

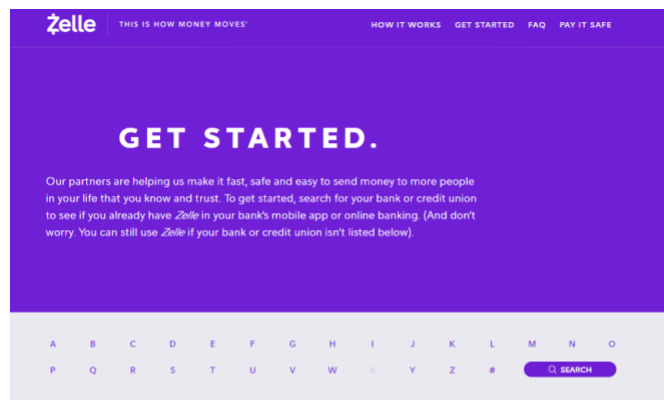
# Receiving Your Scholarship Guide

Please carefully review the steps below to ensure smooth processing of your award payment. Be sure to also review [Preparing to Receive Your Funding](#) before completing the registration of your Zelle account.

## REGISTRATION AND PAYMENT PROCESSING STEPS

### STEP 1: Registration

1. Search for your bank or credit union on Zelle's partner page [Zelle's partner page](#) to see if your bank is a partner bank with Zelle or if your bank is not a partner bank with Zelle, then you would need to enroll with Zelle through the Zelle Mobile App. See the example with finding BB&T bank below:



A	<a href="#">Ally</a>	<a href="#">America First Credit Union</a>	<a href="#">Arvest Bank</a>
	<a href="#">Ambler Savings Bank</a>	<a href="#">American Bank</a>	<a href="#">Associated Bank</a>
	<a href="#">Amegy Bank</a>	<a href="#">American Bank of the North</a>	<a href="#">Atlantic Union Bank</a>
	<a href="#">Amerant Bank</a>		
B	<a href="#">Bank of America</a>	<a href="#">Bank7</a>	<a href="#">Beverly Bank</a>
	<a href="#">Bank of Central Florida</a>	<a href="#">Bankers Trust Company</a>	<a href="#">BMO Harris Bank</a>
	<a href="#">Bank of Commerce</a>	<a href="#">BankNewport</a>	<a href="#">BNB Bank</a>
	<a href="#">Bank of Eastman</a>	<a href="#">Barrington Bank</a>	<a href="#">BNY Mellon</a>
	<a href="#">Bank of Hawaii</a>	<a href="#">BB&amp;T</a>	<a href="#">Bremer Bank</a>
	<a href="#">Bank of New Jersey</a>	<a href="#">BBVA Compass</a>	<a href="#">Brickyard Bank</a>
	<a href="#">Bank of the James</a>	<a href="#">BECU</a>	<a href="#">Bridgeview Bank</a>
	<a href="#">Bank of the Pacific</a>	<a href="#">Bellco Credit Union</a>	<a href="#">Bridgewater Savings Bank</a>
	<a href="#">Bank of the West</a>	<a href="#">Belmont Bank &amp; Trust</a>	<a href="#">Brookline Bank</a>
	<a href="#">Bank of York</a>	<a href="#">Benchmark Community Bank</a>	<a href="#">Byline Bank</a>
	<a href="#">Bank Rhode Island</a>		

- a. Each bank's enrollment process is different. If your bank is not yet a partner of Zelle, follow the instructions given on the [Zelle partner page](#) to download the Zelle mobile app (BBVA Compass example below). Otherwise, if your bank does have a partnership with Zelle, please enroll through your bank's mobile app or online banking as directed on the Zelle website (BB&T image example below).

### BBVA Compass is coming soon!

**COMING SOON**  
They say good things are worth waiting for. **BBVA Compass** has partnered with Zelle but hasn't launched yet. Keep an eye out for updates from **BBVA Compass** on when Zelle will be available for you to use in your mobile banking app.

**GET THE APP & ENROLL**  
To start using Zelle now, download the Zelle app. Enroll your mobile number and Visa® or Mastercard® debit card so you can start sending and receiving money. Click [here](#) to learn more about how to send money in the Zelle app.



### Get started with BB&T.

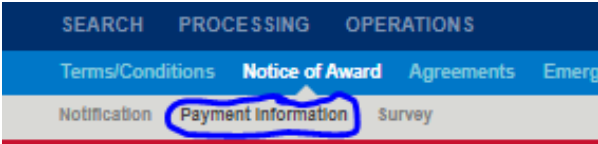
**GET THE APP**  
Make sure you have the **BB&T app** downloaded on your phone.

**ENROLL**  
Enroll your mobile number or email address with your bank account so you can start sending and receiving money.

