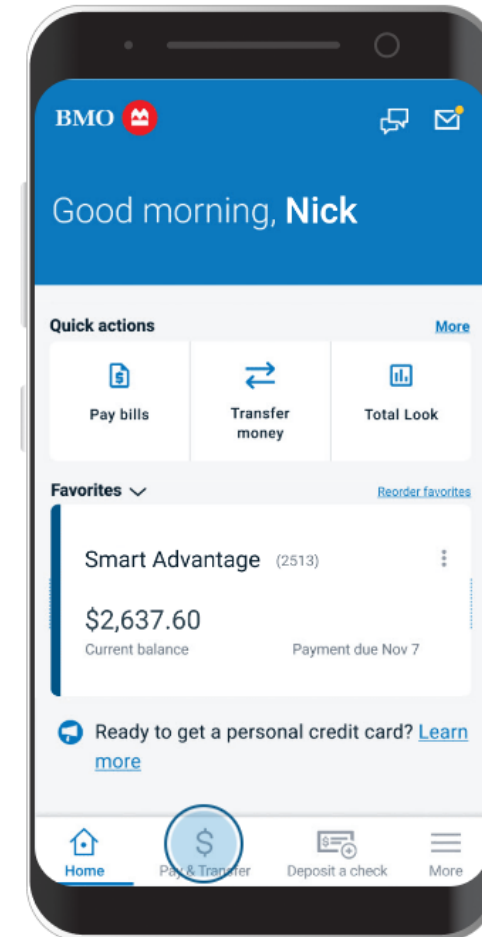
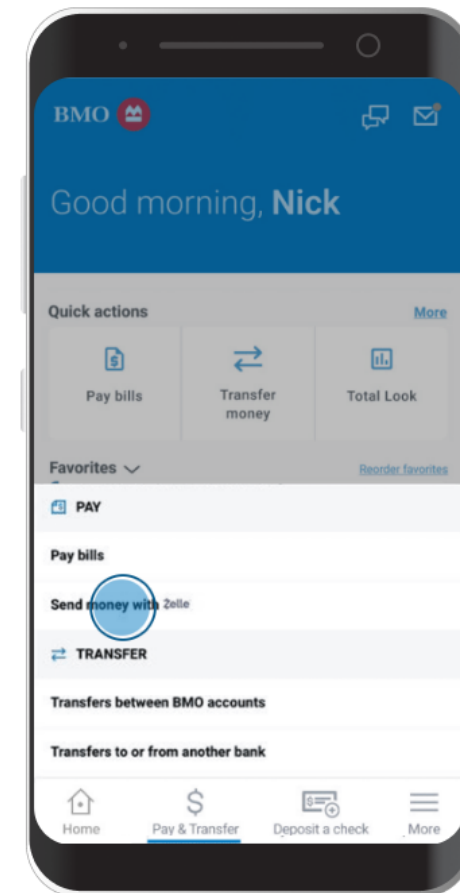


Getting Started with Zelle

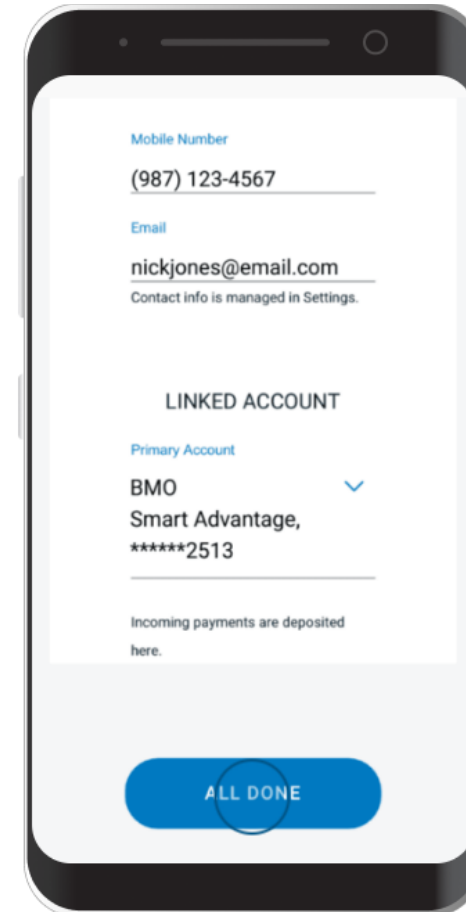
- Most banks are partnered with Zelle, you may already have access in your online banking
- Using BMO as an example, you will first login to your online banking
- On the banner across the bottom of the screen, select Pay & Transfer



