

Zelle® FAQs (What is Zelle?)

What is Zelle?

Zelle is a new way to send money directly between almost any bank accounts in the U.S. typically within minutes. With just an email address or U.S. mobile phone number, you can now quickly, safely, and easily send money to almost anyone you know and trust, regardless of where they bank. Ask your recipient to enroll with *Zelle* before you send them money – this will help them get your payment more quickly.

Who can I send money to with Zelle?

You can send money to almost anyone you know and trust with a bank account in the U.S. We recommend that you ask your recipient to enroll with *Zelle* before you send them money – this will help them get your payment more quickly

How do I use Zelle?

You can send or receive money with *Zelle*. To get started, log into First National Bank's online banking or mobile app and click "Send money with *Zelle*". Enter your email address or mobile phone number, receive a one-time verification code, enter it, accept terms and conditions, and you're finished.

To send money using *Zelle*, simply select your recipient from your mobile device's contacts (or add your recipient's email address or U.S. mobile number), add the amount you'd like to send, review, then hit "confirm." In most cases, the money is available in minutes.

Are there any fees to send money using Zelle?

First National Bank does not charge any fees to use *Zelle*. Your recipient will not be charged a fee to receive money with *Zelle*.

Does my bank or credit union offer Zelle?

Zelle banks and credit unions reach over 80 million people in the U.S. have access to *Zelle* through their bank or credit union. If your bank or credit union offers *Zelle*, you can use your current online or mobile banking service to send and receive payments. See if your bank is listed among our [participating banks](#).

What can I use Zelle for?

Zelle is a great way to send money to family, friends, and people that you are familiar with such as your personal trainer, babysitter or a neighbor. 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), we recommend you do not use *Zelle* for these types of transactions. These transactions are potentially high risk, Neither First National Bank nor *Zelle* offers a protection program for any purchase or sale conducted using *Zelle*.

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How do I get started?

It's easy — *Zelle* is already available within the First National Bank mobile app and online banking! Check our app or sign-in online and follow a few simple steps to enroll with *Zelle* today. We recommend you enroll with *Zelle* before anyone sends you money – this will help you get your first payment faster.

You can find a full list of participating banks and credit unions live with *Zelle* [here](#). Concerned your recipient's bank isn't listed? Don't worry! Almost anyone with a bank account in the U.S. can receive money by using the *Zelle* app.

Why do I have to register?

When you register, you are linking your email or mobile phone number to your bank account so that you never have to share sensitive details to receive money. Your email or mobile phone number is used to direct any payments that you receive to your chosen bank account.

What happens if I don't register?

You will not be able to receive or send money with *Zelle*.

Does my recipient need an account at First National Bank?

Your recipient does not need a bank account with First National Bank to receive money via *Zelle*. Your recipient will receive an email or text, from First National Bank or their own financial institution, with instructions on how to collect the money you send.

Zelle® FAQs (Security)

Is my information secure?

Keeping your money and information safe is a top priority for First National Bank, and 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.

Why do I need to verify the mobile number or email address?

We ask for verification to ensure that you are the owner of the mobile number or email address. Protecting your privacy is our number one priority, and verification helps us safeguard that only you can access your *Zelle* profile.

Will any personal information be shared with my recipient?

No account or financial information is shared with your recipient. In order to process your payment, we may share your name, email address and phone number with the recipient, along with any optional message that you add.

Zelle® FAQs (Send Money)

What information do I need in order to send someone money?

To send money you only need your recipient's email address or mobile phone number.

Email address or mobile number – the recipient will receive an email from First National Bank or their own financial institution with instructions on how to direct the payment into their bank account.

What should my recipient expect when I send money?

If the recipient has previously registered for *Zelle*, the money will be deposited into their account without any further action required. If not, the recipient will need to register with their participating bank or credit union or with [Zelle](#) to receive the money.

What if the person I am sending money to doesn't register?

If the person you are sending money to does not enroll within 14 days, the transaction will be canceled and you will be notified.

Can I send money to friends and family who are not First National Bank customers?

Yes, as long as their bank account is within the U.S.

How will my recipient know that I've sent them a Zelle payment?

They will receive a notification via email or text message.

When will my recipient get the payment I sent?

If your recipient is already registered with Zelle, they will typically get their money in minutes. If your recipient has not yet registered, money is generally received one day after they register. Recipients can check their bank to confirm the money has been deposited. If after 3 business days the recipient still has not received it, please contact First National Bank.

