



Consumer FAQs

FOR FINANCIAL INSTITUTIONS TO USE IN CONSUMER COMMUNICATIONS

1. What is Zelle®?

Zelle® is a fast, safe and easy way to send money directly between almost any bank or credit union account in the U.S., typically within minutes¹. With just an email address or U.S. mobile number, you can send money to people you trust, regardless of where they bank¹.

2. How do I use Zelle®?

You can send, request, or receive money with Zelle®. To get started, log into your Texas Bank and Trust digital banking account and select Send Money with Zelle®. Enter your email address or U.S. mobile number, receive a one-time verification code, enter it, review and accept the terms and conditions, and you're ready to start sending and receiving with Zelle®.

To send money using 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." The recipient will receive an email or text message notification via the method they used to enroll with Zelle®. Money is available to your recipient in minutes if they are already enrolled with Zelle®.

To request money using Zelle®, choose "Request," select the individual from whom you'd like to request money, enter the amount you'd like, include an optional note, review and 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.

To receive money, just share your enrolled email address or U.S. mobile number with a friend and ask them to send you money 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 Texas Bank and Trust account, typically within minutes.

If someone sent you money with Zelle® and you have not yet enrolled with Zelle®, follow these steps:



- a. Click on the link provided in the payment notification you received via email or text message.
- b. Select Texas Bank and Trust.
- c. 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 to ensure you receive your money.

3. 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 number may already be enrolled with Zelle® at another bank or credit union. Call our customer support team and ask them to move your email address or U.S. mobile number to Texas Bank and Trust so you can use it for Zelle®. Once customer support moves your email address or U.S. mobile number, it will be connected to your Texas Bank and Trust account so you can start sending and receiving money with Zelle® through the Texas Bank and Trust mobile app. Please call Texas Bank and Trust customer support toll-free at 1-800-263-7013 for help.

4. Is my information secure?

Keeping your money and information safe is a top priority for Texas Bank and Trust. When you use Zelle® within digital banking, your information is protected with the same technology we use to keep your Texas Bank and Trust account safe.

5. Who 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 neighbor¹.

Since money is sent directly from your Texas Bank and Trust account to another person's bank account within minutes¹, Zelle® should only be used to send money to friends, family and others you 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 Texas Bank and Trust nor Zelle® offers a protection program for any authorized 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.

6. Can I pay a small business with Zelle®?

Some small businesses are able to receive payments with Zelle®. Ask your favorite small business if they accept payments with Zelle®. If they do, you can pay them directly from your Texas Bank and Trust mobile app using just their email address or U.S. mobile number.



Neither Texas Bank and Trust nor Zelle® offers a protection program for any authorized payments made with Zelle®, so you should only send money to people (and small businesses) you trust. Also, always ensure you've used the correct email address or U.S. mobile number when sending money.

7. 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.

8. 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 then select "Cancel This Payment." If you do not see this option available, please contact our customer support team at 1-800-263-7013 for assistance with canceling the pending 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, please immediately call our customer support team at 1-800-263-7013 so we can help you.

9. Are there any fees to send money using Zelle®?

- a. No, Texas Bank and Trust does not charge any fees to use Zelle® in the Texas Bank and Trust app.

Your mobile carrier's messaging and data rates may apply.

10. Are there any limits for sending and receiving money with Zelle®?

The amount of money you can send, as well as the frequency, is set by each participating financial institution. To determine Texas Bank and Trust send limits, call our customer service at 1-800-263-7013.

There are no limits to the amount of money you can receive with Zelle®. However, remember that the person sending you money will most likely have limits set by their own financial institution on the amount of money they can send you.



11. What if I want to send money to someone whose bank or credit union doesn't offer Zelle®?

You can find a full list of participating banks and credit unions live with Zelle® [here](#).

If your recipient's bank or credit union 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.

Disclaimers if your FI can make a free/no fees claim:

¹ U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes and generally do not incur transaction fees. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

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