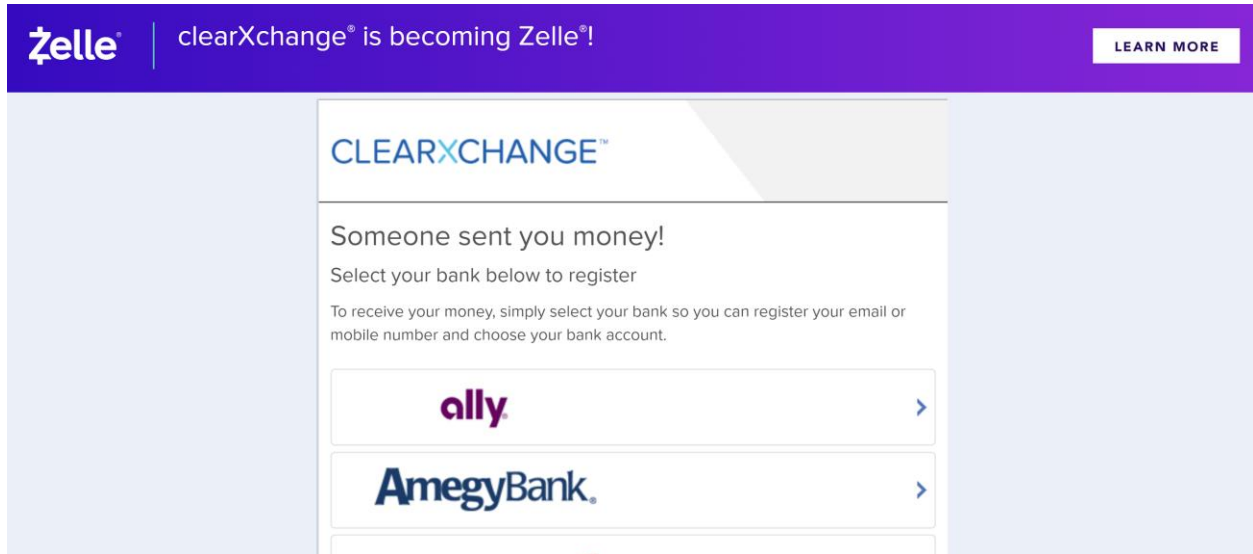


IlePay is a service provided by Zelle. Zelle registration will vary by the individual bank. The below is an example guide on registering with a partner bank on a desktop computer.

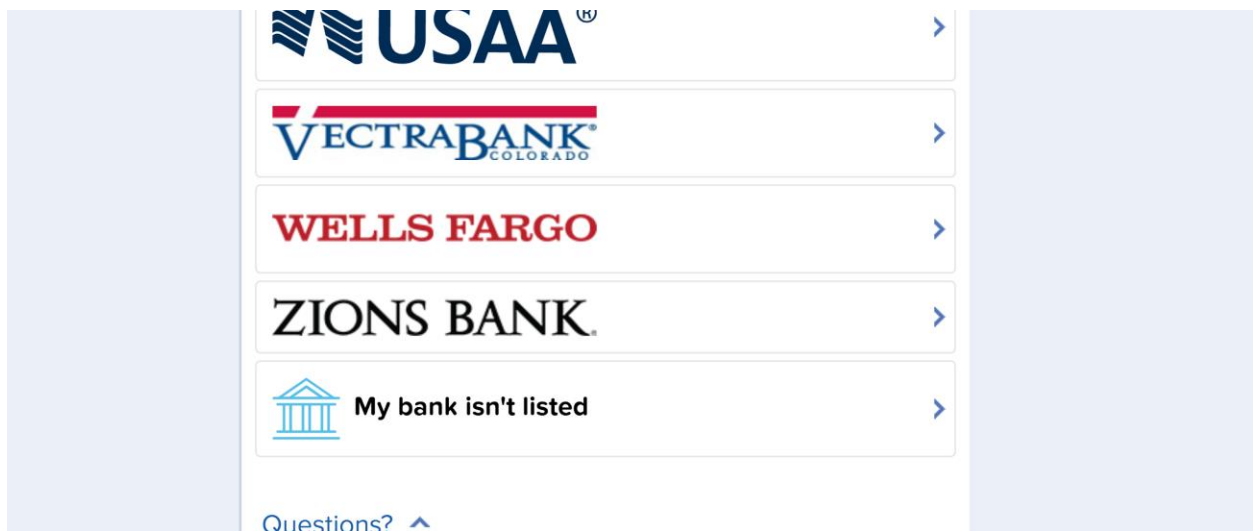
Section A: Registering with a Zelle Partner Bank

Step 1: Go to the Zelle/clearXchange [website](#).