Can I cancel a payment?

You can only cancel a payment if the recipient hasn't yet enrolled with *Zelle*. If the payment is still pending, you can go to your activity page, choose the payment you want to cancel, and then select "Cancel This Payment." If your recipient has already enrolled with *Zelle*, the money is sent directly to your recipient's bank account and cannot be canceled. That's why it is important to only send money to recipients you know and trust.

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 us at 877-782-2195 so we can help you.

Can I change or cancel a recurring payment?

Yes, you can change or cancel your next scheduled payment any time before the send date. If you wish to edit the next scheduled payment, you can update the send date, amount, subject line and personal message without affecting future payments. You can also edit or cancel the entire recurring payment plan at any time.

Zelle® FAQs (Send Money)

How long does it take for a recipient to receive my Zelle payment?

Money sent with *Zelle* is typically available to an enrolled recipient within minutes. That's why it is important to only send money to recipients you know and trust. Ask your recipient to enroll with *Zelle* before you send them money – this will help them get your payment more quickly.

If you send money to someone who isn't enrolled with *Zelle*, they will receive a payment notification prompting them to enroll with *Zelle*. After your recipient enrolls, it may take between 1 and 3 business days for your recipient to receive that payment in their bank account. This is a security feature of *Zelle* designed to reduce risk and protect you whenever you're sending or receiving money. Once that payment completes, that recipient will be able to receive future payments faster, typically within minutes.

If it has been more than three days, we recommend confirming that the person you sent money to has activated their *Zelle* profile and that you entered the right email address or U.S. mobile number. If you're waiting to receive money, we recommend confirming that the sender entered the right email address or U.S. mobile number. Still having trouble? Please give First National Bank a call toll-free at 877-782-2195 or get in touch through our support page.

How much can I send with Zelle?

Limits apply to the amount you can send per transaction, per day and per month, as well as to total scheduled payments.

What if I accidentally send money to the wrong email address or mobile number?

It's always a good idea to double-check your contact information before sending a payment with *Zelle*. If you inadvertently send money to a recipient you didn't intend, there are steps you can take:

- 1) As long as the recipient has not yet claimed the money, you can cancel the payment.
- 2) If the recipient has already accepted the payment, contact First National Bank for options.

Zelle® FAQs (Receive Money)

How do I receive money using an email address or mobile number?

To receive money, you'll need to complete a one-time registration process in Online or Mobile Banking. Once registration is complete, any money sent to you will be deposited directly into your account.

Is there a fee for receiving payment?

No.

When will payments show up in my bank account?

Usually within 1 business day after you set up your profile. Check with First National Bank if you haven't received your payment within three business days after registering.

What happens to payments if the recipient doesn't accept the funds?

After 14 days, the payment will be canceled and the full amount will be returned to your account.

zelle® FAQs (Request Money)

How do I request money from someone?

To request money from someone, all you need is their email address or mobile number. Select “Request Money.” Your contact will receive an email with instructions on how to complete the request.

Is there a fee for requesting money?

No. Mobile carrier fees may apply.

Can I request money from multiple people at once?

Yes. You can request money from up to five contacts at once. You can choose a single request amount that will apply to all contacts you include in a group request, or request different amounts from select individuals.

Should I include a message with a request for money?

A personal message gives your contacts the confidence that they are receiving the request from someone they know and allows you to communicate the purpose of the request. However, including a message with your request or payment is always optional.

Can I cancel a request for money?

Yes, you may cancel a request for money any time before the contact responds. Your contact will be notified if you cancel a request for money.

If I receive a request for money, can I pay a different amount than what was requested?

Yes. Regardless of the amount specified by the requestor, you can respond by paying an amount of your choice.

I paid someone who requested money, but they are saying the money was never received. Should I pay again?

No. It can take up to three business days for the requestor’s account to receive the money after you have made the payment. The requestor can sign in to their account to check payment status.

What if I don’t want to pay someone who requests money?

You have the option to decline or ignore the request. If you ignore the request it will expire after 14 days.

I am no longer able to see a request for money I received. Where can I find it?

Requests will expire and disappear from your list after 14 days. If a request expires and you would still like to pay, the requestor will have to send a new request. Or, you can simply use their mobile number or email address to send them the originally requested amount.

How can I keep track of the money requests I receive?

To see a list of your requests click on the **Activity** tab.