



Small Business FAQ



1. What is Zelle®?

Zelle® is a convenient way for small businesses to send, receive, and request money typically within minutes¹ with customers and eligible vendors they trust. If your customers use Zelle® within their financial institution's banking app, they can send payments directly to your Fulton Bank bank account with just your enrolled email address or U.S. mobile number.

2. How do I use Zelle® with a small business account?

Eligible small business accounts can send, receive, or request money with Zelle®. To get started, log into Fulton Bank's online banking or mobile app and select "Transfer & Pay" then select "Send Money with Zelle®." Enter your email address or U.S. mobile number, receive a one-time verification code, enter it, accept the terms & conditions, and you're ready to start sending and receiving money with Zelle®.

To send money with Zelle®, simply select someone from your mobile device's contacts (or add a trusted recipient's email address or U.S. mobile 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.¹

To receive money using Zelle® with a small business account, share your enrolled email address or U.S. mobile number with your customers and ask them to send you payment with Zelle® right from their banking app. No need to share any sensitive account details. After the consumer sends you payment with Zelle®, you will receive your money directly into your enrolled bank account.

To request money using Zelle®, choose "Request," enter their enrolled email address, U.S. mobile number or Zelle® tag, confirm the recipient is correct and tap "Request."

3. How do I know if my small business is eligible to use Zelle®?

Eligible small business accounts can send, receive, or request money with Zelle®. To get started, log into Fulton Bank's online banking or mobile app and select "Transfer & Pay" then select "Send Money with Zelle®." If you don't see Zelle®, please call our customer support team at 1.800.385.8664.

4. Are there any fees to use Zelle® with a small business account at Fulton Bank?

No, Fulton Bank does not charge any fees to use Zelle® with a small business account.

Your mobile carrier's messaging and data rates may apply.

5. Does Fulton Bank or Zelle® offer purchase protection?

Neither Fulton Bank nor Zelle® offers purchase protection for 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. Only send money to people and small businesses you trust and always ensure you've used the correct email address or U.S. mobile number when sending money.

6. Can I reverse or cancel a payment?



No, Zelle® payments cannot be reversed.

You can only cancel a payment if the small business or consumer 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 you do not see this option available, please contact our customer support team at 1.800.385.8664 for assistance with canceling the pending payment.

If you send money to a small business or consumer that 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 know and 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, please immediately call our customer support team at 1.800.385.8664 to determine what options are available.

7. I believe I've been a victim of a scam. Who should I contact?

Please contact our customer support team at 1.800.385.8664. Qualifying imposter scams may be eligible for reimbursement.

8. Is my information secure?

Keeping your money and information secure is a top priority for Fulton Bank. When you use Zelle® within our online banking or mobile app, your information is protected with the same technology we use to keep your Fulton Bank account secure.

9. Can I use Zelle® internationally?

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

10. How do I tell my customers that they can pay me with Zelle®?

There are a few ways you can encourage your customers to pay you with Zelle®.

- Tell customers verbally that you accept payments with Zelle®, and that they can easily send you money right from their banking app.
- Include it on an invoice. We recommend adding "I accept payments with Zelle®" or "Pay me with Zelle®".
- Use Zelle® to request money from your customers (which will send them a notification telling them you've requested payment with Zelle®).

11. If I use Zelle® for my small business, will Zelle® integrate with software?

No, Zelle® does not integrate directly with accounting software at this time. However, since Zelle® is connected to your bank account, you are able to see all Zelle® transactions in your online banking transaction records. If your bank account transactions feed into accounting software, you will see the Zelle® transactions.

12. Are there any limits for sending and receiving money with Zelle®?

The amount of money you can send, as well as the frequency, is set by each participating financial



institution. To determine Fulton Bank send limits, call our customer service at 1.800.385.8664.

At Fulton Bank, there are no limits to the amount of money you can receive with Zelle®. However, remember that the person sending you money will most likely have limits set by their own financial institution on the amount of money they can send you.

13. How do I use a Zelle® QR code with a small business account?

Zelle® QR code provides peace of mind knowing you can send and receive money, without typing or providing an email address or U.S. mobile number.

To locate your Zelle® QR code, log into the Fulton Bank mobile app and select “Transfer & Pay” then select “Send Money with Zelle®.” Click “Send,” then click on the QR code icon displayed at the top of the “Select Recipient” screen. Navigate to “My Code.” From here you can view and use the print or share icons to text or email your Zelle® QR code.

To send money, log into the log into the Fulton Bank mobile app and select “Transfer & Pay” then select “Send Money with Zelle®.” Click “Send,” then click on the QR code icon displayed at the top of the “Select Recipient” screen. Once you allow access to your camera, simply point your camera at the recipient’s Zelle® QR code, enter the amount, hit “Send,” and the money is on the way! When sending money to someone new, it’s always important to confirm the recipient is correct by reviewing the displayed name before sending money.

14. What is a Zelle® tag and how do I use it?

A Zelle® tag is a unique identifier that you create, much like a username, that allows you to get paid with Zelle® without having to provide your contact information. Your Zelle® tag should be:

- Six to 40 characters.
- May include letters, numbers, and hyphens, but no other special characters or spaces.
- Is not case sensitive.

To start, think of a Zelle® tag that fits with your small business. For example, if your small businesses name is ABC Company, you might select abc-company as your Zelle® tag. Then, click “Settings”, click “Create a Zelle® tag” and follow the steps to secure your Zelle® tag. You can now share your custom Zelle® tag and start getting paid without providing your enrolled email address or U.S. mobile number.

You can also send money to an eligible small business, supplier or vendor if they are enrolled with Zelle® through their financial institution’s app. Find Zelle® in the Fulton Bank mobile app and select “Transfer & Pay” then select “Send Money with Zelle®.”, click “Send,” and from the “Select Recipient” screen, type the recipient’s Zelle® tag. Then, enter the amount, hit “Send,” and the money is on the way. When sending money to someone new, it’s always important to confirm the recipient is correct by reviewing the contact name that is displayed before sending money.

¹To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes.

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