

zelle[®]

Style Guide

JANUARY 2022

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Who We Are

Over one thousand financial institutions of all sizes across the U.S. currently offer Zelle® in their banking apps or online banking. Financial institutions are able to offer Zelle® directly to their customers, giving them a fast, safe and easy way to send and receive money—typically in minutes with enrolled friends, family and businesses they trust—even if they have different U.S.-based financial institutions.



Manifesto

Our manifesto describes the value our brand creates in emotional terms. It is not a description of the service or its functionality—it is a rallying cry and statement of what we believe about the world.

We believe in the flow.

In connecting, moving, pushing forward and just going for it.

Late night karaoke and Sunday morning brunches, hitting the beach, hitting the road, finally hitting a hole-in-one. Reunions and anniversaries, game days and movie nights.

Money is part of that flow. So it should go fast and far and wide, and not interrupt the flow of conversation with computation.

It should just flow.

Because when money moves fast, safe and easy, that means more power ballads, more bucket list vacations, more late-night conversations about cat videos, first dates and new futures.

C'mon money, let's go—we've got things to do.

Zelle. This is how money moves®.



Tagline

Our tagline is reflective of our commitment to making life flow. It's an authoritative and declarative statement that suggests that Zelle® is the future of money movement.

While Zelle® doesn't actually move the money, the statement is an affirmation that we believe money movement today is digital, fast and frictionless.

The tagline is intended for use in marketing materials and is not intended for use in the app.

This tagline should only be used in connection with the word "Zelle®" or the corresponding logo. It should not be used on its own or as part of a sentence.

This is how money moves®

SPANISH TRANSLATION:

Asi se mueve el dineroSM



Solutions — P2P (Person-to-person)

Zelle® is a fast, safe and easy way to send money directly between almost any checking or savings 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 bank¹.

¹ U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes and generally do not incur transaction fees.



Solutions — Small Business

Zelle® is available for eligible small business customers as a fast, safe and easy way to send, request and receive money directly between eligible checking or savings accounts in the U.S.¹ If eligible small business customers use Zelle® within their banking app, they can also send payments directly to other eligible businesses with just an email address or U.S. mobile phone number, typically arriving within minutes².

When communicating with consumers and eligible businesses, refer to the solution as simply, "Zelle®." Consumers paying small businesses shouldn't consider it to be a different product than P2P—it is all part of the same experience³.

MARKETING GUIDELINES

Use these guidelines when communicating with eligible small businesses.

- ✔ We do...
 - Market Zelle® to eligible small businesses and prospects:
 - "Eligible business accounts at [FI Name] can now use Zelle®."
 - "Zelle® for your business is available at [FI Name]."
 - Encourage your eligible small businesses to market Zelle® to consumers as an accepted payment option. The Zelle® marketing team has created a landing page dedicated to small businesses that are eligible to use Zelle® here: zellepay.com/smallbusiness-toolkit.
- ✘ We don't...
 - Use "Zelle® for business" as it sounds like it's the name of the product, when the product is simply, Zelle®.
 - Advertise Zelle® for small businesses as free, since some banks charge a small business fee to use Zelle®.

¹ To send or receive money with a small business, both parties must be enrolled with Zelle® directly through their financial institution's online or mobile banking experience.

² U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes.

³ Some banks charge small businesses a fee to use Zelle®, so it should never be advertised as free. Any advertising of "free" must always be clearly associated with consumers transacting with other consumers.



Solutions — Disbursements

Zelle® Disbursements is a fast, safe and easy way for companies and government entities to send money directly to their customers' checking or savings accounts. Using an email address or U.S. mobile phone number, companies can deliver money electronically to customers who have checking or savings accounts in the U.S.

When communicating with consumers, refer to the solution as just "Zelle®" (as opposed to Zelle® Disbursements). Consumers shouldn't consider disbursements to be a different product than P2P—it is all part of the same experience.

When communicating with corporate clients and prospects, use the guide to the right.

DISBURSEMENTS NAMING GUIDELINES

Use these naming guidelines when communicating with corporate clients or financial institutions.

✓ We do say...

Zelle® Disbursements

[Your Product Name] with Zelle®

Disbursements through the Zelle Network®

Note: If you already have an existing disbursements brand identity and/or disbursements product name, and Zelle® only applies to a certain segment, use Zelle® in the above naming structure only when relevant.

✗ We don't say...

[Your Product Name] through the Zelle Network®

Disbursements with Zelle®

Zelle [Your Product Name]®

[FI Name]'s Zelle® Disbursements

Disbursements powered by Zelle®

[Corporation Name] together with Zelle®

Do not use the term "Zelle Network®" with a consumer audience (this term should only be used in B2B materials)

Do not use the corporation name locked up with the Zelle® logo.



Messaging — Fast

With Zelle®, you can send and receive money with friends, family and businesses in minutes¹ even if they have different financial institutions¹.

Paying people back used to be awkward and time-consuming. Writing checks, breaking a \$20, choosing between too many options. It was clunky. With Zelle®, we've taken the hassle and delays out of sending and receiving money. It's simple. It's quick. And your money goes directly from your checking or savings account to theirs—no stops in between.

EXAMPLE COPY

"With Zelle®, you get money fast. Look for it in your banking app."

"A fast way to send money to people you trust."

"The money goes directly into your bank account in minutes¹—it's available to spend just as fast."

"When you pay them back, it's in their bank account in minutes¹."

¹ U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes and generally do not incur transaction fees.



Messaging — Safe

Zelle® is already in the banking apps of over a thousand trusted financial institutions.

It is a safe way to send money to friends, family and others you trust, whether it's a coworker, your grandma on the other side of the country or your landlord. Money is sent using only an email address or U.S. mobile number, so sensitive account information remains safe.

EXAMPLE COPY

"Settle up securely."

"Safely and easily receive money from people you know using Zelle® in your trusted banking app."

"Share experiences, not account numbers. Zelle® helps you share more of the things you like."

"Send or receive money right from your [FI Name] mobile app with Zelle®."

"When you use Zelle® within your mobile app, your information is protected with the same technology we use to keep your bank account safe."



Messaging — Easy

Today, over 150 million people have access to Zelle® directly through their banking app—no additional downloads necessary.

With Zelle®, people can easily pay back their friends for tonight's dinner, split the rent with their roommate, or pitch in for a coworker's baby shower. With just a few clicks, you can send and receive money with others who have a checking or savings account in the U.S. using just an email address or U.S. mobile number. And, users who don't have Zelle® available through their financial institution can still use it by downloading the Zelle® app and enrolling with an eligible Visa® or Mastercard® debit card.

EXAMPLE COPY

"Send money simply. Zelle® lets you send money with just a few taps on your mobile phone."

"You've got lots to do. Sending money should be easy."

"Zelle® lets you skip the trip to the ATM and send money directly to friends and family from your banking app."

"Simply look for Zelle® in your banking app, select someone in your contacts or add a new person you trust, enter the payment amount, and send it—the money is sent directly into their enrolled bank account in minutes¹."

¹ U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes and generally do not incur transaction fees. Check with your financial institution for more info.



How We Sound

How we express who we are is also important to our brand and helps define our identity. While we have a strong personality, we also need to be aware of the parameters around how we talk. This way we can continue to stand out in the minds of our users.



Voice

Our **voice** is how we express our brand's personality.

Our voice enables us to convey our personality in a consistent, clear and authentic way.

