Fulton Bank | Zelle®

Consumer FAQs

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1. **What is Zelle®?**
   Zelle® is a convenient way to send, receive, and request money with friends, family and others you trust through your bank or credit union's mobile app or online banking. All you need is your recipient's enrolled email address or U.S. mobile number, and money will be available to use in minutes. Your account information and activity stay private. Zelle® is currently live in more than 2,300 Financial Institutions, so you can send money to friends and family even if they don't bank at Fulton Bank.[1]

2. **How do I use Zelle®?**
   You can send, receive, or request money with Zelle®. To get started, log into the Fulton Bank's mobile app or online banking and select "Pay" then "Send Money with Zelle®." Review the terms and conditions, and privacy policy, check "Accept"; then click "Continue".

   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 number), add the amount you'd like to send and an optional note, review, then hit "Send." The recipient will receive an email or text message notification via the method they used to enroll with Zelle®. Money is available to your recipient in minutes if they are already enrolled with Zelle®.

   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."

   To receive money, just share your enrolled email address or U.S. mobile number with a friend and ask them to send you money with Zelle®. If you have already enrolled with Zelle®, you do not need to take any further action. The money will be sent directly into your Fulton Bank account, typically within minutes.

   If someone sent you money with Zelle® and you have not yet enrolled with Zelle®, follow these steps:
   A. Click on the link provided in the payment notification you received via email or text message.
   B. Select Fulton Bank.
   C. 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.

3. **Is my information secure?**
   Keeping your money and information secure is a top priority for Fulton 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 Fulton Bank account safe.

4. **Who can I send money to 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.

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Since money is sent directly from your Fulton Bank account to another person's bank account within minutes[1], Zelle® should only be used to send money to friends, family and others you trust.

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®. These transactions are potentially high risk (just like sending cash to a person you don't know is high risk).

5. **Can I pay a small business with Zelle®?**
Some small businesses are able to receive payments with Zelle®. Ask your favorite small business if they accept payments with Zelle®. If they do, you can pay them directly from the Fulton Bank mobile app or online banking using just their enrolled email address, U.S. mobile number, or Zelle® tag.

6. **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.

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. **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.

9. **Can I reverse or cancel a payment?**
No, Zelle® payments cannot be reversed.

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 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 the person you sent money to has already enrolled with Zelle® through their bank or credit union's mobile app or online banking, 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.

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10. **Are there any fees to send money using Zelle®?**
    Fulton Bank does not charge fees to send or receive money with Zelle®, but there is a $35 stop payment fee to cancel a Zelle® transaction that is still pending because the recipient hasn't yet enrolled. If the recipient doesn't enroll with Zelle® within 14 days, the payment will naturally expire, the funds will be returned to your account and no fees will be assessed.

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

11. **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's 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.

12. **What if I want to send money to someone whose bank or credit union doesn't offer Zelle®?**
    As of March 31, 2025, all users must be enrolled through one of the more than 2,300 banks and credit unions that offer Zelle® in order to send and receive money. The list of participating financial institutions is always growing. You can find the updated list of participating banks and credit unions live with Zelle® at Zelle.com. If their bank or credit union is not listed, we recommend you use another payment method at this time.

13. **How do I use a Zelle® QR code?**
    Zelle® QR code provides peace of mind knowing you can send and receive money to the right person, without typing an email address or U.S. mobile number.

    To locate your Zelle® QR code, log into the Fulton Bank mobile app, click "Send Money with Zelle®". Next, go to your "Zelle® settings" and click "Zelle® QR code" and your QR code will be displayed under "My Code". From here you can view your QR code and use the print or share icons to text, email or print your Zelle® QR code. To receive money, share your Zelle® QR code.

    To send money, log into the Fulton Bank mobile app, click "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.

[1] To 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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