Video transcript: 3 Tips for Sending Money Safely with Zelle® | Regions

**Note:** Upbeat music plays.

**On screen:** The Zelle® logo is centered.

**[Voice-over]** Zelle is a fast, safe and easy way to send and receive money with friends, family and others you trust... no matter where they bank.

**On screen:** A graphical representation of a cell phone sending money to Friends, Family, and Others You Trust animates in. Text appears at the bottom of the screen: Must have a bank account in the U.S. to use Zelle®

**[Voice-over]** It's important that you know and trust those you send money to because once you authorize a payment to be sent, you can't cancel it if the recipient is already enrolled with Zelle.

**On screen:** Money sign animates from one bank to another. Once the money is received, a lock appears to indicate the transaction is now locked.

**[Voice-over]** Why? Because money moves quickly directly into the recipient's bank account, typically within minutes.

**On screen:** Clock animates. Text appears at the bottom: Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle®.

**[Voice-over]** Here's how to send money safely. First, confirm you have the correct U.S. mobile phone number or email address for the person you want to send money to. When in doubt, contact your friend to double-check.

**On screen:** Mobile phone with contact screen displays. Checkmarks appear next to phone number and email address showing confirmation. Text appears: Confirm Recipient's Contact Info.

**[Voice-over]** Second, if an offer sounds too good to be true, it probably is. Like a stranger selling online concert tickets at a steep discount and insisting you pay with Zelle. So, think twice and make sure you only send money to people you trust.

**On screen:** Computer monitor with two tickets animates in. Text on screen reads, "2 Tickets FRONT ROW!" A button appears beneath that reads, "MUST BUY NOW!"

[Voice-over] Third, understand your payment options.

**On screen:** Three graphics animate in representing 1) check, 2) credit card, and 3) sending money on a phone with Zelle.

**[Voice-over]** If you don't know a person or aren't sure you'll get what you paid for, using your credit card may be a better payment option.

**On screen:** Question marks animate over an unknown person icon. An arrow points from the credit card graphic to the unknown person icon, indicating the credit card is the best option.

**[Voice-over]** Many credit card companies offer built-in buyer protections for card holders. Check the terms and conditions of your credit card to see what's offered. Unlike a credit card, Zelle does not offer a protection program for any authorized payments made with Zelle. For example, if you do not receive the item or the item is not as described or as you expected.

**On screen:** Credit card graphic remains onscreen, and a Buyer Protection document animates in next to it. A Zelle/phone graphic animates in as well, with the same Buyer Protection document next to it, but the document quickly disappears, leaving an empty square next to the Zelle graphic.

**[Voice-over]** Keep your money safe. Only use Zelle with friends, family and others you trust. Zelle. This is how money moves.

**On screen:** Scene fades to white with the Regions and Zelle® logos centered on the screen.

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

Regions and the Regions logo are registered trademarks of Regions Bank. The LifeGreen color is a trademark of Regions Bank.

Equal Housing Lender. Member FDIC.