



1. What is Zelle®?

Zelle® is a convenient way to send and receive money with friends, family and others you trust through your bank or credit union's mobile app or online banking site. All you need is your recipient's email address or U.S. mobile number, and money will be available to use in minutes if they're already enrolled with Zelle®. Your account information and activity stay private. Zelle® is available in over 2,200 bank and credit union apps, so you can send money to friends and family even if they don't bank at POPA Federal Credit Union.¹

2. How do I use Zelle®?

You can send, request, or receive money with Zelle®. To get started, log into the POPA Federal Credit Union mobile app or online banking site. In the main menu, select Zelle. Then Send money 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 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," select the individual from whom you'd like to request money, enter the amount you'd like, include an optional note, review and hit "Request". If the person you are requesting money from is not yet enrolled with Zelle®, you must use their email address to request money. If the person has enrolled their U.S. mobile number, then you can send the request using their U.S. mobile number.

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 POPA Federal Credit Union 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 POPA Federal Credit Union
- 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 POPA Federal Credit Union. When you use Zelle® within our mobile app or online banking site. Your information is protected with the same technology we use to keep your POPA Federal Credit Union 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.¹

Since money is sent directly from your POPA Federal Credit Union account to another person's bank account within minutes¹, 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 POPA mobile app or within online banking using just their email address or U.S. mobile number.

6. Does POPA Federal Credit Union or Zelle® offer purchase protection?

Neither POPA Federal Credit Union 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 member support team at 800-369-7672. 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 800-369-7672 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 site, 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 member support team at 800-369-7672 to determine what options are available.

10. Are there any fees to send money using Zelle®?

No, POPA Federal Credit Union does not charge any fees to use Zelle® in the POPA Federal Credit mobile banking app or the online banking site.

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 POPA Federal Credit Union's send limits, call our member service at 800-369-7672.

At POPA Federal Credit Union, 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 2,200 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 [Zellepay.com](https://zellepay.com). If their bank or credit union is not listed, we recommend you use another payment method at this time.

13. When I tried enrolling with Zelle®, I received a message saying that I was already enrolled. Why?



Your email address or U.S. mobile number may already be enrolled with Zelle® at another bank or credit union.

In order to enroll with a different bank or credit union, your email address or U.S. mobile number must be removed from where it was initially enrolled. You can enroll your token with POPA Federal Credit Union and remove it from the bank or credit union where it was originally enrolled all within the POPA Federal Credit Union mobile banking app or online banking site.

Note: A token may only be enrolled at one institution at a time.

When a token is migrated, the contacts and transaction history are *not* migrated with it.

If a user migrates their token unintentionally, they can easily migrate it back by re-enrolling at the previous institution

14. Zelle® QR code:

I have scanned a Zelle® QR code, but it isn't working.

The Zelle® QR code feature is currently not available at POPA Federal Credit Union. The ability to use Zelle® QR code will be available soon.

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

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