We have a few personality traits that help us define our voice and tone. Across all touch points, we speak to our customers in a way that's:

FRESH

We lead with positivity, bringing new ideas and new energy to the payments space. There's an exuberance to us, imagination, a little irreverence and a little humor.

TENACIOUS

We expect a lot from ourselves. Never complacent, we're forward-looking. We hustle. We have curiosity and ambition.

AUTHENTIC

We speak clearly and truthfully about the numerous ways Zelle® can make everyday life better. While it is not part of our messaging, we never hide our ownership consortium or our place within Early Warning. We have a product that is amazing in its own right and we should be proud and confident in it.

SUPPORTIVE

We are passionate about understanding what users need. We listen to what they say about us, and we look for opportunities to make Zelle® even better—so there's less friction, and more fun.

Tone

Our **tone** allows us the flexibility to change our “pitch” depending on the context of the message we need to convey.

And, we have a few hard and fast rules about our tone.

- ✔ We do...
 - Get excited about getting things done; celebrate getting to the finish line.
 - Encourage customers to act; coach them into action.
 - Use strong, active verbs to convey a sense of energy and determination.

- ✘ We don't....
 - Scold our customers about making payments.
 - Place blame on our customers.
 - Express pessimism about what our customers need to use the money for (such as settling debts).



The Registered Trademark ®

The registered trademark ® identifies Early Warning Services, LLC as the brand owner of the digital payments network associated with the mark Zelle®.

- All mentions of Zelle® and the Zelle Network® within copy should have a registered trademark ®.
- The ® should be on the logo every time it is used, unless it is locked up with the tagline. When the logo is locked up with the tagline, the ® is included at the end of the tagline.

Examples

Zelle®

Zelle Network® (With minimal consumer/consumer-facing usage. See new [About the Zelle Network®](#) page.)

Send Money with Zelle® / Enviar Dinero con Zelle®

Zelle. This is how money moves® / Zelle. Asi se mueve el dineroSM

Social Media Exception New Jan. 2022

We understand that use of special characters (like the ®) in social media post copy can present challenges! You may forego using the mark in social media post copy (only). However, any images accompanying the post copy that contain Zelle® must include the mark.



Trademark Disclosures

Updated Jan. 2022

The trademark disclosure needs to appear where the Zelle® brand appears in partner materials.

Include it in website, in-branch materials, etc. It does not need to appear on ATM receipts, or on other very small spaces such as digital banners, so long as it can be found “one-click” away from the asset.

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Spanish translation: Zelle® y cualquier marca relacionada con Zelle® son propiedad exclusiva de Early Warning Services, LLC y son utilizadas aquí bajo licencia.

Updated Jan. 2022

Radio disclosure

Note: We no longer require a trademark disclosure statement; however, we do require you state that terms and conditions apply.

Terms and conditions apply.

Updated Jan. 2022

Abbreviated trademark disclosure

Approved for use in video, television and bank statements

Terms and conditions apply. The Zelle® related marks are used under license from Early Warning Services, LLC.

Video Guidelines **New Jan. 2022**

- If a video is going to be used **exclusively** on social media and is clickable to your Zelle® landing page, we will not require the Zelle® trademark disclosure.
- If a video is for television (or is static and not clickable) the abbreviated trademark disclosure must be included.
- If any video is 6 seconds or less, we will not require a Zelle® trademark disclosure.

Be very clear when submitting video assets which category the video fits into so we can provide accurate feedback.



Disclaimers — General

Updated Jan. 2022

General Disclaimer (covering Availability, Timing and Free/No Fees)

Assets that contain marketing claims related to measurable timing (i.e., "in minutes") or availability (i.e., "almost anyone") must contain one of the two disclaimers below—or an approved disclaimer previously-submitted (and approved) for us by your financial institution. If you aren't sure which disclaimer to use, check with your legal department.

IF YOU CAN MAKE A FREE/NO FEES CLAIM:

U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes and generally do not incur transaction fees.

IF YOU CAN'T MAKE A FREE/NO FEES CLAIM:

U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes.

New Jan. 2022

Tips: Want to avoid using a timing or availability disclaimer?

Provide additional context. For example:

- Send money in minutes between enrolled users.
- Send money to almost anyone you know with a bank account in the U.S.

"Fast" is another great way to avoid the need for a timing disclaimer.

- The term "fast" has been substantiated for use in messaging without the need for a timing disclaimer.



Disclaimers — Request/Split

Updated Jan. 2022

DISCLAIMER TO BE USED:

Payment requests to persons not already enrolled with Zelle® must be sent to an email address.

If you are only mentioning the Request or Split feature, no legal disclaimer is required.

FOR EXAMPLE:

- Request money with Zelle®
- Split the cost of the bill with Zelle®

However, if you are going into more detail, you must use a disclaimer to let the consumer know they cannot send any payment requests (or split requests) to unenrolled mobile phone numbers (TCPA violation).

FOR EXAMPLE:

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."

New Jan. 2022

Tip: "Split the cost of the bill"

Use "split the cost of the bill" in broad references to Split functionality so it is clear you are not unintentionally implying that Zelle® can be used at the point-of-sale to pay a business directly.

Tip: "Split the bill"

If there is additional/sufficient context in your messaging that Zelle® is being used in your app to split the cost of a bill/tab by sending payment requests to a group of friends for reimbursement of their share of that expense—and not to pay a business directly—you may use "split the bill." However, we highly suggest consulting with the Early Warning brand review team to help you correctly use "split the bill" in your messaging.

Disclaimers — Small Business

Updated Jan. 2022

Availability

When marketing Zelle® for your small business, it must be clear that both users must be enrolled with Zelle® in their banking experience, and may not be enrolled in the Zelle® app. When speaking about paying or being paid with Zelle®, the small business legal disclaimer should be attached.

DISCLAIMER TO BE USED:

To send or receive money with a small business, both parties must be enrolled with Zelle® directly through their financial institution's online or mobile banking experience.

Radio/Video

New Jan. 2022

DISCLAIMER TO BE USED:

To use Zelle® with a small business, both parties must be enrolled directly through their U.S.-based financial institution.

Tips: Small Business Marketing Best Practices

- Use photography that implies you are paying a small business for a service.
Examples: aesthetician, dog walker, house cleaner, tutor, wood worker, pool servicer, caterer, etc.
- Don't use photography or messaging that could imply or depict point of sale.
Examples: food truck, deli counter, bakery, grocery store, pharmacy, anything that implies a person is paying at a cash register or where you might see a lot of credit card use, etc.
- Avoid messaging that could imply point-of-sale use.
Example: "Get the groceries. Send money with Zelle®" (The actual use case is to pay your roommate/friend back for your share of the groceries)
- Don't say "Zelle® for small business is available at Bank Awesome." The product name is simply "Zelle®". Always say, "Zelle® is now available for small businesses or businesses at Bank Awesome."
- Don't say "small businesses can accept payment with Zelle®, no matter where you bank." Remember users enrolled in the Zelle® app cannot send/receive money with a small business.
- Encourage your eligible small businesses to market to their customers that they can accept payments with Zelle®. Direct them to pre-approved resources [here](#).



Disclaimers — Disbursements

Updated Jan. 2022

Timing

For use in consumer facing materials that promote the disbursements capability only. Any time there's a mention of "minutes" it should be attached to a timing disclaimer.

