Manager's Toolkit: Zelle

This resource equips you with clear, member-focused messaging and actionable guidance to lead your team through the launch of Zelle. Use it to understand the "why," address potential member questions, and align your team with our service vision.

What's Changing

We are introducing Zelle as a new person-to-person (P2P) payment option within digital banking. Zelle allows members to send and receive money from friends, family, and trusted contacts typically within minutes.

Why? Members want faster, easier ways to send and receive money digitally. Zelle meets that need while keeping transactions secure and convenient.

Why This Change Matters

Adding Zelle strengthens our digital banking platform, helping us:

- Offer a competitive, in-demand service.
- Reduce reliance on cash and checks for member transactions.
- Deepen member relationships by making everyday banking more convenient.

How to Talk to Your Team

Use These Talking Points to Ground Your Message:

"We're introducing Zelle to give members a fast, easy, and secure way to send and receive money. It's built right into our digital banking and mobile app, so there's no need for additional downloads or accounts. Zelle is best for sending to trusted contacts, since transactions can't be reversed once completed."

Coaching Your Team: What to Say and Ask

Topic	Ask Your Team	Suggested Response
Explaining what Zelle is	"How would you describe Zelle to a member who is unfamiliar?"	"It's a fast, secure way to send and receive money with friends, family, or other trusted contacts, directly from our digital banking app."
Member safety	"What should members know before sending money?"	"Only send to trusted contacts. Once a Zelle payment is accepted, it can't be canceled."
Troubleshooting access issues	"If a member can't find Zelle in their app, what's your first step?"	"Check that they're in the Transfers/Payments section and confirm the app is updated."

Payment delays	“If a payment isn’t instant, what could be the reason?”	“The recipient may not be enrolled. Once they enroll, the funds should arrive in 1–3 days.”
Handling wrong-receipt errors	“What can we do if a member sends to the wrong person?”	“We can’t reverse it, but they can contact the recipient directly.”

Zelle Tokens

Topic	Key Points	Manager Notes/Staff Tips
What is a Token?	An email or U.S. mobile number used a member’s Zelle ID.	Remind staff that no account numbers are shared.
Number of Tokens	One email or one U.S. phone number per member.	Staff can clarify that each token links to only one account.
Registration Issues	Token may already be linked to another financial institution.	Encourage staff to guide members through token transfer if needed.
Moving a Token	Can be transferred during enrollment or after de-registration at another financial institution.	Managers can coach staff to walk members through the steps.
Updating Contact Information	Members must update email or phone number in Zelle for payments to route correctly.	Staff should verify that members know how to update tokens.
Multiple Accounts	One token can only link to a single account.	Managers can remind staff to clarify this to members when questions arise.

Your Roles as a Manager

Before the Rollout

- Brief your team on Zelle during Huddles.
- Review key features, benefits, and security tips.
- Practice member conversation scenarios.

During the Launch

- Confirm your team is confident and consistent in messaging.
- Encourage sharing of positive member experiences.
- Address misunderstandings quickly and reinforce best practices.

Toolkit Components

These materials are designed to reinforce learning, build product knowledge, and create opportunities for team engagement. Use them during Huddles, training sessions, or one-on-one coaching to ensure staff feel prepared and informed.

Tool	What It Is	Your Role
Manager's Toolkit	Overview of the Zelle product launch at Langley.	Use it in team huddles, 1:1's, team meetings, etc.
Zelle eLearning Course	An interactive online training module that explains Zelle's key features, benefits, and security guidelines, with knowledge checks to reinforce understanding.	Complete the course yourself before the rollout. Assign it to your team and set completion deadlines. Follow up in huddles to confirm understanding and address questions.
Zelle Quick Reference Guide	A job aid highlighting Zelle's core functions and troubleshooting tips.	Distribute digital copies to your team. Encourage staff to reference it during member interactions. Use it as a refresher in team meetings and during coaching sessions.