Zelle for Participants

1. After you have successfully been paid you will receive either a text or an email from Zelle, depending on the delivery method you chose. It will confirm the sender is the University of Florida and the dollar amount.

2. Follow the provided link to register with Zelle and find your bank on the list.
3. After locating your bank, click the **Continue to Your Bank** button and follow the next steps:
   - Log into your bank’s app
   - Select “Send Money with Zelle”
   - Enroll your U.S. mobile number or email address. (the same one given to the study)
   - You’re Ready to start sending and receiving money with Zelle
4. Confirm the profile that is reviewing the funds.
5. Complete the security verification step.
6. You will see a confirmation message and funds will be sent to your bank account.
FAQ

1. **What if my bank or credit union doesn't offer Zelle®?**
   Don’t worry! Our network of participating financial institutions is always growing, and you can still use Zelle® by downloading the Zelle® app for Android and iOS.

2. **Are there any fees to send money using Zelle®?**
   Zelle® doesn’t charge a fee to send or receive money. We recommend confirming with your bank or credit union that there are no fees for Zelle® transactions.

3. **Can I access Zelle® to send or receive money without a smartphone?**
   If your bank or credit union offers Zelle®, you may be able to use their online banking site to send and receive money without a mobile device.

   If your bank or credit union does not offer Zelle®, then you must have a smartphone in order to access the Zelle® app to send and receive money.

4. **How long does it take to receive money with Zelle®?**
   Money sent with Zelle® is typically available to an enrolled recipient within minutes. If it has been more than three days, we recommend confirming that you have fully enrolled your Zelle® profile, and that you entered the correct email address or U.S. mobile number and provided this to the sender.

   If you’re using Zelle® through your bank or credit union’s mobile app or online banking, please check their support FAQs or contact their customer support team for help.

5. **Can I use Zelle® internationally?**
   In order to use Zelle®, the sender and recipient’s bank accounts must be based in the U.S.

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**For Questions**
Contact Cost Analysis at 352-392-5778 or hsp@admin.ufl.edu.