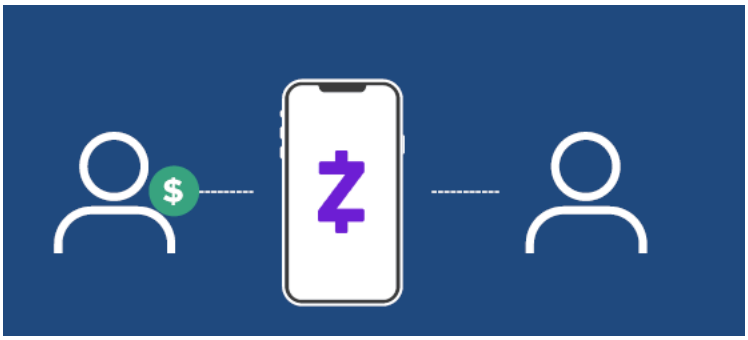
Zelle Quick Reference Guide



Zelle Overview

What it is: A fast, secure way to send and receive money from friends, family, and trusted contacts directly within digital banking.
Timing: Funds usually arrive within minutes; if the recipient isn't enrolled, the payment will pend for up to 14 days.
Best Use: Sending to trusted contacts only, payments cannot be reversed once accepted.
Cost: No fee from us; standard account and data limits apply.

Zelle Tokens

- **What is a token?** Your email or mobile number used as your Zelle ID.
- **How many can I have?** One email and one phone number, each tied to one account.
- **Why can't I register?** The token may already be linked at another bank. Members must transfer it.
- **Can tokens be moved?** Yes. Members can transfer their token to us during enrollment or by de-registering at the other bank.
- **What if contact info changes?** Members need to update their email or phone in Zelle so payments route correctly.
- **Can one token link to multiple accounts?** No. Each token can only connect to one account at a time.

Member Conversation Starters and Talking Points

Situation	Suggested Language
Explaining what Zelle is	"Zelle is a quick, secure way to send and receive money directly from your account using our Digital Banking app. There's no need to download a separate app. Payments go directly between bank accounts. No checks or cash needed."
Reinforcing safety	"Zelle is designed for sending money to people you know and trust. Once a payment is accepted, it can't be canceled or reversed, so double-check the recipient's information before sending."
Preventing scams	"We'll never call, text, or email you asking you to send money to yourself, to us, or to anyone else for account security. If you ever get that request, stop and contact us directly."
If member is being pressured to pay immediately	"If someone is asking you to send money right away, especially for a bill, prize, or investment, it could be a scam. Let's pause and verify before you send anything."

When a member asks about using Zelle for purchases	"Zelle doesn't offer purchase protection, so it's not recommended for buying goods or services from people you don't know personally. It's safest to use Zelle for family, friends, and trusted contacts."
Helping members verify recipients	"Can you confirm the phone number or email address with your recipient directly? Even one digit or letter wrong could send your money to the wrong person."
If a member suspects fraud	"Let's review your recent activity together and make sure your account is secure. If there's any suspicious transaction, we'll escalate it to our Fraud Department immediately."

Common Scam Types to Watch For

Scam Type	Example Scenario	Prevention Tip
Utility Scam	Caller claims to be from power/water company and demands immediate Zelle payment to avoid shutoff.	Utilities do not accept Zelle for bill payments. Hang up and call the company directly.
Bank Impersonation / "Pay Yourself" Scam	Caller pretends to be from member's bank, claims account fraud, and instructs them to send money to themselves via Zelle.	We will never ask members to send money to themselves.
Investment Scam	Promises high returns if member sends money via Zelle for crypto or other investment.	No legitimate investment requires Zelle payments.
Romance Scam	"If someone is asking you to send money right away, especially for a bill, prize, or investment, it could be a scam. Let's pause and verify before you send anything."	Never send money to someone you haven't met in person.
Goods/Services Scam	Payment for items, tickets, rentals, or subscriptions that never arrive.	Only use Zelle for people you know personally.
Charity Scam	Requests for disaster donations via Zelle.	Verify charity through official sites.
Family/Friend Impersonation	Text/call pretending to be a relative in trouble.	Contact the person directly before sending money.
Job Scam	Job offer requires upfront payment for equipment or fees via Zelle.	Legitimate employers never require payment to start work.
Rental Scam	Below-market rental or sublet requiring immediate Zelle deposit.	Research property and verify landlord before paying.

Troubleshooting Quick Guide

Issue	Possible Cause	Action Steps
Can't find Zelle in app	Outdated app or wrong menu	Update app; go to Transfers/Payments → Zelle
Payment not instant	Recipient not enrolled	Confirm enrollment; once enrolled, funds post in 1–3 days
Payment pending	Recipient hasn't accepted payment	Member can cancel if still pending; recipient must enroll to accept
Sent to wrong person	Incorrect phone/email entered	
Error sending	Bad connection, invalid info, exceeded limits	Check connection, verify details, confirm limits

Note: If a member calls about registration issues, payment research, or limit increases, please submit a Salesforce case. Select Zelle as the Case Record and choose the matching reason.

Zelle Transaction Limits

Limit Type	Amount
Max per transaction	$4,000
Max per day	$4,000
Max per week	$4,000
Max daily payments	5 transactions
Max weekly payments	10 transactions
Notes	Inbound and outbound tracked separately

Dispute and Fraud Handling

Disputes (Non-Fraud):	Fraud Claims (Unauthorized Transactions):
• Payments sent willingly, even in error, are generally not reversible. • Encourage members to work with the recipient directly. • Document in account notes.	• Follow **Fraud Department escalation** immediately. • Gather details: transaction date, amount, recipient info, how compromise occurred. • Assist member with account security steps (password/PIN change). • Provide fraud prevention education.

Zelle Transaction Dispute and Fraud Escalation Procedures

- To submit an inquiry to the fraud department for a Zelle transaction in Salesforce, submit a Fraud Investigations Case and select Zelle as the Case Reason.
- To submit a Zelle dispute in Salesforce, create a new dispute and select Zelle as the Dispute Record Type.

Key Member Reminders

- Use Zelle only with people you know and trust.
- Double-check recipient information before sending.
- Zelle is like cash, once sent and accepted, it can’t be undone.
- Langley will never ask you to send money to yourself or to us via Zelle.