DISCLAIMER TO BE USED:

Once payment is sent and recipient is enrolled, funds can arrive as quickly as minutes or may take up to three business days. U.S. checking or savings account required to use Zelle®.

Tip: B2B Marketing

When marketing disbursements to corporate clients, refer to the product as "Disbursements with Zelle®," not "Zelle® Disbursements."

Tip: B2C marketing

In consumer-facing messaging, corporate clients should refer to the solution as just "Zelle®" (as opposed to Disbursements with Zelle®). The consumer shouldn't consider disbursements to be a different product than P2P—it is all part of the same experience.



Disclaimers — Promotions & Out-of-Home

Updated Jan. 2022

FI-Sponsored Promotions

When creating content, rules and messaging for sweepstakes, incentive promotions or giveaways that include the use of Zelle®, it must be clear that neither Early Warning Services, LLC nor Zelle® are sponsors.

DISCLAIMER TO BE USED:

This promotion is in no way sponsored, endorsed, administered by or associated with Early Warning Services, LLC or Zelle®

Out-of-Home Advertising and ATM Screens

When a marketing asset contains no opportunity for a consumer to click to learn more at your website (i.e., outdoor advertising, printed media, ATM screens), you should always include copy saying “Learn more at www.FIName.com/zelle web address” and add “Terms and conditions apply.” adjacent to the Zelle® trademark disclosure.



Broadcast Media

Updated Jan. 2022

Broadcast Media: Visual and Voiceover Guidelines

When a television or video asset is developed with messaging that is primarily P2P payment functionality within a financial institution's experience, or if you are creating a video asset that primarily advertises your mobile app or online banking experience and there is a mention of sending money within the experience, a balanced representation of the two brands is required.

Given that video assets will vary in length, screen size and composition, here are some examples of the ways this can be achieved:

- The Zelle® logo should be shown long enough and prominent enough to be legible and understood by the viewer
- Onscreen voiceover clearly identifies the Zelle® brand and P2P functionality as Zelle®
- Display the UX long enough and prominently enough to be legible and understood by the viewer that the Zelle® brand is present
- Displaying the Zelle® logo or partner logo lockup on the end card

Television and Video Disclaimers

On-screen legal disclaimers must be used whenever a claim that requires a disclaimer is spoken or visually implied in a video ad. Disclaimers should appear onscreen as a "fine print" footnote at the bottom of the screen at the time the claim is being made or implied. Please provide the expected duration of on-screen disclaimers, if possible, with brand review submissions. Best practice is at least 4 seconds.

Tip:

When creating radio, video or television assets, we highly suggest submitting a storyboard or script for pre-approval. Doing so will help expedite final approvals once produced, and help you avoid the potential of costly post-production edits.



Social Media

Updated Jan. 2022

- When creating social media post copy, remember that legal disclaimers may never be “one-click away” (only the Zelle® trademark disclosure sentence is allowed that practice). So create copy that includes substantiated terms (like “fast, safe, easy”—none of which require disclaimers), or provides the full context when making claims related to timing or availability in particular.
 - FOR EXAMPLE:**
 - Send money in minutes between enrolled users
 - Send money to almost anyone you know with a bank account in the U.S.
- Always try to use a partner logo lock-up or the Zelle® logo in social media posts that are Zelle®-specific.
- As outlined in a previous section, you may forego using the ® registration mark in social media post copy (only). However, any images accompanying the post copy that contain references to Zelle® must include the mark.



Terminology

Zelle® uses distinct terminology that helps to differentiate our brand, to define the Zelle® experience, and to create clear and consistent content across channels.

✔ We do say...

✘ We don't say...

Enroll

Register

Money

Funds

Payments

Transactions or transfers (see [page 26](#) for clarifications)

Sender

Payer

Recipient

Payee

Fast, safe, easy

Faster, safer, easier (avoid comparatives that require higher levels of substantiation)

An easy way to pay

The easy way to pay (suggests that there are no other easy ways to pay)

A fast way to pay

The fast way to pay (we can't substantiate the claim that Zelle® is faster than all competitors)

Payments

P2P / Peer-to-Peer / Person-to-Person

Typically in minutes

Instant*

New Jan. 2022

*use of "instant" within an FI experience is allowed when appropriate substantiation has been submitted by the financial institution. Contact Zelle® Partner Marketing for more information.



Terminology

Zelle® uses distinct terminology that helps to differentiate our brand, to define the Zelle® experience, and to create clear and consistent content across channels.

⊗ We also don't say...

We avoid using exaggerated statements, as those could be misinterpreted or seen as questionable, e.g.

- Send money lickity-split
- Get paid back on the spot
- Send money at the speed of light
- Get paid back before the check arrives (or the ice cream melts or you finish the pizza)
- As fast as (lightning/jet plane/fast ball, etc.)
- As safe as (Fort Knox/bank vault, etc.)
- Easy as (1-2-3, one tap, etc.)

Terminology

Zelle® uses distinct terminology that helps to differentiate our brand, to define the Zelle® experience, and to create clear and consistent content across channels.

* Clarifications

- Use of the terms "Funds", "P2P", "Peer-to-Peer" and "Person-to-Person" is acceptable for internal documents, legal disclaimers and terms and conditions.
- "New..." – can be used by onboarding financial institutions at their launch, so long as it's clear that it's referring to the financial institution customer experience (e.g., "a new way for [FI Name] customers to send and receive money." However, refrain from referring to Zelle® as a new payments service, as it was launched in 2017.
- "Money transfer" – must be conditioned upon the premise that no statements are made that state or imply that Zelle® transfers money. The copy must focus on the user's ability to transfer money. When someone sends money to another user with an enrolled email address or mobile number, Zelle® doesn't actually transfer the money—it looks up the email address or mobile number in its Zelle Network® directory and notifies the user's financial institution of the incoming payment.
- "Send" vs. "Move" – always say, "Send Money" when referring to Zelle® functionality (i.e., you "Send Money with Zelle®"). Never refer to Zelle® moving the money (you don't "Move Money with Zelle®) because Zelle® never receives, touches, holds (or moves) a consumer's money. The Participants/participating financial institutions are transferring the money directly from Financial Institution A to Financial Institution B.
Correct: "Money moves from account to account with no stops in between."



Terminology — Usage of Free / No Fees Claim (Participant)

Updated Jan. 2022

Please note that Early Warning Services, LLC (Zelle®) does not dictate fees for any financial institutions on any transactions.

Check with your product and legal teams before using "free."

When using this claim, your customer shouldn't be charged a fee to use Zelle® at your FI. For example, if your experience is configured to reserve funds when when a consumer sends money, they avoid the possibility of an overdraft if sending payment to an unenrolled recipient.

If the Participant charges any other type of fee that could be related to a Zelle® transaction, or if there is a possibility that the Participant's consumer could incur an additional charge related to a Zelle® transaction, the Participant should check with their legal department before considering advertising "free" or "no fees."

Since some banks or credit unions may charge fees to small businesses that use Zelle®, a free claim can only be used when associated with person-to-person transactions.



Terminology — Usage of Free / No Fees Claim (Participant)

How to Use

If a Participant chooses not to charge fees, then they may describe Zelle® as free. Approved usage of “free” includes references to “no fees” or “no charge.” See below for details and required disclaimers for two approved approaches for using “free.”