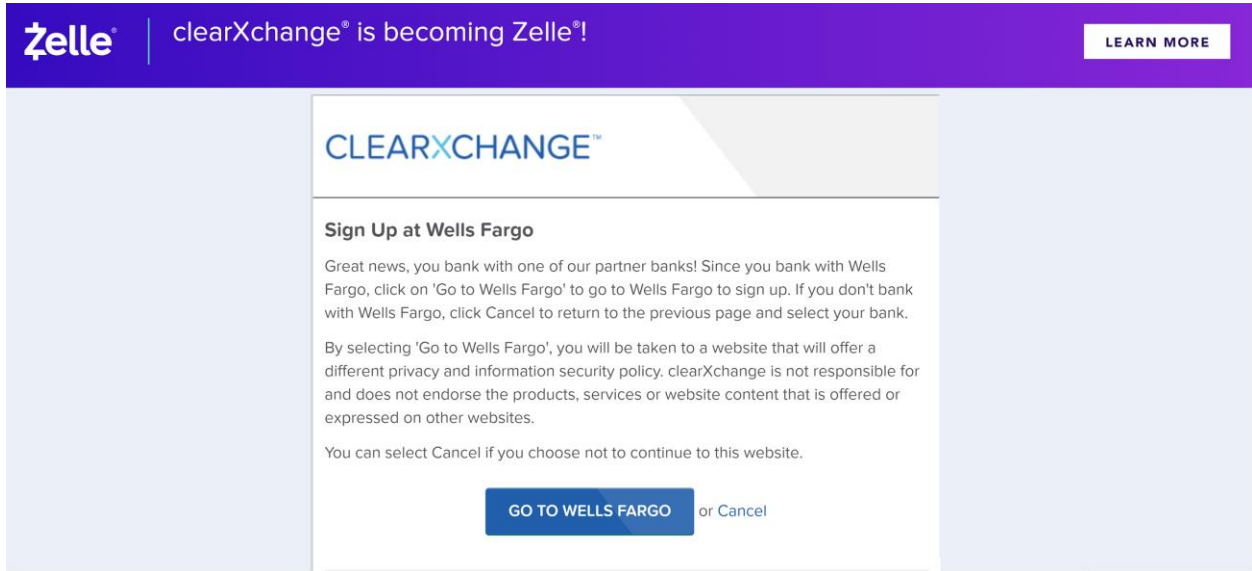
Step 2: Scroll down and click on your bank name.

If the grantee does not see their bank, click "My bank isn't listed" and see section B of this guide.



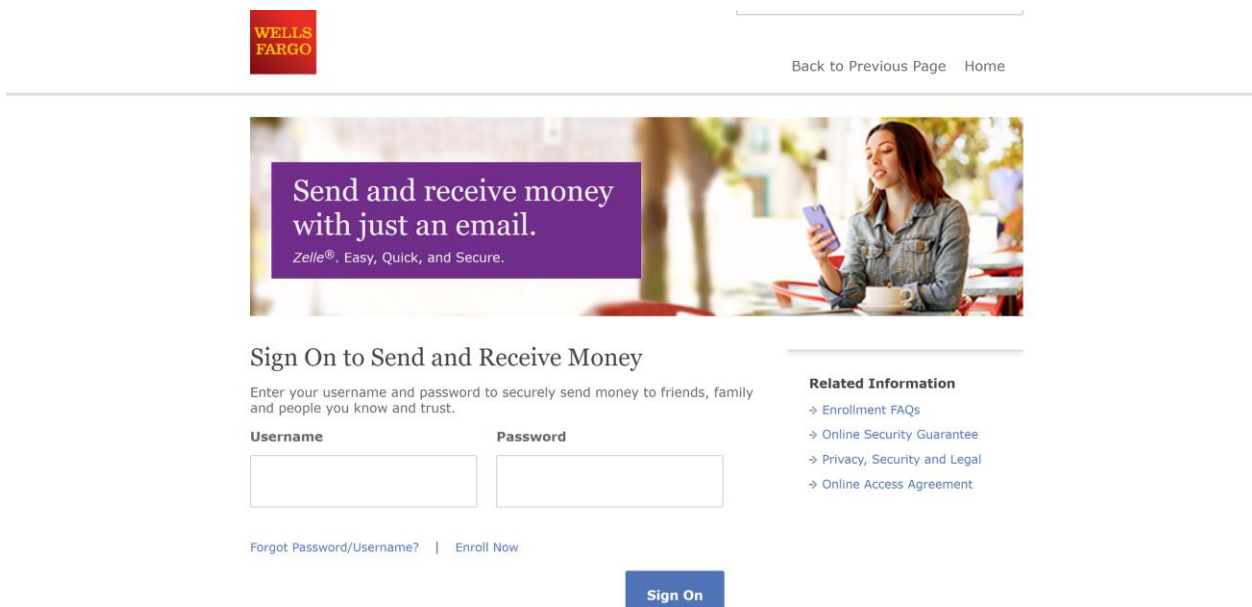
Step 3: Click the button to go to your bank website

