

Business FAQs

What is Zelle®?

Zelle® is a fast, safe and easy way for small businesses to send, receive and request money typically within minutes¹ with customers and eligible vendors they trust. If your customers use Zelle® within their financial institution's banking app, they can send payments directly to your Pinnacle bank account with just your email address or U.S. mobile number.

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

Eligible small business accounts can send, receive or request money with Zelle®. If you do not see Zelle® in your Online Banking profile or mobile banking app, please contact your financial advisor.

Log into Online Banking and navigate to Payments & Transfers (or "More" in the mobile app), then select "Send Money with Zelle®." To enroll, accept terms and conditions, tell us your email address or U.S. mobile number and deposit account, receive a one-time verification code, enter it, and you're ready to start sending and receiving with Zelle®.

To send money with Zelle®, simply 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'd like to send and an optional note, review, then hit "Send." In most cases, the money is available to your recipient in minutes.¹

To receive money using Zelle® with a small business account, share your enrolled email address or U.S. mobile number with your customers and ask them to send you payment with Zelle® right from their banking app. No need to share any sensitive account details. After the consumer sends you payment with Zelle®, you will receive your money directly into your enrolled bank account.

To request money using Zelle® with a small business account, click "Send Money With Zelle®," select "Request," enter the individual's email address or U.S. mobile number, confirm the recipient is correct and tap "Request." You'll receive a payment notification once your customer has sent you money in response to your request.

How do I tell my customers that they can pay me with Zelle®?

There are a few ways you can encourage your customers to pay you with Zelle®.

- Tell customers verbally that you accept payments with Zelle® and that they can easily send you money right from their banking app.
- Include it on an invoice. We recommend adding "I accept payments with Zelle®" or "Pay me with Zelle®".
- Use Zelle® to request money from your customers (which will send them a notification telling them you've requested payment with Zelle®).²

Does Pinnacle or Zelle® offer purchase protection?

Neither Pinnacle 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. Only send money to people and small businesses you trust and always ensure you've used the correct email address or U.S. mobile number when sending money.

Are there any fees to use Zelle® with a small business account at Pinnacle?

Yes, small business accounts are charged \$0.50 per transaction (sent or received).

How do I know if my small business is eligible to use Zelle®?

Eligible small business accounts can send, receive or request money with Zelle®. To get started, log in to Pinnacle's online banking or mobile app and look for "Move Money." If you do not see Zelle® in your Online Banking profile or mobile banking app, please contact your financial advisor.

Who should I call if I have questions or need help?

Please call our Client Service Center at 800-264-3613.

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 cancel a payment?

You can only cancel a payment if the small business or consumer 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 Client Service Center at 800-264-3613 for assistance with canceling the pending payment.

If you send money to a small business or consumer that 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 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 Client Service Center at 800-264-3613 to determine what options are available.

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

Zelle® QR code provides peace of mind knowing you can send and receive money, without typing or providing an email address or U.S. mobile number. To locate your Zelle® QR code, log into the Pinnacle app and click Move Money and Send Money with Zelle. Click "Send," then click on the QR code icon displayed at the top of the "Select Recipient" screen. Navigate to "My Code." From here you can view and use the print or share icons to text or email your Zelle® QR code.

To send money, log into the Pinnacle app and click Move Money and Send Money with Zelle. Click "Send," then click on the QR code icon displayed at the top of the "Select Recipient" screen. Once you allow access to your camera, simply point your camera at the recipient's Zelle® QR code, enter the amount, hit "Send," and the money is on the way! When sending money to someone new, it's always important to confirm the recipient is correct by reviewing the displayed name before sending money.

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

Please contact our Client Service Center at 800-264-3613. Qualifying imposter scams may be eligible for reimbursement.

Is my information secure?

Keeping your money and information safe is a top priority for Pinnacle. When you use Zelle® within our online banking or mobile app, your information is protected with the same technology we use to keep your Pinnacle account safe.

¹To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes.

²Payment requests to persons not already enrolled with Zelle® must be sent to an email address.

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