

## 1. 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>.

## 2. 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.

## 3. How do I use *Zelle*?

You can send, request, or receive money with *Zelle*. To get started, log into Northern Trust's online banking or mobile app and select "Send Money with Zelle®". If you are not already enrolled in Bill Pay, you will be required to do so prior to using *Zelle*. After completing Bill Pay enrollment, you will then be prompted to then enroll with *Zelle*. Simply enter your email address or U.S. mobile phone number, receive a one-time verification code, enter it, accept terms and conditions, and you're ready to start sending and receiving money with *Zelle*.

To send money using *Zelle*, add a trusted recipient's email address or U.S. mobile phone number, add 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>.

To request money using *Zelle*, choose "Request," select the individual 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>.

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*.

## 4. 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 move directly into your bank account, 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 Northern Trust from list of financial institutions available in the *Zelle* Network.
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 to ensure you receive your money.

## 5. 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 Northern Trust 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.

## 6. Are there any fees to send money using *Zelle*?

Northern Trust does not charge any fees to use *Zelle*<sup>4</sup>.

## 7. How do I get started?

It's easy — *Zelle* is already available within Northern Trust's mobile banking app and online banking! Check our app or sign-in online and follow a few simple steps to enroll with *Zelle* today.

## 8. What if I want to send money to someone whose bank doesn't offer *Zelle*?



©2018 -2019 Early Warning Services, LLC. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

You can find a full list of participating banks and credit unions live with *Zelle* [here](#).

If your recipient's bank 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® or Mastercard® 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.

## 9. How does *Zelle* work?

When you enroll with *Zelle* through the Northern Trust app or online, 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 Northern Trust). 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 Northern Trust of the incoming payment. Northern Trust then directs the payment into your bank account, all while keeping your sensitive account details private.

## 10. Can I use *Zelle* internationally?

In order to use *Zelle*, the sender and recipient's bank accounts must be based in the U.S.

## 11. Can I cancel a *Zelle* 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 send us a Private Passport Contact Us request or call the Online Service Center.

US and Canada - (888) 635-5350  
Outside US and Canada - (312) 557-5900



©2018 -2019 Early Warning Services, LLC. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

## 12. 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 move directly to 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.

## 13. Will the person I send money to be notified?

Yes! They will receive a notification via email or text message.

## 14. Is my information secure?

Keeping your money and information safe is a top priority for Northern Trust. 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.

## 15. 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 Northern Trust 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.



## 16. I never received my authorization code when I enrolled my U.S. mobile number or email address. What should I do?

If you were expecting to receive an authorization code via email, make sure you entered your email address correctly, check your spam folder and make sure you're not blocking emails from [do-not-reply@ntrs.com](mailto:do-not-reply@ntrs.com).

If you were expecting to receive an authorization code via text and didn't, make sure you: used a U.S. mobile number, you entered it correctly, and check with your mobile carrier that the short code 767-666 is enabled. Voice over IP (VOIP), landlines and Google voice numbers are not eligible for *Zelle* enrollment.

Please note that we will never call you to provide you with (or ask you for) an authorization code by phone. If you received a phone call telling you you've received a code, it is very likely a scammer trying to obtain access to your account.

## 17. How do I add a new contact so I can send them money (or so they can send me money)?

Once you send or request money with someone new, they'll be added to your contact list so you can easily send/receive in the future.

To add a new trusted contact, navigate to *Zelle* Settings page and scroll to the bottom and click Add New Contact. Then, enter the recipient's email address or U.S. mobile phone number in the search bar and click submit (once you do, you'll automatically be taken to the next step). You can also add a new contact on the *Zelle* Send page.

## 18. Are there limits to how much money I can send?

For your security, we restrict the number of transactions and the dollar amount you can send to recipients in any 24-hour and 30-day period. The minimum per transaction amount is \$5.00. You can view your remaining limit balance, daily limit, and 30-day limit are available for viewing at any time. To view your limits, navigate to *Zelle* Send Page and click on the link labeled [Limits \(?\)](#).

## 19. How do I view my *Zelle* activity?

You can see incoming and outgoing *Zelle* payments (both pending and completed) in the *Zelle* Activity page. Please note, the Activity counter will only increase if there are pending profile verifications, such as verifying email requests or verify U.S mobile phone number requests. The activity counter will not increase for pending payment requests.



## 20. Why is there a hold on my *Zelle* transaction?

When sending money to a recipient not yet enrolled with *Zelle*, Northern Trust will deduct the funds from your available balance and place a hold on that amount until the recipient enrolls with *Zelle* and is able to receive your payment. Your recipient has 14 days to enroll with *Zelle* before the payment is canceled, the hold is removed and the funds are released back into your account.

## 21. Why am I receiving an error stating to call (888)-635-5350 to resolve the issue?”

There may be a hold which is stopping you from using *Zelle*. Please send us a Private Passport Contact Us Request or call the Online Service Center:

US and Canada - (888) 635-5350  
Outside US and Canada - (312) 557-5900

## 22. How can I add a new email or U.S. phone number to *Zelle*?

To add an email address or U.S. mobile phone number, navigate to *Zelle* Settings page and click on the + (plus) button next to Email or Mobile header. You will need to verify ownership by completing a one-time passcode sent either via email or mobile.

## 23. How do I change my Primary Email Address in *Zelle*?

The Private Passport primary email address and *Zelle* primary email address must be the same. To change your primary email address in *Zelle*, you first must navigate outside of *Zelle* to Private Passport Settings. Next, update your email address. You will be asked by Northern Trust to verify your identity. Once Private Passport primary email address is updated, navigate back to *Zelle* Activity page. The new email address should be available for verification. Click Verify, and enter the one-time passcode sent via email in the *Zelle* Activity page. Once complete, your Primary Email Address will be changed. You can only have one primary email address at Northern Trust.

## 24. Can I use *Zelle* at Northern Trust if I already use *Zelle* at another bank?

If your U.S. mobile number or email address is associated with another bank and you want money sent to your Northern Trust account instead, you can update your email address and/or U.S. mobile phone number under *Zelle* Settings page.

If you want to continue receiving money at your other bank, you can use a different U.S. mobile number or email address to enroll with *Zelle* at Northern Trust.



---

<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*.

<sup>4</sup> Mobile carrier fees may apply.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.



©2018 -2019 Early Warning Services, LLC. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.