Zelle® FAQs

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What is Zelle®?

Zelle® is a fast, safe and easy way to send and receive money with friends, family and others you trust, even if they bank somewhere different than you[1]. All you need is your recipient's email address or U.S. mobile number or QR Code and money will be sent directly from your TD account to theirs in minutes[1]. No account numbers are shared.

How do I use Zelle® with a small business account?

To get started, log into TD online banking or mobile app and select "Zelle®".

Enter your email address or U.S. Mobile number, receive a one-time verification Code, accept the terms and conditions, and you are ready to start receive and sending money with Zelle®.

To send money with Zelle®, select someone from your mobile device's contacts (or add a trusted recipient's email address or U.S. mobile number), add the amount you would like to send and an optional note, review, then hit "Send". In most cases, the money is available to your recipient in minutes.[1]

If the consumer or small business you send money to has already enrolled with Zelle® through their banking app, the money is sent directly to their banking account and can not be cancelled. 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.

To request money using Zelle®, click "Zelle®", select "Request", enter the individual's email address or U.S. mobile number, confirm the recipient is correct and tap "Request".[2]

Is my information secure?

Keeping your money and information safe is a top priority for TD. When you use Zelle® within TD Online Banking or the TD app, your information is protected with the same technology we use to keep your TD account safe.

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 TD 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).

Neither TD nor Zelle® offers purchase protection for payments made 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.

Can I pay a small business with Zelle®?

Some small businesses are able to receive payments with Zelle®. Ask your favorite small business if they accept payments with Zelle®. If they do, you can pay them directly from the TD App or online banking using just their email address or U.S. mobile number.

Neither TD nor Zelle® offers purchase protection for payments made 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.

Also, always ensure you've used the correct email address or U.S. mobile number when sending money.

Can I use Zelle® internationally?

Only U.S.-based accounts at the recipient's bank or credit union are eligible for Zelle®.

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 you do not see this option available, please contact our customer support team at 1-800-493-7562 for assistance with canceling the pending 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, please immediately call our customer support team at 1-800-493-7562.

Are there any fees to send money using Zelle®?

No, TD does not charge a fee to use Zelle®. Your mobile carrier's messaging and data rates may apply.

Are there any limits for sending and receiving money with Zelle®?

TD standard daily and monthly limits are:

Zelle® (send money to/from other people)			
Delivery Option	**Direction**	**Daily**	**Monthly**
Up to 3 Business Days	Outbound	Up to $2,500	Up to $10,000
	Inbound (Request Money)	Up to $100,000	Up to $100,000
Within Minutes	Outbound	Up to $2,500	Up to $10,000

Limits of the sender's financial institution outbound may apply.

What if I want to send money to someone whose bank or credit union 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 or credit union 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 or 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.

Disclosure:

[1]Zelle®, is available for most checking and money market Accounts in the U.S. To use Zelle® you must have an Online Banking profile with a U.S. address, a unique U.S. mobile phone number, and an active unique e-mail address. 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. Transactions between enrolled users typically occur in minutes.

Your eligible deposit Account must be active and enabled for ACH transactions and Online Banking transfers. Message and data rates may apply, check with your wireless carrier. Transaction limitations apply.

[2]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®.

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