

Zelle Frequently Asked Questions

How do I use Zelle®?

You can send, request or receive money with Zelle®.

- To start using Zelle® at Ontario Shores Federal Credit Union, you must be enrolled in iBanking. If you are not already enrolled in iBanking, you can enroll by logging in to Online Banking or our mobile banking app. Locate the iBanking tab and follow the instructions to complete the iBanking enrollment steps. Once enrolled in iBanking, you can access "Send Money With Zelle®" tab in iBanking to complete a brief one-time enrollment to tell us which email address or U.S. mobile number and deposit account you would like to use to send and receive money with Zelle®.
- To send money using Zelle®, simply add a trusted recipient's email address or U.S. mobile phone number, enter 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 minutes if they are already enrolled with Zelle®.
- To request money using Zelle®, choose "Request," enter their enrolled email address, U.S. mobile number or Zelle® tag, confirm the receipt is correct and tap "Request."
- 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 account, typically within minutes.
- If someone sent you money with Zelle® and you have not yet enrolled with Zelle®, follow these steps: Click on the link provided in the payment notification you received via email or text message. Select Ontario Shores Federal Credit Union. 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.

How do I receive money that someone sent me 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 bank account and will be available typically within minutes.

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 Ontario Shores Federal Credit Union.
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 where you received the notification to ensure you receive your money.*

Is my information secure?

Keeping your money and information secure is a top priority for Ontario Shores Federal Credit Union. When you use Zelle® within our mobile app or online banking, your information is protected with the same technology we use to keep your bank account secure.

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 bank account to another person's bank account within minutes, 1 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).

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 2,300 banks and credit unions that offer Zelle® in order to send and receive money. You can find a full list of participating banks and credit unions live with Zelle® at [Zelle.com](https://zelle.com). If their bank or credit union is not listed, we recommend you use another payment method at this time.

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.

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 support team at (800) 439-6000 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, 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 support team at (800) 439-6000 to determine what options are available.

Are there any fees to send money using Zelle®?

No, Ontario Shores Federal Credit Union does not charge any fees to use Zelle®. Your mobile carrier's messaging and data rates may apply.

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 Ontario Shores Federal Credit Union send limits, call our service team at (800) 439-6000.

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.

How do I use a Zelle® QR code?

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

I believe I have been a victim of a scam. Whom should I contact?

Please contact our support team at (800) 439-6000. Qualifying imposter scams may be eligible for reimbursement.

Does Ontario Shores Federal Credit Union or Zelle® offer purchase protection?

Zelle® does not offer purchase protection for payments made with Zelle®. To learn about Ontario Shores Federal Credit Union's purchase protection, please view our [terms and conditions](#).

I was asked to send money to a Zelle® tag. How does that work, and can I create my own?

Sending to a Zelle® tag is just like sending to a recipient's email address or U.S. mobile number. Find Zelle® in your mobile banking app, click "Send," and from the "Select Recipient" screen, type the recipient's Zelle® tag. Then, enter the amount, hit "Send," and the money is on the way. Make sure to double check that the Zelle® tag is typed correctly, and when sending money to someone new, it's always important to confirm the recipient is correct by reviewing the contact name that is displayed before sending money.

At this time, the ability to create a Zelle® tag is only available to eligible small business account holders. Please confirm with your bank or credit union if you are eligible to create a Zelle® tag for your small business.

How to Access Zelle from Our Website

Step 1: Visit www.osfcu.com



Where you belong...

Proudly serving all of Niagara, Orleans, Genesee, Wyoming, Cattaraugus, Allegany, and Steuben Counties. Do you live, work, worship, volunteer, or attend school in one of the counties we serve?

If yes, then you are eligible to join Ontario Shores FCU! Our mission is to promote and protect the financial well-being of our members and the communities we serve by providing value-creating services, offering sound financial guidance, and building trusted relationships. Contact us today to learn why you belong here. 800-439-6000.

Step 2: Click on the yellow **IBANKING LOGIN** button at the top right of your screen.

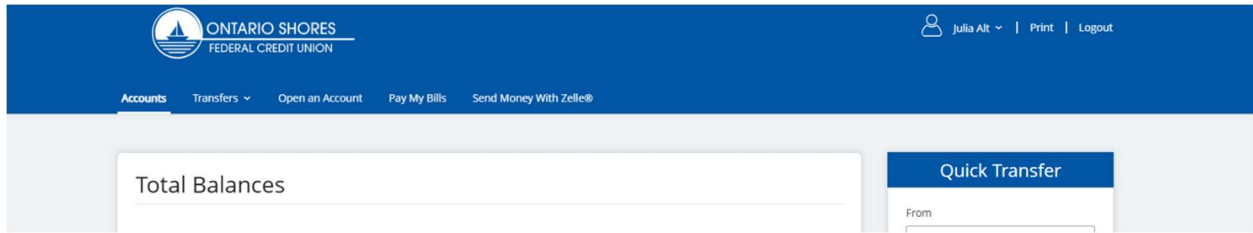
Step 3: Login into your IBanking account