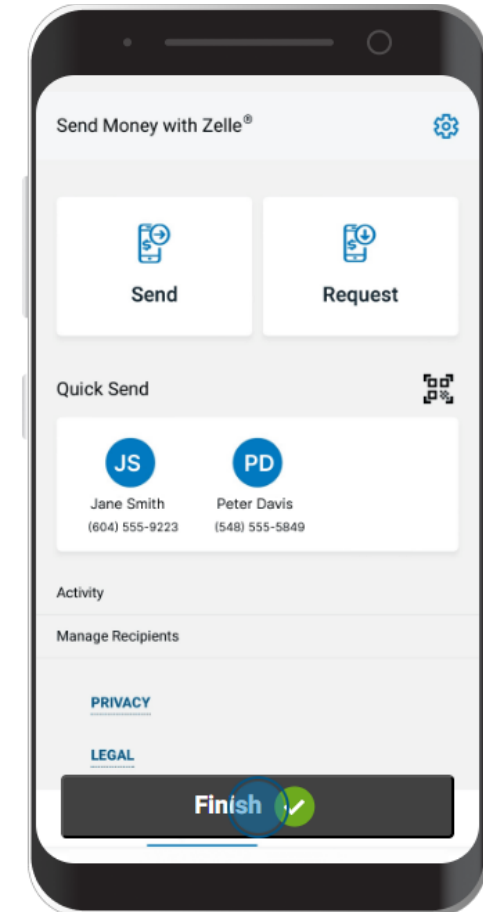
- Under the PAY banner, select “Send money with Zelle”
- New users will be directed to the welcome page, where you will select “Get Started”
- Read and agree to the terms of service



- Fill out the information screen with your full name, phone number, email, and account information
- Remember to review before confirming!
- Whichever account you enter is attached to Zelle until changed, and all deposits AND payments will process through your specified account
- Only one account can be linked at a time

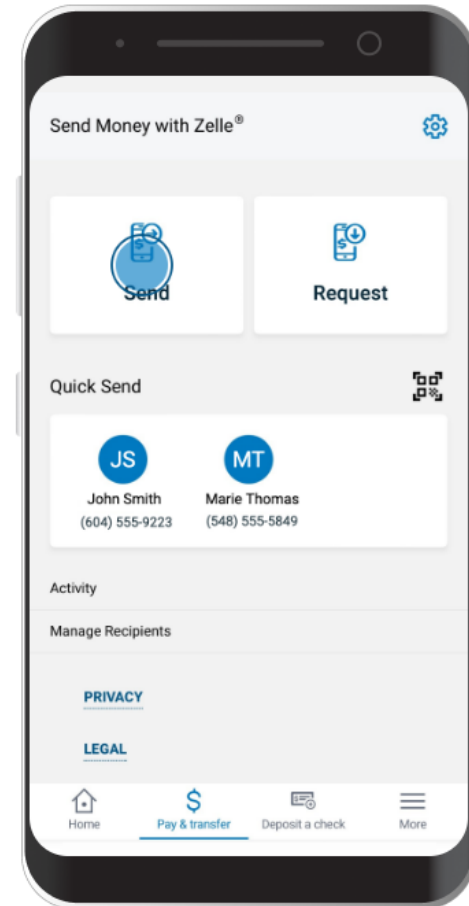


- Congratulations! You are now enrolled in Zelle
- You can send funds to anyone with a phone number and/or email registered with Zelle
- Others can use your phone number and/or email to send YOU funds

