Zelle®

Simplify your life with **Zelle®**.

Quickly send and receive money from friends, family and others you know and trust.

Whether it's splitting the cost of a big family dinner, collecting rent from a roommate or sending your child's teacher a thank-you gift, Zelle ® uncomplicates everyday transactions.

Best of all, it's free to use for all Bank of Utah personal customers.

Log In And Get Started | Open an Account

With Zelle®, You Can Enjoy:



Speed

Money typically arrives within minutes[1] between enrolled users.



Ease

Send and receive money with just an email address, U.S. mobile number or QR code.



Security

No sensitive account details are shared when you use Zelle®.

What's Needed to Use Zelle®

Before you can use Zelle® with Bank of Utah, you'll need:

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A Bank of Utah Checking Account

Apply for a **checking account** online or in a branch.



Bank of Utah Online Banking Access

Get started with Zelle® by enrolling in Online Banking **here**.



The Bank of Utah Mobile App

Download the Bank of Utah Mobile App **here**.

Learn How to Use Zelle®

- **How to Enroll with Zelle®**
- **How to Send Money with Zelle®**
- **How to Request Money with Zelle®**
- **How to Receive Money with Zelle®**

Please note that new customers will not have access to Zelle® for the first 60 days.

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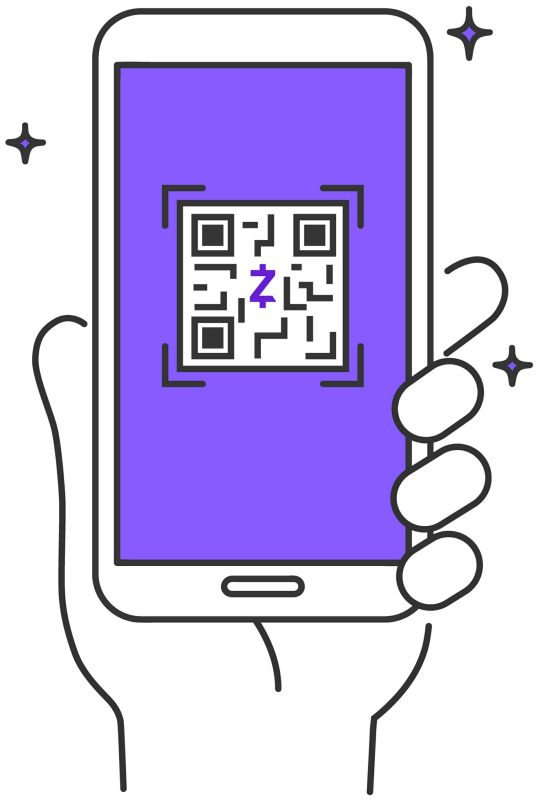
Zelle® QR Codes simplify sending money. No more typing in or searching for recipient details; just a quick scan of the QR code with your phone's camera, and your funds are delivered accurately every time. Plus, you can easily share or print your own Zelle® QR Code.

With **Zelle® Ready Contacts**, you can quickly identify which of your contacts are already enrolled in Zelle®. By simply checking for a special indicator — a purple ‘Z’ — you can see who is ready to receive money. This saves time and eliminates the hassle of manually entering contact information.



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Using Zelle® Safely

To ensure a safe and secure Zelle® experience, follow these guidelines:

1. **Only send money to people you trust.** Zelle® is designed for transactions between friends, family, and trusted contacts. Avoid sending money to unknown individuals or businesses.
2. **Treat Zelle® like cash.** With Zelle®, money moves directly into the enrolled recipient's bank account within minutes[1]. Once you authorize a payment to be sent, you can't cancel it if the recipient is already enrolled.
3. **Confirm recipient information.** Always double-check the recipient's email address or mobile number before sending money.
4. **Be wary of scams.** Zelle® does not offer purchase protection, so be cautious of deals that seem too good to be true.

Frequently Asked Questions

About Zelle®

- **What is Zelle®[2]?** ▼
- **How does Zelle® work?** ▼
- **How long does it take to receive money with Zelle®?** ▼
- **What types of payments can I make with Zelle®[2]?** ▼
- **Can I use Zelle® internationally?** ▼

Enrolling in Zelle®

- **How do I get started?** ▼
- **What if I get an error message when I try to enroll an email address or U.S. mobile number?** ▼

Using Zelle®

- **Who can I send money to with Zelle®[2]?** ▼
- **Will the person I send money to be notified?** ▼
- **What if I want to send money to someone whose financial institution doesn't offer Zelle®?** ▼
- **How do I use a Zelle® QR Code?** ▼
- **How do I find my own Zelle® QR Code?** ▼
- **What does the purple "Z" on my contacts mean?** ▼
- **Someone sent me money with Zelle®, how do I receive it?** ▼
- **Can I cancel a payment?** ▼

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Safeguarding Your Information with Zelle®

- **Is my information secure?** ▼
- **I'm unsure about using Zelle® to pay someone I don't know. What should I do?** ▼

Log In And Get Started | **Open an Account**

[1] Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle ®. Mobile carrier fees and data rates may apply.
[2] Must have a bank account in the U.S. to use Zelle ®.
[3] 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 ®.
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