Participants may describe Zelle® as free	Example Copy	Disclaimers
Specific to their Zelle® branded experience	Zelle® is free through the ‘Partner X’ app.	No Zelle® disclaimers required. Please work with your legal team to include any relevant disclaimers.
In a broader context than their Zelle® branded experience	Zelle® is an easy and free way to send money to friends and family.	Requires the Zelle® “free” disclaimer in a clear and conspicuous place: “U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes and generally do not incur transaction fees.” Please work with your legal team to include any additional relevant disclaimers. We also encourage adding a note to the disclaimer that mobile network carrier fees might apply.

SPECIFIC GUIDANCE FOR SOCIAL MEDIA

When mentioning “free” in social media posts, Participants should only describe Zelle® as free within the context of their branded experience (see above)—this is because social media posts generally do not have space to include the required Zelle® disclaimer. Approved social media copy includes:

- “Zelle® is free in our app.”
- “Zelle® is free through the Partner X app.”
- “No fees with Zelle® in our app.”
- “No fees with Zelle® through the Partner X app.”



Terminology — Spanish Translations

Updated Jan. 2022

The following disclaimers and messaging have been translated into Spanish for those financial institutions setup to advertise and provide Zelle® in Spanish.

ENGLISH

SPANISH

GENERAL DISCLAIMER (IF YOU CAN MAKE A FREE/NO FEES CLAIM)

U.S. checking or savings account required to use Zelle®.
Transactions between enrolled consumers typically occur in minutes and generally do not incur transaction fees.

Para utilizar Zelle® se requiere una cuenta corriente o de ahorros en EE. UU. Las transacciones entre consumidores inscritos usualmente se llevan a cabo en minutos y por lo general no se aplican cargos de transacción.

GENERAL DISCLAIMER (IF YOU CAN'T MAKE A FREE/NO FEES CLAIM)

U.S. checking or savings account required to use Zelle®.
Transactions between enrolled users typically occur in minutes.

Para utilizar Zelle® se requiere una cuenta corriente o de ahorros en EE. UU. Las transacciones entre consumidores inscritos usualmente se llevan a cabo en minutos.

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Zelle® y cualquier marca relacionada con Zelle® son propiedad exclusiva de Early Warning Services, LLC y son utilizadas aquí bajo licencia.

Send Money with Zelle®

Enviar Dinero con Zelle®

This Is How Money Moves®

Asi se mueve el dineroSM

Zelle. This Is How Money Moves®

Zelle. Asi se mueve el dineroSM



Terminology — Spanish Translations

New Jan. 2022

The following disclaimers and messaging have been translated into Spanish for those financial institutions setup to advertise and provide Zelle® in Spanish.

ENGLISH

SPANISH

DISBURSEMENTS TIMING DISCLAIMER

Once payment is sent and recipient is enrolled, funds can arrive as quickly as minutes or may take up to three business days. U.S. checking or savings account required to use Zelle®.

Una vez que se envía el pago y el destinatario se inscribe, los fondos podrían demorarse desde tan solo unos minutos, hasta un máximo de tres días laborales. Para utilizar Zelle® se requiere una cuenta corriente o de ahorros en EE. UU.

SMALL BUSINESS AVAILABILITY DISCLAIMER

To send or receive money with a small business, both parties must be enrolled with Zelle® directly through their financial institution's online or mobile banking experience.

Para enviar o recibir dinero como pequeña empresa, ambas partes deben estar inscritas con Zelle® directamente a través del servicio bancario por Internet o móvil de su institución financiera.

SPLIT OR REQUEST REQUIRED DISCLAIMER

Payment requests to persons not already enrolled with Zelle® must be sent to an email address.

Las solicitudes de pago a personas que no están inscritas con Zelle® deben enviarse a una dirección de correo electrónico.

SWEEPSTAKES, PROMOTIONS, GIVEAWAYS

This promotion is in no way sponsored, endorsed, administered by or associated with Early Warning Services, LLC or Zelle®.

Esta promoción no es patrocinada, respaldada, administrada, ni asociada de ninguna forma con Early Warning Services, LLC ni con Zelle®.



Links

We traditionally use sentence case for links (vs. title case). However, there are a few exceptions*, many of which refer to specific Zelle Network® terms and conditions.

✓	We do say...	Read more
✗	We don't say...	Read More
✓	We do say...	customerservice@zellepay.com
✗	We don't say...	CustomerService@Zellepay.com
✓	We do say...	www.earlywarning.com
✗	We don't say...	www.EarlyWarning.com
*	Exceptions	Online Privacy Notice Trademarks and Copyrights

Writing for Accessibility

Zelle® strives to follow the Web Content Accessibility Guidelines (WCAG) to provide online and mobile content that is more accessible to customers with disabilities.

Some quick tips are shown here.

BASIC GUIDELINES

Avoid directional instructions as the customer might be visually impaired and unable to view the screen.

✔ We do say...

"Select from the following options"
(with the steps listed after the title)

✘ We don't say...

"Select from the options in the right sidebar."

DESCRIPTIVE HEADERS & LINKS

All pages should have unique titles and headers, and all hyperlinks should have unique anchor text. Links should always provide clear specific information as to their destination.

✔ We do say... "Contact Support"

✘ We don't say... "Click here"

PLAIN LANGUAGE

All language on the page should be concise and easy to read. Mobile text should be easily scannable. Avoid jargon and slang. If you use abbreviations or acronyms, explain it on first reference. (e.g. Call to action (CTA)).

ALT TEXT

Alt tags should be included on all images. If the image supports a story, briefly describe the image. If the image serves a specific function, describe in detail what's inside the image.

SCREEN READER ACCESSIBILITY

Text should be easily read by screen readers and text-to-speech programs. Links, lists, and headers should be clearly identified with descriptive, non-generic terms so that screen readers can clearly communicate the information on the page.



How We Look

The Zelle® brand identity is visually striking to reflect our freshness and tenacity. It has an overall sense of movement and flow that is suggestive of our goal of connecting people by taking the friction out of payments.



Logos

PRIMARY LOGO



Z LOGO



Note: The Z Logo is now available for use by partners in both UX applications **and** marketing materials! It can be used to identify the Zelle® brand where there is limited room to include the full Zelle® logo. Be sure to follow the same style rules and guidelines as the full Zelle® logo, and ensure it is always properly marked with the registered trademark symbol. **The Z logo may not be used in partner logo lockups.**

HORIZONTAL TAGLINE LOCKUP



VERTICAL TAGLINE LOCKUP



PARTNER LOCKUPS



Note: The partner logo lockup was created to visually demonstrate the equal relationship between your financial institution and Zelle®. We have several versions of the lockup available for use on the Partner Portal. **Use of an approved logo lockup is required in all marketing materials referencing Zelle®, i.e., print, TV, outdoor, in-branch, email and web, except where space is extremely tight.**




SPONSORSHIP LOCKUPS



Primary Logo

Updated Jan. 2022

COLOR (See [Color](#) section for color values)

-  Purple should be used on light backgrounds.
-  White should be used on darker backgrounds.
-  Black should be used only when color is not an option.*
*e.g., as part of a financial institution's user interface, or in a print asset that is in black and white only

PADDING

The logo should always be surrounded by a minimum area of space to ensure that headlines, text or other visual elements do not interfere with the logo. This minimum area is equal in size to the "e" letterform in the logo.



Note: The padding does not need to include the tails of the Z in Zelle® (see diagram for reference).