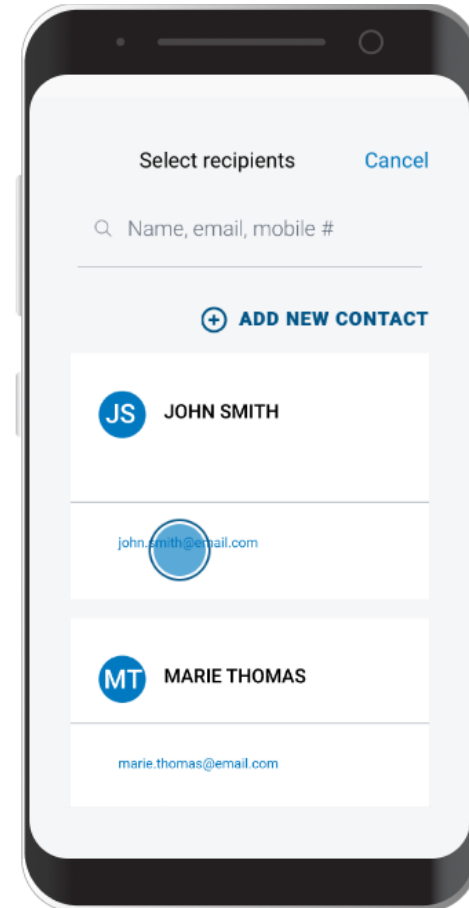


Sending Money with Zelle

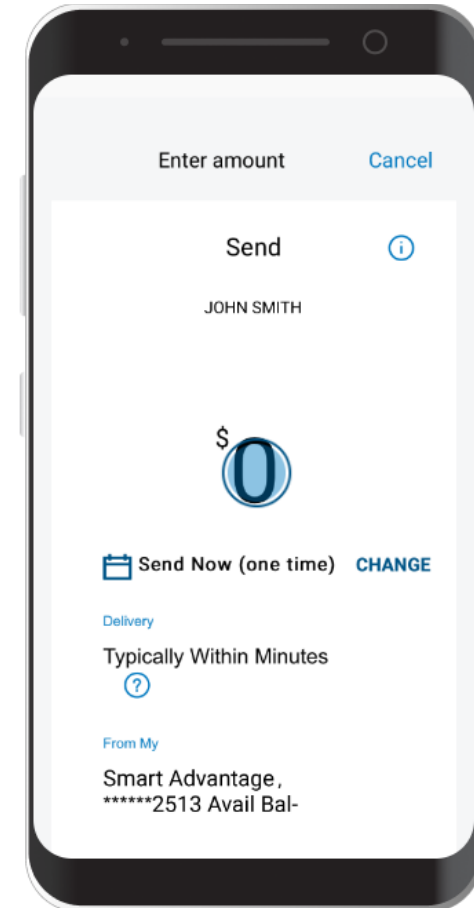
- Once registered, you can access Zelle the same way—click the Pay & Transfer tab and select “Send money with Zelle”
- Select Send
- You can select a recipient from your contact list, add a new contact, or search for a name/phone number/email
- Contacts in your phone already registered with Zelle will show a purple “Z” next to their contact photo



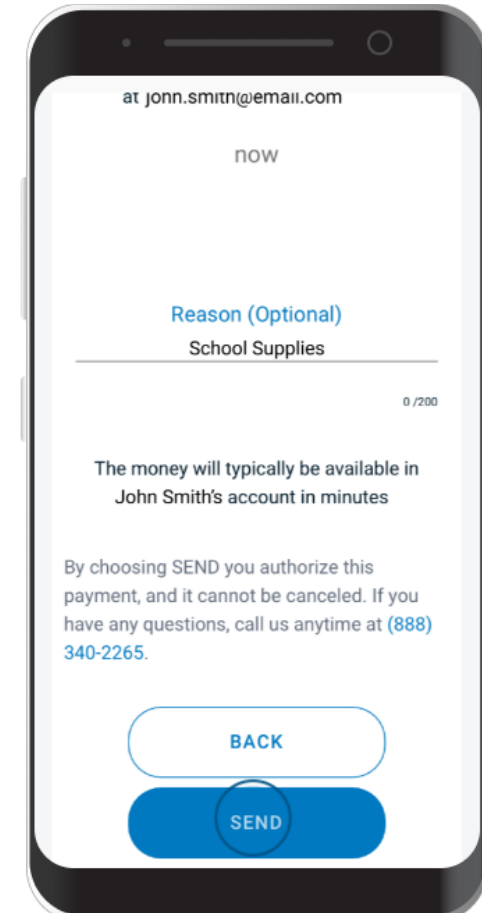
- Once you've selected your recipient, if they are already enrolled, the transaction will occur within minutes
- Exercise caution, as once money is sent via Zelle it is difficult to retrieve—only send funds to people you know!



