

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 our Client Service Center at 800.264.3613.



**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 Pinnacle. When you use Zelle® within our mobile app or online banking, your information is protected with the same technology we use to keep your bank account safe.

<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.

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