MINIMUM SIZE

26 PX |  | .25 IN | 

THE ® SYMBOL

The registered trademark symbol (®) should be on the logo every time it is used. The relationship between the ® and the logo is relative in order to maintain legibility at all sizes.





The ® scales separately from the logo when it appears smaller than 60 px tall. At sizes smaller than 60 px tall, the ® will always be 5 px tall. At sizes larger than 60px, the ® is always 1/7 the height of the "e" (this ratio is reflected in the standard logo files available to employees and partners).

Z Logo

New Jan. 2022

Note: The Z Logo is now available for use by partners in both UX applications **and** marketing materials! It can be used to identify the Zelle® brand where there is limited room to include the full Zelle® logo. Be sure to follow the same style rules and guidelines as the full Zelle® logo, and ensure it is always properly marked with the registered trademark symbol. **The Z logo may not be used in partner logo lockups.**

COLOR (See [Color](#) section for color values)

-  Purple should be used on light backgrounds.
-  White should be used on darker backgrounds.
-  Gray may be used only when color is not an option.*
-  Black may be used only when color is not an option.*
*e.g., in a print asset that is in black and white only


PADDING

The Z logo should always be surrounded by a minimum area of space to ensure that headlines, text or other visual elements do not interfere with the logo.



This minimum area is equal in size to 1/2 the width of the "Z" letterform in the logo.

MINIMUM SIZE

26 PX |  .25 IN | 

THE ® SYMBOL

The registered trademark symbol (®) should be on the Z logo every time it is used. The relationship between the ® and the logo is relative in order to maintain legibility at all sizes.

The ® scales separately from the Z logo when it appears smaller than 60 px tall. At sizes smaller than 60 px tall, the ® will always be 5 px tall. At sizes larger than 60px, the ® is always 1/8 the height of the "Z" (this ratio is reflected in the standard logo files available to employees and partners).






Important note: using the Z logo within shapes

If you ever need to use the Z within a shape, use a solid fill color for the shape (partners may use their own brand colors) with a white Z (or white/light/neutral background when using a purple Z). Be mindful that the Z can never be used within any shape that could possibly imply or be interpreted as a coin or currency.

The Z logo used in the UX for Zelle® Ready Contacts does not use a registration mark (it would be too small to be seen) and is not placed in a shape. There is a crescent cutout to the profile photo where that Z is placed.

Horizontal Tagline Lockup

COLOR (See [Color](#) section for color values)

-  Purple should be used on light backgrounds.
-  White should be used on darker backgrounds.
-  Black should be used only when color is not an option.*
*e.g., in a print asset that is in black and white only

PADDING

The horizontal tagline lockup should always be surrounded by a minimum area of space to ensure that headlines, text or other visual elements do not interfere with the lockup. This minimum area is equal in size to the "e" letterform in the logo.



MINIMUM SIZE






THE ® SYMBOL

When the horizontal tagline lockup is used, the registered trademark symbol (®) moves from the Zelle® logo to the tagline. The size of the ® is always 1/3 the height of the tagline (this ratio is reflected in the standard logo files available to employees and partners).

To maintain legibility of the ®, the minimum size of the tagline lockup makes it unsuitable for use in most small digital placements (i.e. digital banners and social posts).

Vertical Tagline Lockup

COLOR (See [Color](#) section for color values)

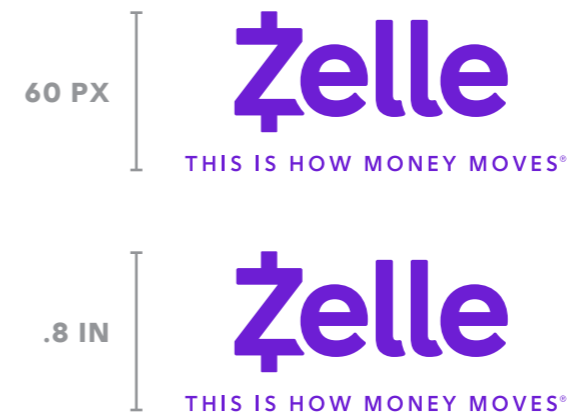
-  Purple should be used on light backgrounds.
-  White should be used on darker backgrounds.
-  Black should be used only when color is not an option.*
*e.g., in a print asset that is in black and white only

PADDING

The vertical tagline lockup should always be surrounded by a minimum area of space to ensure that headlines, text or other visual elements do not interfere with the lockup. This minimum area is equal in size to the “e” letterform in the logo.



MINIMUM SIZE






THE ® SYMBOL

When the vertical tagline lockup is used, the registered trademark symbol (®) moves from the Zelle® logo to the tagline. The size of the ® is always 1/3 the height of the tagline (this ratio is reflected in the standard logo files available to employees and partners).

To maintain legibility of the ®, the minimum size of the tagline lockup makes it unsuitable for use in most small digital placements (i.e. digital banners and social posts).

Horizontal Partner Lockup

COLOR (See [Color](#) section for color values)

-  Purple should be used on light backgrounds.
-  White should be used on darker backgrounds.
-  Black should be used only when color is not an option.*
*e.g., in a print asset that is in black and white only

PADDING

The horizontal partner lockup should always be surrounded by a minimum area of space to ensure that other visual elements do not interfere with the lockup. This minimum area is defined using the “e” letterform in the Zelle® logo, as shown below.



Note: The padding does not need to include the tails of the Z in Zelle® (see diagram for reference).

MINIMUM SIZE




26 PX
.25 IN | **Partner X** | **Zelle®**

THE ® SYMBOL

The registered trademark symbol (®) should be on the Zelle® logo every time it is used. The ® scales separately from the logo when it appears smaller than 60 px tall. At sizes smaller than 60 px tall, the ® will always be 5 px tall. At sizes larger than 60px, the ® is always 1/7 the height of the “e” (this ratio is reflected in the standard logo files available to employees and partners).

Vertical Partner Lockup

COLOR (See [Color](#) section for color values)

-  Purple should be used on light backgrounds.
-  White should be used on darker backgrounds.
-  Black should be used only when color is not an option.*
*e.g., in a print asset that is in black and white only

PADDING

The vertical partner lockup should always be surrounded by a minimum area of space to ensure that other visual elements do not interfere with the lockup. This minimum area is defined using the “e” letterform in the Zelle® logo, as shown below.



Note: The padding does not need to include the tails of the Z in Zelle® (see diagram for reference).

MINIMUM SIZE



THE ® SYMBOL

The registered trademark symbol (®) should be on the Zelle® logo every time it is used. The ® scales separately from the logo when it appears smaller than 60 px tall. At sizes smaller than 60 px tall, the ® will always be 5 px tall. At sizes larger than 60px, the ® is always 1/7 the height of the “e” (this ratio is reflected in the standard logo files available to employees and partners).

Logo Don'ts

These guidelines apply to the primary Zelle® logo, the Z logo, the tagline lockups, and the partner lockups.



Do not use the logo/lockup in colors other than Purple, white, or black.*



Do not place the logo/lockup on a background that isn't using Zelle® brand colors.*



Do not add any other elements within the minimum clear space defined.



Do not use the logo/lockup without strong contrast between the background and the foreground.



Do not outline the logo/lockup.



Do not place the logo/lockup on a busy photo or background that hinders readability.



Do not distort or stretch the logo/lockup.



Do not use drop shadows.



Do not use glows.



Do not use images within the logo/lockup.



Do not place the logo/lockup on an angle.



Do not use different colors for the letters.



