



 Bank OZK together with 

Frequently Asked Questions

» What is Zelle®?

Zelle is a fast, safe and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes¹. With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank².

» Who can I send money to with Zelle?

You can send money to friends, family and others you trust².

Since money is sent directly from your bank account to another person's bank account within minutes¹, it's important to only send money to people you trust, and always ensure you've used the correct email address or U.S. mobile number.

» How do I use Zelle?

You can send, request, or receive money with Zelle. To get started, log into Bank OZK's online banking or mobile app, navigate to the "Payments" tab and select "Send Money with Zelle®."

Enter your email address or U.S. mobile phone number, receive a one-time verification code, enter it, accept terms and conditions, and you're ready to start sending and receiving 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 phone number), add the amount you'd like to send and an optional note, review, then hit "Send." In most cases, the money is available to your recipient in minutes¹.

To request money

using Zelle, choose "Request," select the individual from whom you'd like to request money, enter the amount you'd like to request, include an optional note, review and hit "Request"³.

To receive money

using Zelle just share your enrolled email address or U.S. mobile phone number with a friend and ask them to send you money with Zelle.

What types of payments can I make 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 neighbor².

Since money is sent directly from your bank account to another person's bank account within minutes¹, Zelle should only be used to send money to friends, family and others you trust.

Keep in mind, neither Bank OZK nor Zelle offers a protection program for any authorized payments you make 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.

Bank OZK is not responsible for inaccurate transactions you may enter when attempting to send money – for example, if you mistakenly send money from the wrong account, for the incorrect amount or to the wrong phone number or email address.

» Someone sent me money with Zelle, how do I receive it?

If you have already enrolled with Zelle, you do not need to take any further action. The money will move directly into your bank account, typically within minutes¹.

If you have not yet enrolled with Zelle, follow these steps:

1. Click on the link provided in the payment notification you received via email or text message.
2. Select Bank OZK.
3. 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.

» Are there any fees to send money using Zelle?

Bank OZK does not charge any fees to use Zelle.

» How do I get started?

It's easy – Zelle is already available within Bank OZK's mobile banking app and online banking! Check our app or sign-in online and follow a few simple steps to enroll with Zelle today.

» Will the person I send money to be notified?

Yes! They will receive a notification via email or text message.

»» What if I want to send money to someone whose bank doesn't offer Zelle?

You can find a full list of participating banks and credit unions live with Zelle [here](#).

If your recipient's bank isn't on the list, don't worry! The list of participating financial institutions is always growing, and your recipient can still use Zelle by downloading the Zelle app for Android and iOS.

To enroll with the Zelle app, your recipient will enter their basic contact information, an email address and U.S. mobile number, and a Visa® or Mastercard® debit card with a U.S. based account (does not include U.S. territories). Zelle does not accept debit cards associated with international deposit accounts or any credit cards.

»» How does Zelle work?

When you enroll with Zelle through the Bank OZK app, your name, the name of your bank, and the email address or U.S. mobile number you enrolled is shared with Zelle (no sensitive account details are shared – those stay with Bank OZK). When someone sends money to your enrolled email address or U.S. mobile number, Zelle looks up the email address or mobile number in its “directory” and notifies Bank OZK of the incoming payment. Bank OZK then directs the payment into your bank account, all while keeping your sensitive account details private.



I'm unsure about using Zelle to pay someone I don't know. What should I do?

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 for these types of transactions.

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

Neither Bank OZK nor Zelle offers a protection program for authorized payments you make 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. Zelle is intended for sending money to family, friends and others whom you trust, not to people whom you are not familiar with or you do not trust.

»» Can I cancel a payment?

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 the person you sent money to has already enrolled with Zelle, 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 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, we recommend contacting the recipient and requesting the money back. If you aren't able to get your money back, please call us at 1-800-274-4482 so we can help you.

»» How long does it take to receive money with Zelle?

Money sent with *Zelle* is typically available to an enrolled recipient within minutes¹.

If you send money to someone who isn't enrolled with *Zelle*, they will receive a notification prompting them to enroll. After enrollment, the money will move directly to your recipient's account, typically within minutes¹.

If your payment is pending, we recommend confirming that the person you sent money to has enrolled with *Zelle* and that you entered the correct email address or U.S. mobile phone number.

If you're waiting to receive money, you should check to see if you've received a payment notification via email or text message. If you haven't received a payment notification, we recommend following up with the sender to confirm they entered the correct email address or U.S. mobile phone number.

Still having trouble? Please give the Bank OZK customer support team a call toll-free at 1-800-274-4482 or get in touch through our support page.

»» What if I get an error message when I try to enroll an email address or U.S. mobile number?

Your email address or U.S. mobile phone number may already be enrolled with *Zelle* at another bank or credit union. Call our customer support team and ask them to move your email address or U.S. mobile phone number to Bank OZK so you can use it for *Zelle*.

Once customer support moves your email address or U.S. mobile phone number, it will be connected to your Bank OZK account so you can start sending and receiving money with *Zelle* through the Bank OZK mobile banking app and online banking. Please call Bank OZK's customer support toll-free at 1-800-274-4482 for help.

»» Can all Bank OZK customers use Zelle?

Bank OZK customers with a personal checking or money market account are eligible to send and receive money with *Zelle* in Bank OZK's online banking and mobile app. *Zelle* transactions will count towards the allowed six withdrawals and/or transfers per calendar month for personal money market accounts.*

*Each calendar month during which the transaction limit is exceeded, the account will be charged \$10 in addition to other fees and charges. TRANSACTION LIMITATIONS: According to federal law, you may make no more than six preauthorized withdrawals, automatic or telephone transfers, checks, drafts, internet bill payments, and debit card or similar transactions from your account per calendar month.

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¹ Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with *Zelle*.

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*.

⁴ Mobile carrier fees may apply.

If you need help, call the Bank OZK Customer Care Team at (800) 274-4482.

Monday - Friday 7:00 AM - 7:00 PM CT

Saturday 7:00 AM - 4:00 PM CT



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