

# SEND MONEY WITH ZELLE®

We're excited to announce Zelle® is here!

## Zelle® FAQ's

### 1. How do I get started with Zelle®?

- To enroll, login to your Veritex Online or Mobile Banking, go to **Transactions**, then select **Send Money with Zelle®**. If you do not see the option, contact us for further assistance.
- Select your email address or U.S. mobile phone number, receive a one-time verification code, enter it, accept terms and conditions, and you're finished. You are now ready to send and receive money through Zelle®.

### 2. Where is my money?

- Recipients must be enrolled with Zelle® to receive their money.
- Check your Veritex Online or Mobile Banking for the Zelle® transaction. If you don't see it in your account history, check the activity page in Zelle®. If you still do not have the receipt of the transaction, we recommend following up with the sender to confirm they entered the correct email address or U.S. mobile phone number.
- Verify the U.S. mobile number or email address the payment was sent to is the same email address or U.S. mobile number that the recipient enrolled with Zelle®.
- If the sender entered an incorrect email address or U.S. mobile number, ask them to cancel the transaction and re-send to the correct email address or U.S. mobile number. If the transaction is already gone from their account, ask them to contact their financial institution's customer support for help.
- If the sender entered the correct email address or U.S. mobile number and their account has been debited, ask the sender to call their financial institution's customer support for assistance locating the payment.
- If the sender's financial institution does NOT offer Zelle® and they used the Zelle® app to send you money, ask them to contact Zelle® support.

### 3. I sent money to the wrong person, what should I do?

- If the person has not yet enrolled with Zelle® the payment will be pending, and you can try to cancel it. To check the status, Log into our mobile app, click "Send Money with Zelle®," then click "Activity", find your transaction to see if it is still listed and pending, and if so, 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**.
- If the payment is no longer pending, please call us immediately at 833-VERITEX (833-837-4839) so we can help you.

### 4. What is my sending limit?

- \$100 within the first 72 hours of enrollment
- \$500 per day
- 5 transactions per day
- \$2,000 per week
- 10 transactions per week
- \$5,000 per month
- 25 transactions per month

5. **Can I add or change the email address or U.S. mobile number enrolled with Zelle®?**

If you need to change the email address or U.S. Phone number, contact support.

You can add another email address or U.S. phone number for an additional checking or savings account with Zelle®. To do so, log into our mobile app, select “Send Money with Zelle®”, then **ZELLESETTINGS**, and then **+ ADD A NEW EMAIL OR U.S. MOBILE NUMBER**.

6. **How can I tell if the person I sent money to has received it?**

Log into our mobile app, click “Send Money with Zelle®,” then click “Activity.” If the payment is listed as “pending,” the recipient has not yet enrolled with Zelle® and has not received the money. If the payment is listed as “Completed,” the money moves directly into their account, typically in minutes.

7. **When I tried enrolling with Zelle®, I received an error or a message saying that I was already enrolled. Why?**

Your U.S. Mobile Number or email address is your unique identifier (Token) for Zelle®. Because of this, there are a couple of reasons why you may be receiving this message:

- Your U.S. mobile number or email address is already enrolled with another bank or credit union.
- Your U.S. mobile number or email address is already enrolled with the Zelle® app or clearXchange.com. clearXchange® is an older, online version of Zelle® used for receiving payments from companies (not very common).

To enroll in Zelle® with Veritex, you will need to use a different U.S. Mobile Number or email address. Or, have your U.S. mobile number or email address removed from where it was initially enrolled. We can help you enroll your token and remove it from the Zelle® app, or bank or credit union where it was originally enrolled at.

If you are unsure if you’re enrolled, you may contact Zelle® customer support at 844-428-8542.

8. **I've been scammed, what should I do?**

If you suspect you are a victim of a scam, contact us immediately at 833-VERITEX.

**Only send money to people you know.**

The most common types of scams will target you through fake emails, text messages, phone calls, letters or even someone who shows up at your front door unexpectedly. No matter which technique the scammer uses, know the red flags.

There’s a good chance it is a scam if you are:

- Instructed to not trust your bank, or to respond to questions untruthfully
- Threatened with law enforcement action
- Asked to cash a check for a stranger or pressured to send money via wire transfer or Zelle® (or other P2P transfer service)

- Told to purchase gift cards and provide codes as a form of payment
  - Never share account access codes or PIN numbers when asked
- Asked to deposit a check that overpays for something you're selling, then send the difference elsewhere

If you authorize a transfer or send money to a scammer, there's often little we can do to help get your money back.

9. I'm enrolled at Veritex Bank, but the payment was sent to an email address/U.S. mobile number that's not linked to my account. What should I do?

You can either enroll the email or U.S. mobile number where the payment was sent (if you own that email or U.S. mobile number) or contact the sender to cancel the payment and send to your already-enrolled email or U.S. mobile number.

10. I sent money to someone and want to cancel the payment, what do I do?

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 Zelle® activity page to find your transaction. If it is pending, 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.

11. How do I receive money?

If you have already enrolled with Zelle®, you do not need to take any further action. The money will move directly into the bank account associated with the email address or U.S. mobile number you enrolled, typically within minutes. If you have not yet enrolled with Zelle®, follow these simple steps:

- i. Login to Veritex Online Banking or the Veritex Mobile Banking App
- ii. Select *Transactions*, then "Send Money with Zelle®"
- iii. Follow the steps to enroll with Zelle® and receive your payment.

Once you're enrolled, future payments will move directly into your bank account. You won't need to do anything to accept them, they'll just automatically be available in your account.

If you do not see "Send Money with Zelle®" under the *Transactions* menu, please contact the bank for further assistance.

12. Can people pull money directly from my account using Zelle?

Yes, but only after you approve their request within Zelle® from your Veritex Online or Mobile Banking.

13. Can I enroll in Zelle® at other financial institutions?

Yes. However, your email address or U.S. mobile number is your unique identifier (Token) and cannot be used on multiple Zelle® accounts.

14. Does my Zelle account expire if I have not used it for a while?

Yes, your Zelle® profile can expire after 18 months. You may contact us to reactivate it.