Do not remove the ® symbol unless the logo is accompanied by the tagline.



Do not use Zelle® colors in financial institution logos.

***Exceptions for partners:**

- Financial institutions can use their brand colors in their own logo, but the Zelle® logo must only be in Purple (see [Color](#) for values) or white.
- Financial institutions can use backgrounds in their brand colors when using the partner logo lockups.

Typography — Zelle® Sans

Zelle® Sans is our primary brand font. It is an approachable typeface that conveys our fresh perspective and modern simplicity. It is a proprietary typeface developed for use with Zelle® assets.

Zelle® Sans is available for download via SharePoint (for Early Warning employees) and the Partner Portal.

 [Fonts for Partners](#)

Zelle Sans Heavy / Heavy Italic

Zelle Sans Bold / Bold Italic

Zelle Sans Demi / Demi Italic

Zelle Sans Medium / Medium Italic

Zelle Sans Regular / Italic

Zelle Sans Light / Light Italic

Zelle Sans Thin / Thin Italic

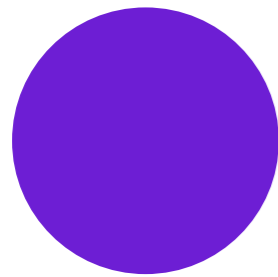
Zelle Sans UltraLight / UltraLight Italic



Note: RGB colors are used in all digital assets. CMYK and Pantone are used in print, and HEX values can be used in web design. See [page 44](#) for more information on print vs. digital colors.

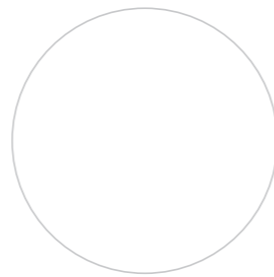
Color — Codes

Updated Jan. 2022



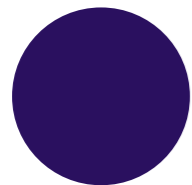
Purple

RGB 109 / 30 / 212
HEX #6D1ED4
CMYK 76 / 86 / 0 / 0
PANT 266 C



White

RGB 255 / 255 / 255
HEX #FFFFFF
CMYK 0 / 0 / 0 / 0
PANT White



Indigo

RGB 42 / 16 / 95
HEX #2A105F
CMYK 97 / 100 / 26 / 28
PANT 275 C



Light Purple

RGB 129 / 93 / 255
HEX #815DFF
CMYK 56 / 52 / 0 / 0
PANT 2715 C



Light Gray

RGB 240 / 240 / 240
HEX #EFEFEF
CMYK 4 / 3 / 3 / 0
PANT 663 C



Green

RGB 91 / 221 / 180
HEX #5BDDDB
CMYK 62 / 0 / 45 / 0
PANT 3385 C



Lilac

RGB 204 / 204 / 255
HEX #CCCCFF
CMYK 28 / 24 / 0 / 0
PANT TBD



Dark Purple

RGB 71 / 30 / 153
HEX #471E99
CMYK 89 / 100 / 0 / 0
PANT 269 C



Cool Gray

RGB 147 / 149 / 152
HEX #939598
CMYK 45 / 36 / 35 / 1
PANT Cool Gray 7 C



Color — Digital vs. Print

New Jan. 2022

It's important to use the appropriate color codes based on whether assets are being created for digital or print usage.

Digital colors appear more vibrant on screen than print colors. Using print colors for digital applications will cause assets to appear dull and off-brand. This page can be used as a quick reference guide when viewing assets on screen.

Note: When viewing print assets on screen, the colors will appear differently than when the assets are printed. This page represents how all of our colors appear when viewing them digitally.

DIGITAL COLORS

- **RGB** colors are used in all digital assets, with the exception of some web design assets.
- **HEX** colors can be used in web design.
- There is no visual difference between our RGB and HEX colors—the only difference is the numerical codes.

PRINT COLORS:

- **CMYK** and **Pantone** are used in print assets. The print color system used is depended upon each specific asset.
- There is a visual difference between our CMYK and Pantone colors, so using them within the same vicinity should be avoided.

	RGB / HEX	CMYK	Pantone
Purple			
Indigo			
Dark Purple			
Light Purple			
Lilac			
Green			
Cool Gray			
Light Gray			

Photography

Our photography...

- Conveys energy, movement and being in the moment.
- Uses a range of subjects from people to objects and environments.
- Includes people with authentic facial expressions.
- Features dynamic angles and crops.



Photography — People

Our photography should reflect the diversity of our customers. We strive to feature a variety of ages, genders, races, and ethnicities.

People should appear relatable and authentic. Show a range of personalities, moods, and expressions, keeping in mind the use case being depicted. Someone using Zelle® to split the cost of gas on a road trip might appear more exuberant than someone who is receiving an insurance disbursement for a car accident. Facial expressions should always appear natural and genuine—even if the person is looking at a phone.



Photography — Objects

Updated Jan. 2022

We use objects to tell stories without always showing people.

Select objects that allude to an activity that could involve the transfer of money (e.g., wrapped gifts and a phone can be used to illustrate splitting the cost of a gift with friends or family).

Colored phone cases are often used to showcase our brand colors (e.g., the lilac phones used in some of the examples on this page).



Photography — Places

When selecting places, use a mix of interior and exterior locations, as well as mix of urban, suburban, and rural scenes.



Photography — Lighting

Updated Jan. 2022

Use white lighting, direct flash light (for people/objects) and hard shadows where possible.* Images should appear bright, and subjects should be slightly overexposed if necessary.

Do not use backlit images or images with hazy lighting.

***Note:** When hard shadows are not possible (which is the case in some environments), make sure subjects are brightly lit, in a way that produces high contrast and bold colors.



Photography — Color

Updated Jan. 2022

Choose vibrant, saturated images that are high in contrast.

Aim for one to three pops of bright and energetic colors that either include or are complementary to Purple.

We always try to include at least one Zelle® brand color, and when it's possible to include more than one, we go for it—always in a way that feels realistic within the setting. In other words, not everyone in an image should be wearing purple or have purple phones.



Photography — Composition

Minimize background noise and distraction.

Frame the composition at unexpected angles and perspectives.



Photography — Don'ts



Don't show people smiling artificially at screens (if it is necessary to show someone looking at a screen, their expression should be natural and authentic).



Don't use photography where people are making eye contact with the camera.



Don't use overly-posed or staged subject matter.



Don't default to stock photography clichés (e.g. images of clocks to show time).



Don't use images that don't tell a story or require the user to question the meaning of the image.



Don't use blurred treatments and effects.



Don't use hazy lighting or light sources that cause subjects to appear backlit (e.g., the sun beaming directly behind a person).



Don't use an overwhelming amount of bright colors.