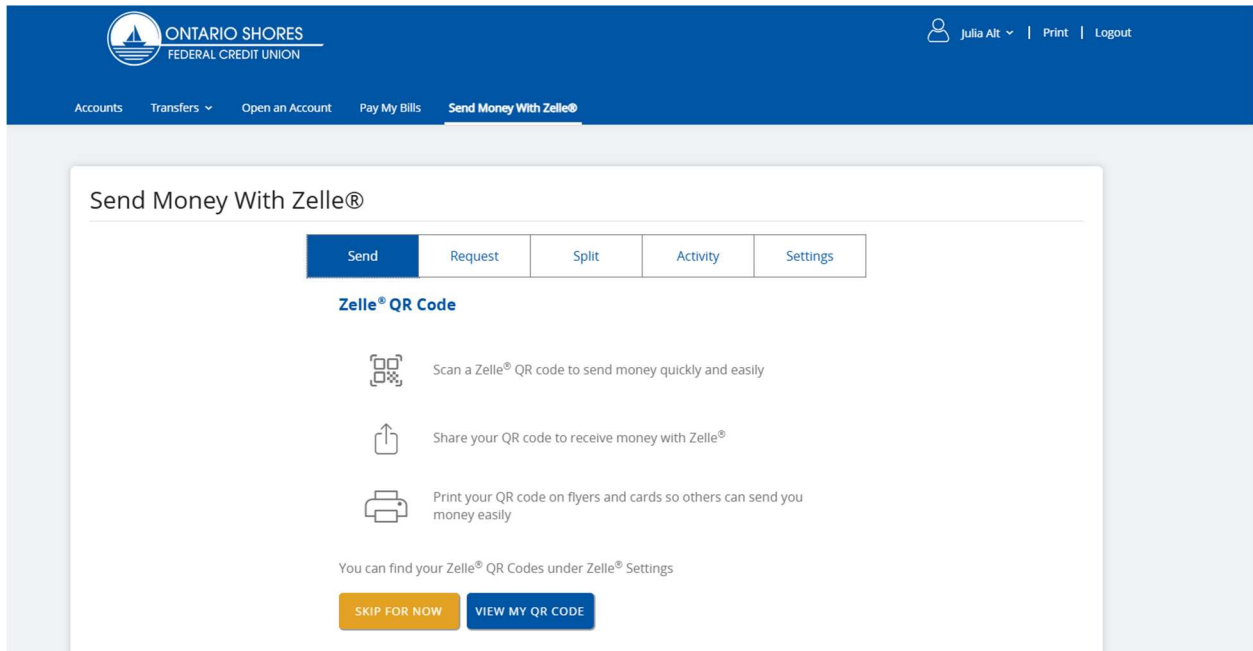
Welcome to Online Banking

 Remember me

Step 4: Select the Send Money With Zelle option on the menu at the top of your screen.

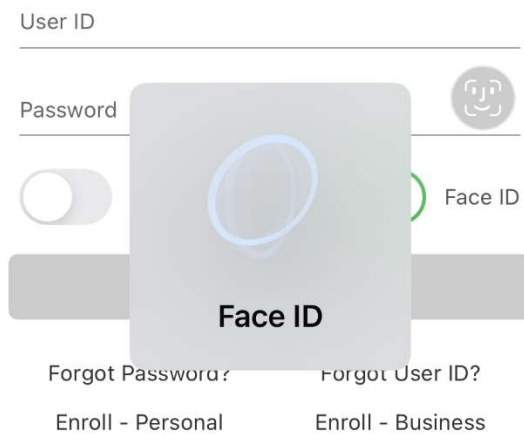


Step 5: If you are not a current Zelle user, you will be prompted to create an account. If you have an existing Zelle account at another financial institution, you will be prompted to transfer your Zelle account to Ontario Shores FCU. Now you can send, request, or split money in Zelle. You can also track your activity and change your settings.



How to Access Zelle from Our Mobile App

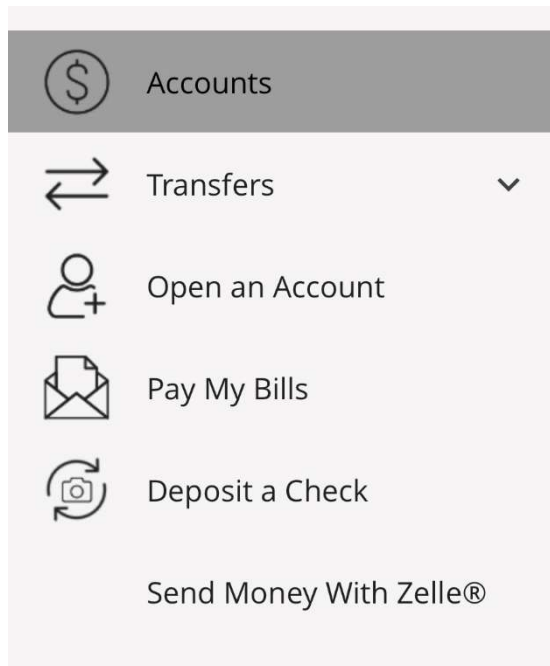
Step 1: Log into our app.



Step 2: Click on the three horizontal lines on the top left of your screen.



Step 3: Select Send Money With Zelle from the menu of options on your screen.



Step 4: If you are not a current Zelle user, you will be prompted to create an account. If you have an existing Zelle account at another financial institution, you will be prompted to transfer your Zelle account to Ontario Shores FCU. Now you can send, request, or split money in Zelle. You can also track your activity and change your settings.

