



together with **Zelle**[®]

Customer FAQs

Understanding How Zelle[®] Works

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. With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank¹.

How does Zelle[®] work?

When you enroll with Zelle[®] through the Prosperity Bank 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 Prosperity Bank). 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 Prosperity Bank of the incoming payment. Prosperity Bank then directs the payment into your bank account, all while keeping your sensitive account details private.

Who can I send money to with Zelle[®]?

You can send money to friends, family, and others you trust. Since money is sent directly from your bank account to another person’s bank account within minutes¹, it is important to only send money to people you trust, and always ensure you have used the correct email address or U.S. mobile number.

How do I use Zelle[®]?

You can send, request, or receive money with Zelle[®]. To get started, log into Prosperity Bank’s online banking or mobile app and select “Send Money with Zelle[®]”. Enter your email address or U.S. mobile phone number, receive a one-time verification code, enter it, accept terms and conditions, and you are ready to start sending and receiving with Zelle[®].

To send money using Zelle[®], simply select someone from your mobile device’s contacts (or add a trusted recipient’s email address or U.S. mobile phone number), add the amount you would like to send and an optional note, review, then hit “Send.” In most cases, the money is available to your recipient in minutes¹.

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”².

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[®].

Can I use Zelle® internationally?

To use Zelle®, the sender and recipient's bank accounts must be based in the U.S.

How do I get started?

It is easy — Zelle® is already available within Prosperity Bank mobile banking app and online banking. Check our app or sign-in online and follow a few simple steps to enroll with Zelle® today.

Account Settings

Can I use Zelle® at more than one bank?

Yes, however you must enroll at each financial institution using a unique email address or U.S. mobile phone number. For example, if enrolled at bank A using your U.S. mobile phone number, you could enroll at bank B using your email address.

To move your Zelle® account to another bank, login to the new bank's mobile app/account online and begin the process to transfer your account information.

Can I send money with Zelle® to a loan account at another financial institution?

Zelle® is not available to make loan payments. Prosperity Bank offers other options to transfer funds or make loan payments at other institutions.

How do Payments Work?

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 neighbor¹.

Since money is sent directly from your bank account to another person's bank account within minutes¹. Zelle® should only be used to send money to friends, family, and others you trust.

Sending Payments

Can I send money to someone whose bank does not offer Zelle®?

You can find a full list of participating financial institutions with Zelle® [here](#).

If your recipient's bank is not on the list, do not 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.

Will the person I send money to be notified?

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

What happens if my money is sent to the wrong person?

Entering accurate information is important to keep your money safe. If the wrong information is entered and the payment is sent, in most cases the money cannot be returned. Make sure the correct U.S. mobile phone number or email is being entered before sending. Please refer to the Federal Communications Commission for details regarding electronic transfer questions.

<https://www.fcc.gov/sites/default/files/tcpa-rules.pdf>

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 to view the payment status. You can then choose to cancel by selecting "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.

Receiving Payments

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 minutes¹.

If you have not yet enrolled with Zelle®, follow these steps:

- Click on the link provided in the payment notification you received via email or text message.
- Select Prosperity Bank
- 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.

When are payment notifications received?

Once enrolled, you will receive payment notifications from us at the U.S. mobile number or email address you used to enroll whenever someone sends you money. Notifications are also sent to unenrolled recipients with instructions to enroll to receive their money. Unenrolled recipients have 14 days to enroll, or the payment will expire, and the money is returned to the sender.

Processing Time

How long does it take to receive money with Zelle®?

Money sent with Zelle® is typically available to an enrolled recipient within minutes. If you send money to someone who is not 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 minutes¹.

Security

Is my information secure?

Keeping your money and information safe is a top priority for Prosperity Bank. 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 am unsure about using Zelle® to pay someone I do not know. What should I do?

If you do not know the person or are not 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 do not know is high risk). Neither Prosperity Bank nor Zelle offer 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.

Troubleshooting

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 financial institution.

1. Verify that the U.S. mobile phone number and/or email address are valid.
2. If the U.S. mobile phone number or email address are established with another institution, enroll using another U.S. mobile phone number or email address.

Please call Prosperity Bank Customer Service Center toll-free at 1-800-531-1401 for assistance.

¹ U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes.

² 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.