Shapes

Updated Jan. 2022

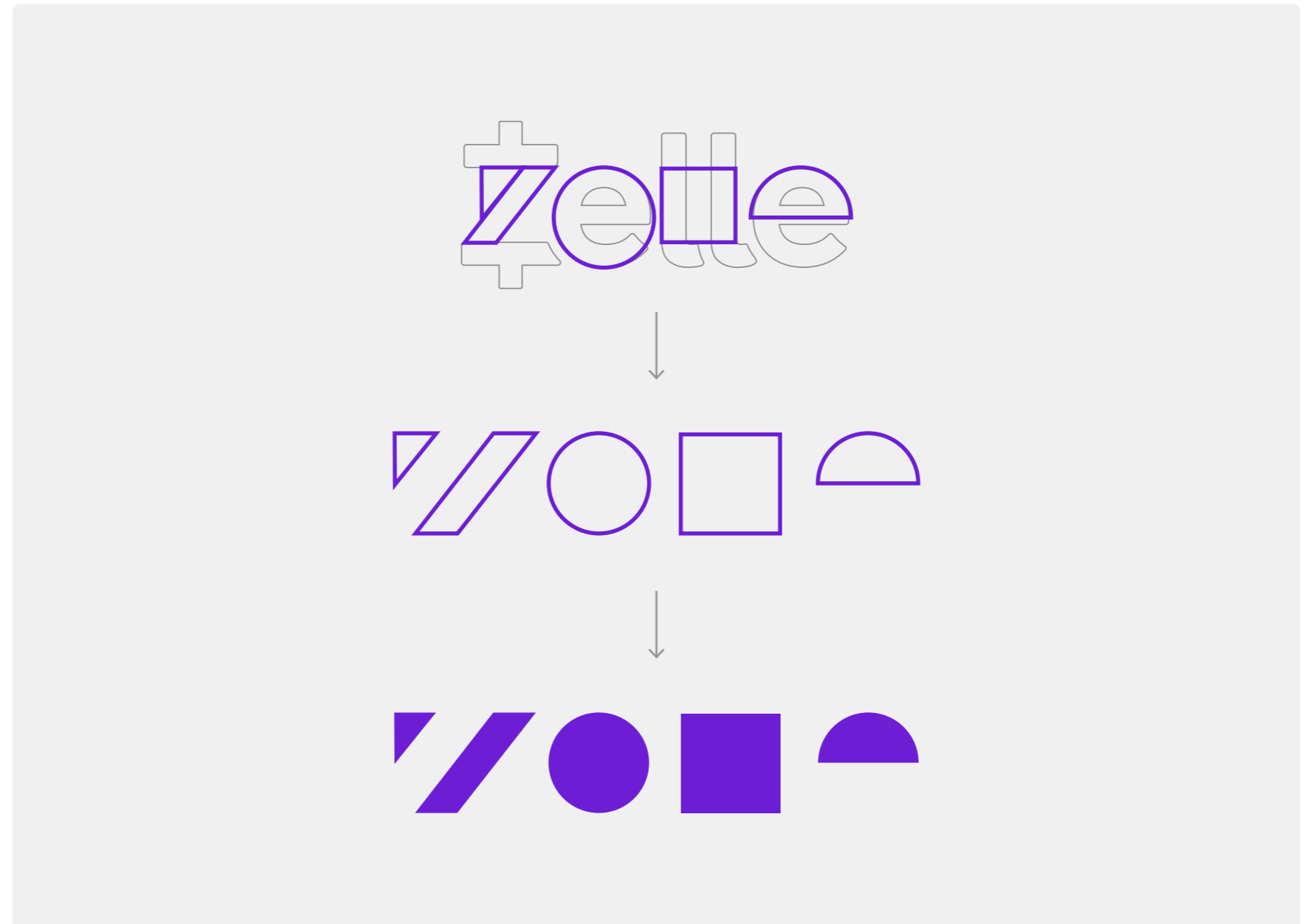
Note: The Zelle® shapes are intended for use by Early Warning and designated vendors. Partners should only use pre-approved shapes assets, via the [Partner Portal](#), unless additional approval is granted.

The Zelle® shapes come directly from our logo. They are an abstract illustration of flow and the movement of money.

We use the shapes to help create a cohesive visual identity while providing flexibility for different expressions of our brand.

The most common uses of our shapes are:

- To represent the flow of money between two people
- As backdrops or containers for photography



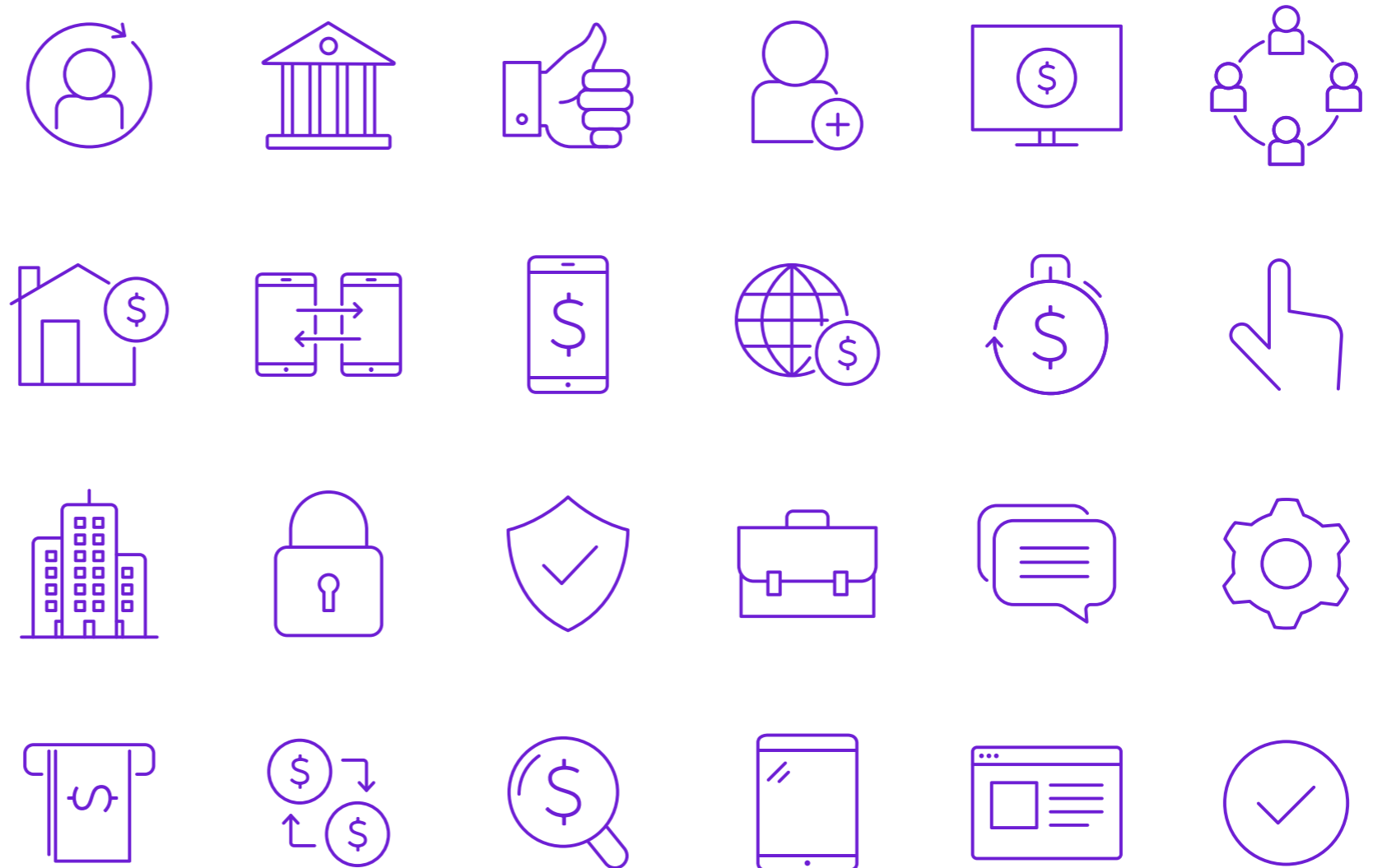
Iconography

Our icon library is available to Early Warning employees for use in Zelle® PowerPoint presentations. PNG, EPS, and AI source files are also available upon request to internal and external designers producing Zelle® assets.