If the grantee's bank is one of the Zelle partner banks, they will need to go to their online bank account to complete Zelle registration. In this example, click "Go to Wells Fargo."







Step 4: Log into your online bank account





If their bank is one of the Zelle partner banks, the grantee should log into their online bank account to complete Zelle registration.




Step 4: Accept user agreement

Review the user agreement, then scroll to the bottom and click Agree.

WELLS FARGO   Sign Off |  Welcome 

Accounts  | Brokerage | Transfer & Pay  | Plan & Learn  | Security & Support 

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**Zelle® Transfer Service Addendum to
Wells Fargo Online Access Agreement**
Effective as of August 10, 2018




En español. [Ver en español](#) Para aceptar estos términos, es necesario regresar a la versión en Inglés de este contrato.

This Addendum ("Addendum") and the [Wells Fargo Online Access Agreement](#) ("OAA") contain the terms governing your use of the Zelle® Transfer Service (the "Transfer Service"). If we make changes to this Addendum, we will update the Addendum on the website. We will notify you of changes following the procedures specified in the OAA. In the event of any inconsistency between this Addendum and the OAA, this Addendum will control.

Please read this Addendum carefully. By agreeing to this Addendum or using the Transfer Service, you are agreeing to the terms of this Addendum and the OAA. This Addendum and the OAA include, among other things:

- your agreement that each time you use the Transfer Service, you are authorizing and instructing us to send emails and text messages to the recipient on your behalf;
- your commitment to us that each person we send a text message or email on your behalf has given you permission for us to do so;
- your agreement that if you request money from another person using the Transfer Service it will not be for an overdue or defaulted debt, court-ordered amounts such as alimony or child support, a gambling debt, or a debt owed to someone other than you;
- our obligations to you;
- your obligations as a user of the Transfer Service;

WELLS FARGO   Sign Off |  Welcome,

Accounts  | Brokerage | Transfer & Pay  | Plan & Learn  | Security

DISSATISFIED WITH ZELLE'S SERVICE OR WITH THE TERMS OF THIS ADDENDUM, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE L SERVICE.

