



# Benjamin A. Gilman International Scholarship

## PAYMENT TROUBLESHOOTING TIPS

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### BANK NOT LISTED AS ZELLE PARTNER

Don't see your bank or credit union listed? Don't worry! Zelle's network of participating financial institutions is always growing, and you can still use Zelle by downloading the Zelle app for Android and iOS.

To enroll with the Zelle app, enter your basic contact information, an email address and U.S. mobile number, and a Visa or Mastercard debit card with a U.S. based account. We do not accept debit cards associated with international deposit accounts or any credit cards.

NOTE: IIE only uses your email address to send the funding to you, so please make sure your Zelle and Bank account are verifying you using your email address. Having both an email and a telephone number selected for verification is fine.

You should receive a verification email confirming that it is you making the account, followed by a confirmation email or notice that the transfer is being processed.

If you recently enrolled with Zelle and receive a notification that your scholarship funds are ready to be accepted, it may take one to three business days after you enroll for the money to be available. If you previously enrolled with Zelle, your scholarship funding should be available or shown as pending in your account immediately after you receive notification that your scholarship funds are ready to be accepted.

### WHEN TRYING TO ENROLL WITH ZELLE, I RECEIVED A MESSAGE SAYING THAT I WAS ALREADY ENROLLED. WHY?

There are a couple of reasons why you may be receiving this message:

- Your email address is already enrolled with a bank or credit union
- Your email address is already enrolled with clearxchange.com

In order to enroll with a different bank or credit union, or in the Zelle app, your email address must be removed from where it was initially enrolled. To do so, contact the customer support team of where you initially enrolled and ask to remove your email address. If you aren't sure where you initially enrolled, [call Zelle customer support](#) at 844-428-8542 or at the [Zelle customer support page](#).

Once completed, you may enroll that email address and start sending and receiving money with Zelle.

## I'M HAVING TROUBLE ENROLLING WITH ZELLE. WHAT SHOULD I DO?

If you're unable to enroll your debit card and receive a message stating "Profile Locked: For security reasons your account had been locked. Please contact customer service," there are a few things you should do.

First, make sure that you are only enrolling a Visa or Mastercard debit card tied to a bank account in the U.S. You will not be able to enroll business debit cards, credit cards, cards linked to international accounts, gift cards or pre-paid cards from financial institutions outside of the Zelle Network.

Next, ensure that the information you are entering matches exactly what is on file for your debit card with your bank or credit union. This includes:

- Name as it appears on your debit card
- Address, city, state, zip code
- Debit card number
- Expiration date
- CVV number

If you're still experiencing technical difficulties, you should contact your bank or credit union to verify the debit card information they have on file. Once you have verified the information, please attempt to enroll again.

## I DON'T HAVE A CHECKING ACCOUNT, CAN I USE A SAVINGS ACCOUNT?

Yes! When you register through the Zelle mobile app and not through a bank's mobile app or online banking, the Zelle app does support debit cards, checking, and savings accounts. However, your bank will determine which of your accounts are eligible, so check with your bank before you register. Zelle does not accept credit cards, international debit cards or international deposit accounts. Checking accounts must be based in the U.S.

Please make sure the email associated with your Gilman payment information, your bank, and Zelle is the same and your savings account number in the Zelle app matches what is listed with your bank.

## I'M RECEIVING AN ERROR MESSAGE THAT MY CARD IS INELIGIBLE. WHY?

First, make sure that you are enrolling a Visa or Mastercard debit card tied to a bank account in the U.S. You will not be able to enroll business debit cards, credit cards, cards linked to international accounts, gift cards or pre-paid cards from financial institutions outside of the Zelle Network. The information you are entering for this card (zip code, name, etc.) must match the information that your bank or credit union has about the card. If you believe there is an error with this information, please contact the customer service phone number on the back of your card to have them verify this information for you.

Still getting an error? Some debit cards don't yet have the capability to receive money in minutes. Those debit cards that are not 'fast funds enabled' can't be used with Zelle. Your debit card may work in the future as more and more banks and credit unions are enabling their debit cards to have the ability to receive money in minutes.

To start using Zelle now, we recommend trying a different Visa® or Mastercard® debit card from your bank or credit union, or, if you don't have one, you can try using a debit card from a different bank or credit union.

Please note: Zelle does not currently support debit cards linked to accounts based in a U.S. Territory. U.S. Territories include American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands.

#### I ALREADY HAVE A ZELLE ACCOUNT WITH MY BANK.

An email can only be associated with one bank account in Zelle. If the email you confirmed in your Payments tile is associated with the wrong bank account in Zelle, you will need to contact the Gilman Program to update your Gilman account, OR you can go to your Zelle settings to update the default email to match the bank account you wish the funding to go to. (You must be the account holder.)

#### WHY CAN'T I USE THE ZELLE APP ANYMORE?

The Zelle app will soon only be available to users whose banks and credit unions do not offer Zelle directly to their customers. Because your financial institution offers Zelle, you can use it directly through your banking app (and online banking, if available) to send and receive money.

#### I ALREADY HAVE THE ZELLE APP, WHAT SHOULD I DO NOW SO I CAN CONTINUE USING ZELLE?

Please start using Zelle within your banking app! Access Zelle in your banking app to get started. Once you're enrolled with Zelle through your bank or credit union, you should be able to see your Zelle transaction history in your banking app. In the meantime, you'll be able to see your Zelle payment and transaction history by checking your bank statements.

Lots of banks and credit unions offer Zelle under the "Transfers" section in their banking app. Try searching for a section in your banking app labeled "Transfers," or ask your financial institution if you need help finding Zelle in your banking app.

#### I ALREADY HAVE THE ZELLE APP, WHAT HAPPENS IF I DON'T DO ANYTHING?

The Zelle app will soon only be available to users whose banks and credit unions do not offer it directly to their customers through their banking app. To continue using Zelle, you will need to begin accessing Zelle through your banking app. If you're prompted to re-enroll with Zelle through your financial institution, just follow the steps within your banking app to enroll your email. You may also visit [enroll.zellepay.com](https://enroll.zellepay.com) and search for your bank or credit union.

I HAVE A PENDING PAYMENT AND I'M CURRENTLY ENROLLED IN THE ZELLE APP. THE APP KEEPS TELLING ME TO GO TO MY BANK OR CREDIT UNION. HOW CAN I RECEIVE MY FUNDS?

Follow the prompt in the Zelle app and enroll with Zelle through your financial institution's banking app or website. Please note that when you are no longer able to use the Zelle app, any pending payment request will be cancelled. Once you're enrolled in Zelle through your financial institution, contact the Gilman Program and request that your payment be reissued.