Some icons from the library are also available to partners via the Partner Portal.

 [Icons for Partners](#)

Please do not alter the icons (other than to resize them proportionately) without permission from the Early Warning marketing team.





Designing for Accessibility

Zelle® strives to follow the Web Content Accessibility Guidelines (WCAG) to design online and mobile content that is more accessible to customers with disabilities.

Some quick tips are shown on this page.

COLOR CODING AND CONTRAST

There should be adequate contrast between the font color and background color, in order to ensure legibility.

CLEARLY FORMAT HEADERS

Headers should be formatted with heading style designations instead of changes in font, color, or size.

UNDERLINE LINKS

Hyperlinks should always be underlined.

TEXT INSTEAD OF IMAGES FOR IMPORTANT INFORMATION

Do not convey important or critical information with images. Always use text, so that text-to-speech readers can read it aloud.

ZOOM FUNCTIONS

The zoom feature should be enabled on your site, both on desktop and on mobile. Ensure that your layout can adapt to up to at least 200% zoom on desktop.

BUTTON AND LINK SIZE

Buttons, links, and other calls to action should be large enough so that users with motor control difficulties can easily click on the link (if the link is too small, the user may accidentally click on the wrong part of the page).

Partner Marketing Asset Examples

Updated Jan. 2022

Here are a few examples of successful creative assets designed for partner use. Feel free to use these as a guide in creative development. The Partner Portal is a great resource where you can find customizable templates like the below examples, as well as many others.

BANK NAV

Bank Awesome | Zelle

Send and Receive Money with Zelle®

ENROLL NOW

Introducing Zelle®—a fast, safe and easy way to send and receive money in minutes¹ to people and eligible small businesses you trust², using only their U.S. mobile number or email address. Use Zelle® in your Bank Awesome app to send money directly from your bank account to theirs.

- FAST**
Send and receive money directly from one account to another—typically in minutes.¹
- SAFE**
Send and receive money right from your Bank Awesome app.
- EASY**
Send money to almost anyone you know and trust² using just your email address or U.S. mobile phone number.

PERSONAL
Use Zelle® to pay your brother back for your half of mom's birthday gift, send money to your roommate for your share of the bills or to help your college student pay for books.

BUSINESS
More convenient than cash and checks, encourage customers to pay you with Zelle®, right from their mobile banking app. You can also pay eligible suppliers and vendors with Zelle®.

WHAT IS ZELLE?

Bank Awesome | Zelle

Send money in the moment.

Right from the [FI NAME] app.

Learn more at [FI WEBSITE URL].

Money sent with Zelle® goes directly from your [bank/checking] account to theirs and makes it easy to:

- ✓ Send money for groceries, rent or other expenses
- ✓ Split the cost of dinner with your friend
- ✓ Send money for a birthday, wedding or graduation gift

Only use the Zelle® app to send money to others. Zelle® is available in our mobile app, which means no need to download a new app or set up a new password to start sending and receiving money—typically in minutes²—with Zelle®.

Member FDIC

Bank Awesome | Zelle

Millions of people send money with Zelle®

Zelle® is a fast, safe and easy way in our app to send money to friends, family and others you know and trust!
With Zelle®, you can...

- Send your roommate money for your half of the groceries, rent, or other shared expenses.
- Split the cost of dinner, whether you go out or stay in.
- Send money for a birthday, wedding, or graduation gift.

Zelle® is available in our mobile app, which means no need to download a new app or set up a new password to start sending and receiving money—typically in minutes²—with Zelle®.

FANTASTIC FRIENDS PAY YOU BACK WITH ZELLE®

Bank Awesome, Member FDIC

TRY NOW Bank Awesome | Zelle



Updated Jan. 2022

Creating Content

Refer to this checklist when creating external facing assets using the Zelle® brand.

Content Checklist



Use the correct logo.

The Zelle® logo comes in two color variations—full-color to be used on light backgrounds, and a white version to be used on darker backgrounds. Follow our [logo guidelines](#) to ensure you're using the correct version. Also, be sure to use the RGB logo for digital assets and the CMYK logo for print assets.



Updated Jan. 2022

Use of an approved logo lockup is required in all Zelle®-specific marketing assets.

The [partner logo lockup](#) was created to visually demonstrate the equal relationship between your financial institution and Zelle®. Use the partner logo lockup in print, TV, outdoor, in-branch, email and web where Zelle® is the primary focus of the asset. It should look like one of these:

Partner X | Zelle®

Partner X
Zelle®

Note: Prominent use of the Zelle® logo or an approved partner logo lockup is required on all Zelle® landing pages.

Content Checklist



Updated Jan. 2022

Pay close attention to the formatting of "Zelle®"

All mentions of Zelle® within copy should have a registered trademark ® (it should look like this: Zelle®). Superscript the mark if possible—if not possible, use of the mark without superscripting is permissible.



Add legal disclaimers and Zelle® trademark disclosure.

It's very important to include disclaimers (and ensure you have the correct versions) when creating consumer-facing content. The Zelle® trademark disclosure must also be used anywhere the Zelle® brand appears.

For the trademark disclosure for partner-owned materials, refer to the [Trademark Disclosure section](#).
For more disclaimers, refer to the [Disclaimers](#) section.



Updated Jan. 2022

Be mindful of consumer protection and safety.

Avoid using broad statements such as: "Send money to anyone," or "Send money to more people." Instead, try to include safety reminders whenever possible, like "Send money to friends and family," or "Send money to almost anyone you know and trust."

Content Checklist



Avoid comparatives.

Use "fast," "safe" and "easy,"—never "faster," "safer" or "easier." Comparative claims about Zelle® require a higher level of substantiation.



Avoid absolutes.

For example, "**the** fast way to pay" implies there are no other alternatives. Instead, use "**a** fast way to pay."



Partnership:

- Avoid any language around "multi-financial institution" or that implies a direct relationship or partnership with other participating financial institutions in the Zelle Network® is not permitted.
- Avoid any language that says "we partnered with the nation's leading financial institutions," or "our new partnership with Zelle®" should be changed to something like "We partnered with Zelle®."

Content Checklist



Security

Remember that security claims should only be made with regard to your own security features. Don't make claims about the safety and security of Zelle®, the Zelle Network®, or the financial institution together with Zelle®. Language can be used such as, "With the security you already know and trust from [FI Name]." Or "With the security of our mobile banking guarantee."



Partnering with Zelle®

It needs to be clear that Zelle® is not being introduced or launched by any single financial institution or that there is any implied ownership (e.g., "our new Zelle® service"). **It's also important that Zelle® is not referred to as being a new (or added) ingredient to an existing experience** (e.g., "now part of our app"). Zelle® should never be referred to as a "service," or one of your "tools" or "features."

You may, however, say that "**Access to Zelle®**" is one of your features.



Avoid "White Labeling" Zelle®

Financial institution assets that are marketing P2P functionality within their online or mobile app experience must always specifically use the Zelle® brand name, and clearly identify that P2P functionality as being Zelle®.

zelle

THIS IS HOW MONEY MOVES®