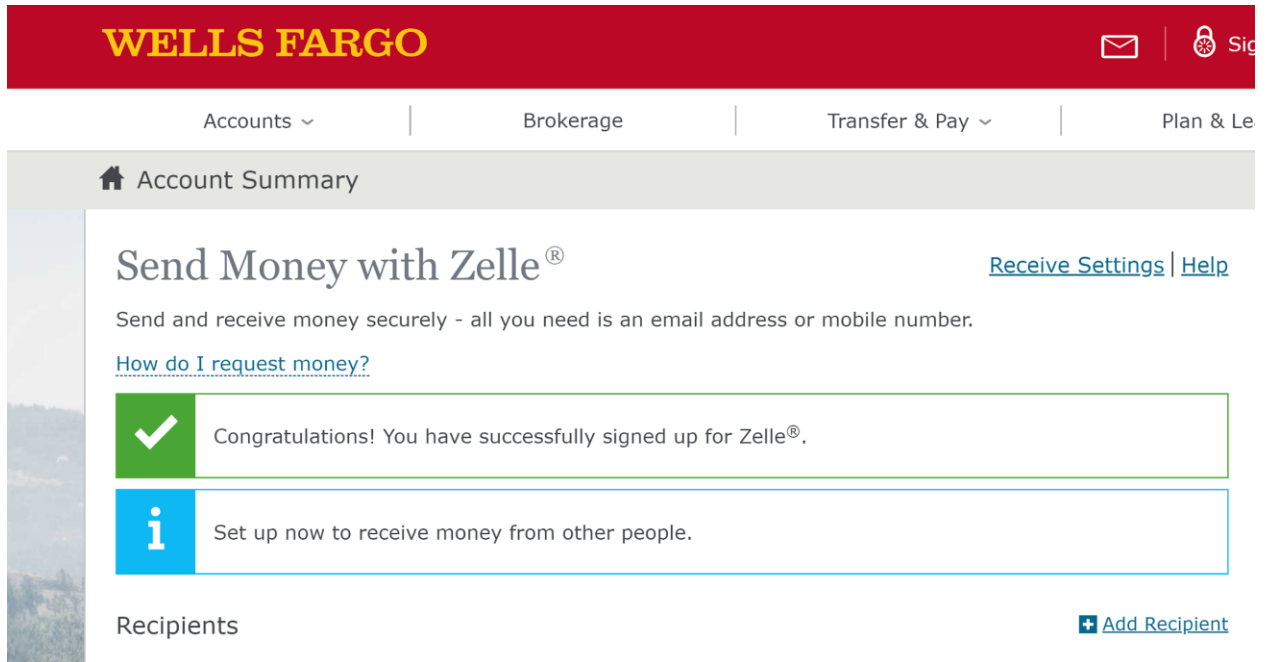
IN THOSE STATES WHERE THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES MAY NOT APPLY, AN LIABILITY OF ZELLE, ITS OWNERS, DIRECTORS, OFFICERS AND AGENTS OR THE PARTICIPATING FINANCIAL INSTITUTIONS LIABILITY IN THOS IS LIMITED AND WARRANTIES ARE EXCLUDED TO THE GREATEST EXTENT PERMITTED BY LAW, BUT SHALL, IN NO EVENT, EXCEED ONE HUNDR DOLLARS (\$100.00).

C. Your Indemnification of Zelle



You acknowledge and agree that you are personally responsible for your conduct while using the Transfer Service, and except as otherwise provi Addendum, you agree to indemnify, defend and hold harmless Zelle, its owners, directors, officers, agents and Participating Financial Institution: against all claims, losses, expenses, damages and costs (including, but not limited to, direct, incidental, consequential, exemplary and indirect d and reasonable attorneys' fees, resulting from or arising out of your use, misuse, errors, or inability to use the Transfer Service, or any violation the terms of this Addendum.

Step 5: Confirm


The grantee should see a screen that confirms Zelle registration is completed.



The screenshot shows the Wells Fargo website interface. At the top is a red header with the Wells Fargo logo in yellow. To the right of the logo are icons for an envelope and a padlock, with the text 'Sig' partially visible. Below the header is a navigation bar with four items: 'Accounts' with a dropdown arrow, 'Brokerage', 'Transfer & Pay' with a dropdown arrow, and 'Plan & Le'. Below the navigation bar is a grey bar with a home icon and the text 'Account Summary'. The main content area has a white background. At the top left of this area is a vertical image of a landscape. The main heading is 'Send Money with Zelle®' in a large, dark font. To the right of this heading are two links: 'Receive Settings' and 'Help'. Below the heading is a line of text: 'Send and receive money securely - all you need is an email address or mobile number.' Below this is a link: 'How do I request money?'. There are two prominent notification boxes. The first is green with a white checkmark icon and the text 'Congratulations! You have successfully signed up for Zelle®.' The second is blue with a white information icon and the text 'Set up now to receive money from other people.' Below these boxes is the text 'Recipients' on the left and a blue button with a plus sign and the text 'Add Recipient' on the right.

WELLS FARGO   Sig

Accounts ▾ | Brokerage | Transfer & Pay ▾ | Plan & Le


 Account Summary


Send Money with Zelle®

[Receive Settings](#) | [Help](#)

Send and receive money securely - all you need is an email address or mobile number.

[How do I request money?](#)

 Congratulations! You have successfully signed up for Zelle®.

 Set up now to receive money from other people.

Recipients [+ Add Recipient](#)