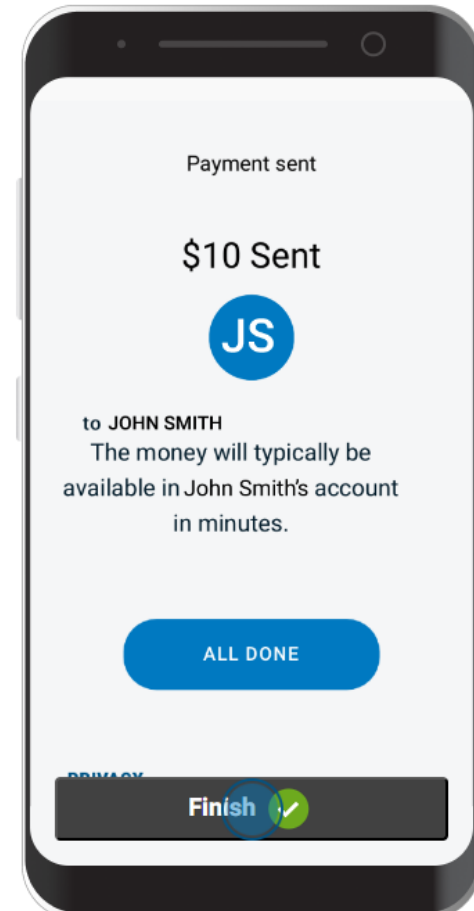
- Enter the amount you would like to send
- Set your delivery to one time only, or set up recurring transactions using the “CHANGE” icon
- To view your transaction limits, select the information icon (blue circle with lowercase i)



- Review your transaction for accuracy
- You can enter a reason or memo to let the recipient know why you are sending the funds if necessary
- To finalize, click send

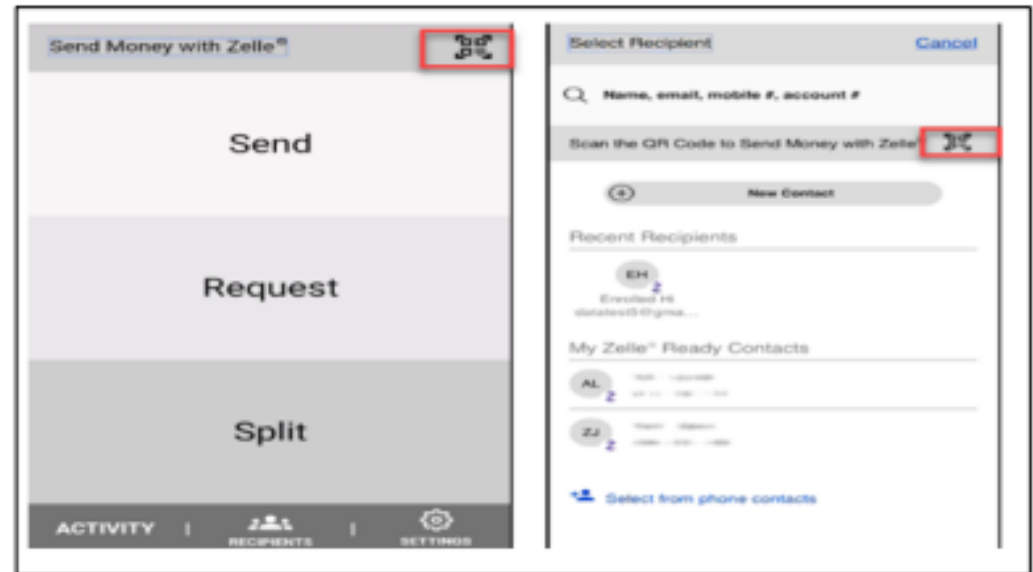


- Once you have sent the funds, the recipient will be notified within a few moments
- If the recipient is not enrolled with Zelle, they will be sent an enrollment link
- If the recipient waits more than 14 calendar days to enroll, the transaction will be automatically cancelled and the funds returned to the sender



Use a Zelle QR Code

- In both the “Send money with Zelle” and “Select Recipient” screens, you can click on the QR code icon to view your own QR or scan another person’s



- Select “ My Code” to view your own QR code and allow someone else to scan it
- Stay on the initial screen to scan a QR code
- Select “OK” to give Zelle access to your camera
- Verify the information on the screen matches the person in front of you
- Once you confirm, you will be taken straight to the “Enter Amount” screen

