



## Frequently Asked Questions

### WHAT IS ZELLE®?

*Zelle* is a fast, safe and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes<sup>1</sup>. With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank<sup>2</sup>.

### WHO CAN I SEND MONEY TO WITH ZELLE?

You can send money to friends, family and others you trust<sup>2</sup>.

Since money is sent directly from your bank account to another person's bank account within minutes<sup>1</sup>, 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.

### HOW DO I USE ZELLE?

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

1. To get started, log into First Financial Online Banking or Mobile App, navigate to the Pay People tab and select "Send Money with Zelle®." Accept the terms and conditions, enter your email address or U.S. mobile phone number, receive a one-time verification code, enter it, and you're ready to start sending and receiving with *Zelle*.
2. To send money using *Zelle*, simply add a trusted recipient's email address or U.S. mobile phone number, enter the amount you'd like to send and an optional note, review, then hit "Send." In most cases, the money is available to your recipient in minutes<sup>1</sup>.
3. To request money using *Zelle*, choose "Request," select the individual(s) from whom you'd like to request money, enter the amount you'd like to request, include an optional note, review and hit "Request"<sup>3</sup>.
4. To receive money, just share your enrolled email address or U.S. mobile phone number with a friend and ask them to send you money with *Zelle*.

### SOMEONE SENT ME MONEY WITH ZELLE, HOW DO I RECEIVE IT?

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 First Financial FCU
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 TYPES OF PAYMENTS CAN I MAKE 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>2</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 trust.

Neither First Financial 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.

### **HOW DO I GET STARTED?**

It's easy — *Zelle* is already available within the First Financial Mobile App and Online Banking! Check our app or sign-in online and follow a few simple steps to enroll with *Zelle* today.

### **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<sup>®</sup> or Mastercard<sup>®</sup> 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 your online banking account, or 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 First Financial).

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

## **CAN I USE ZELLE INTERNATIONALLY?**

In order to use *Zelle*, 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 then 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 member services at 732-312-1500 so we can help you.

Scheduled or recurring payments sent directly to your recipient's account number (instead of an email address or mobile number) are made available by First Financial 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 member services at 732-312-1500.

## **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 First Financial. 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.

## **I'M UNSURE ABOUT USING ZELLE TO PAY SOMEONE I DON'T KNOW. WHAT SHOULD I DO?**

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* for these types of transactions.

These transactions are potentially high risk (just like sending cash to a person you don't know is high risk). Neither First Financial 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.

## **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 member services support team at 732-312-1500 and ask them to move your email address or U.S. mobile phone number to First Financial so you can use it for *Zelle*.

Once member support moves your email address or U.S. mobile phone number, it will be connected to your First Financial account so you can start sending and receiving money with *Zelle* through the First Financial mobile banking app and online banking. Please call First Financial's member support toll-free at 732-312-1500 for help.

## **Disclaimers**

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<sup>1</sup> Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with *Zelle*.

<sup>2</sup> Must have a bank account in the U.S. to use *Zelle*.

<sup>3</sup> In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with *Zelle*.

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