How to start using Zelle®

Tour the guided demos about Zelle at featuredemos.wf.com/en/home.

Request, receive, and send money with people you know and trust, typically within minutes¹. Enrolled users need an email address or U.S. mobile phone number, and a U.S.-based bank account. To use Zelle within Wells Fargo Online®, you need to have an eligible account and a username and password.

1. Turn page over to read important disclosures.
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1. Turn page over for steps to send or request money.

Sign on to the Wells Fargo Mobile® app and select Zelle® from the bottom bar. Then follow these simple steps to enroll and start using Zelle.

Or sign on to wellsfargo.com and select Transfer & Pay, Send Money with Zelle®.

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Send and request money with Zelle® using a smartphone

Wells Fargo Mobile app steps are illustrated below.

1. Send Money with Zelle®

   SEND  REQUEST

   Activity  
   Recipients  
   Settings  
   Help  

   From the Zelle home page you can:
   • Send or request money
   • Check activity
   • Add contacts
   • Update settings
   • Ask for help

2. Select Recipient

   Recent recipients
   MM  EL  JR
   Ray Miller  Emma Lee  Jeff K. Roland
   mblr@examp.com  ellenlee@examp.com  jeffkroll@examp.com

   Your recipients
   Don Chen  Carol Duncan
   d.chen@yahoo.com  carol@duncancorp.com

   The first time you send money to a new recipient, you must be able to receive an Advanced Access code by text at your mobile phone number.

   It’s important you use Zelle only with people you know and trust, and to be as careful in the digital space as you would be when using cash.

3. Enter Amount

   Send to William Fargo
   $12.00
   Remaining limit for this recipient: $500.00
   From
   PREFERRED CHECKING ...1234
   1 2 3
   4 5 6
   7 8 9
   [ ] 0 [ ]

   Limits — The amount of money you can send varies based on your payment history with each recipient.

   Delivery speeds — If your recipient is enrolled with Zelle, your payment is delivered typically within minutes.

4. Review & Send

   Send $12.00
   to William Fargo
   william.fargo@wellsfargo.com

   Canceling — Payments can’t be canceled if sent in error to an enrolled Zelle recipient. They may be canceled if the recipient has not yet enrolled with Zelle.
   • You’re protected in the event of unauthorized access.

   Confirmation — Wells Fargo notifies you anytime you send, request, or receive money with Zelle.

1. Enrollment with Zelle through Wells Fargo Online® or Wells Fargo Business Online® is required. Terms and conditions apply. Transactions typically occur in minutes when the recipient’s email address or U.S. mobile number is already enrolled with Zelle. Available to almost anyone with a U.S.-based bank account. For your protection, Zelle should only be used for sending money to friends, family, or others you trust. The Request feature within Zelle is only available through Wells Fargo using a smartphone, and may not be available for use with all small business accounts at this time. In order to send payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle. Neither Wells Fargo nor Zelle offers a protection program for authorized payments made with Zelle. To send money to or receive money from an eligible small business, a consumer must be enrolled with Zelle through their financial institution. Small businesses are not able to enroll in the Zelle app, and cannot receive payments from consumers enrolled in the Zelle app. For more information, view the Zelle Transfer Service Addendum to the Wells Fargo Online Access Agreement or view https://www.wellsfargo.com/online-banking/transfers/zelle-terms. Your mobile carrier’s message and data rates may apply.

2. Availability may be affected by your mobile carrier’s coverage area. Your mobile carrier’s message and data rates may apply.

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