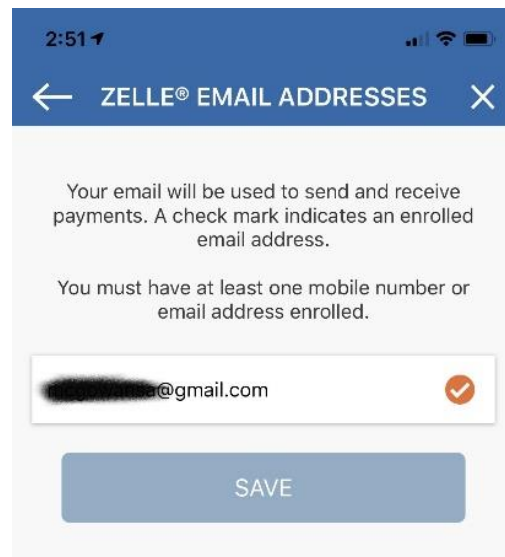
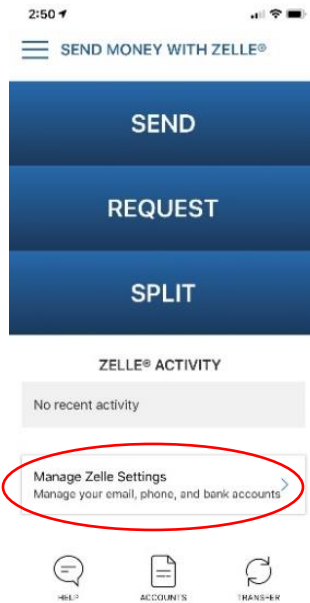
**SEND & RECEIVE MONEY**  
Select a contact and enter an amount to send. As a security measure for your protection, it may take a few days for your payment to reach your recipient if they are not yet enrolled.



- b. Ensure that the email address associated with the bank account you want the funding transferred to is the same email address that is on file with Gilman, and the email that you use to enroll with Zelle are the same. So, the email on file with Gilman, your bank, and the email you enrolled with Zelle, should all be the exact same.
  - i. If you want a different email address than the one you used on your application, make sure to indicate the correct email address under the Payment Information Tab (the first image below) in the Gilman Portal. **DO NOT CHANGE THE EMAIL ADDRESS WITH YOUR BANK AS IT MAY CAUSE A 30-DAY SECURITY HOLD ON YOUR BANK ACCOUNT.** We would then need to wait for the hold to clear before trying to issue your funding payment.



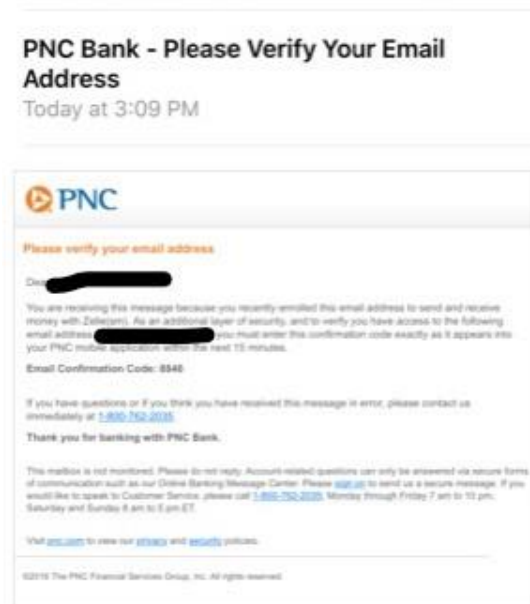
- ii. If you have already enrolled with Zelle Mobile App or need to enroll through the Zelle Mobile App because your bank is not a partner, please download the Zelle Mobile App to your phone and enroll using the email on file with Gilman. You can verify an existing email address in your Zelle Mobile App's Manage Zelle Settings (seen circled in red below). Your email address is indicated as selected by the check mark next to it. Ensure the email option and NOT the telephone option is selected!



c. Do not register using only a telephone number as Gilman sends the money through email address only.

2. Verify the set-up of your Zelle enrollment

a. Upon setting up your Zelle enrollment, you will receive a verification email or notification providing you with a code or link to verify you are setting up the account. Example of Verification on the Zelle Mobile App:



b. Receive confirmation that your Zelle registration and set-up is complete. Once you go verify the Zelle account set-up, you will receive a second email/notification confirming the successful completion of the registration process. If you do not receive both email notifications, your Zelle registration may not be complete.

## STEP 2: Payment Process

1. When your payment has been issued by the Gilman Program (after your documentation is approved and according to the timeframe indicated on your award notification email), you will receive an email from Bank of America ([payments@ealerts.bankofamerica.com](mailto:payments@ealerts.bankofamerica.com)) alerting you that funds have been sent to you.
  - a. You do not need to click the “Accept transfer” button within the Bank of America email notification. This email is alerting you that the funds have been sent to you. Go into your bank account or if you used the Zelle Mobile App to see the pending transaction.
  - b. In some cases, this email notification has been blocked by some email servers or goes to Spam folders. If you have set up your account with Zelle correctly and you do not see this email, the money can still transfer into your account.
  - c. Transfers of funds can take between 1-3 business days to show up in your account.

For any additional issues, please see our [Troubleshooting Tips](#) or the Zelle [FAQs](#) webpage! You can also contact *Zelle* customer support at 844-428-8542 or reach out via their support page at [zellepay.com/support/contact](https://zellepay.com/support/contact).