



Receiving Your Scholarship Payment 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](#) for troubleshooting tips before completing the registration of your Zelle account.

Contents

TIPS.....	1
REGISTRATION AND PAYMENT PROCESSING STEPS	2
STEP 1: Payment Information Tile in Portal	2
STEP 2: Registration	2
a. Search for a bank or credit union.	2
b. Zelle partner bank versus Zelle Mobile App	2
c. If Non-Partner Bank, Bank Does Not Accept Zelle, or U.S. Territory Bank	3
d. If Already Abroad or On-Program Overseas	3
e. Confirm Email Address.....	3
f. Two verification/confirmations of Zelle Enrollment.....	4
STEP 3: Payment Process	4
a. Bank of America email alert – No action is required!	4
b. Timeline of Receiving Payment.....	4
Updating Email Address/Updating Default to Email.....	5
Direct Deposit Option	5

TIPS

1. If you already have an account with Zelle that is only associated with a telephone number, you will need to add in an email address to match the email address given to the Gilman Program and associated with your bank account where you want the funding to be sent.
2. You must enroll with a Visa or Mastercard debit card tied to a bank account in the U.S to use the Zelle Mobile App. You cannot enroll in Zelle with business debit cards, credit cards, cards linked to international accounts, gift cards, or pre-paid cards from financial institutions outside of the Zelle Network of banks. If you are still getting an error, it may be because some debit cards are not “fast cash enabled”. Try using another Visa or Mastercard debit card from your bank or credit union.
3. Your funds can only be sent to you. If you have a joint account with someone else, you must be named as a primary account holder.
4. Ensure you complete your Terms and Conditions, and all your Gilman Portal Recipient tiles are completed, which prompts us to review your documents. We will not process your funding until all requirements are completed, and the documents uploaded to your Document Collection tile are approved.
5. If you added an incorrect email to your Payment tile or need to change the email in your Gilman Portal, please email your regional advisor, who can reopen the Payment tile.
6. See “[How to Use Zelle Safely](#): Tips for Safe Payments and Zelle Safety 101.”

REGISTRATION AND PAYMENT PROCESSING STEPS

STEP 1: Payment Information Tile in Portal

- a. As one of the recipient requirements, we ask you to confirm your payment information in the Gilman portal. The “Payment” tile under the Recipient tab of your online Gilman Portal should be completed after confirming if you are able to register with Zelle.

Payment Confirmation

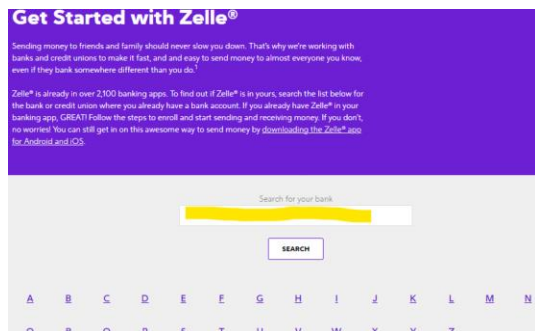
X

Are you able to receive your funds via Zelle?

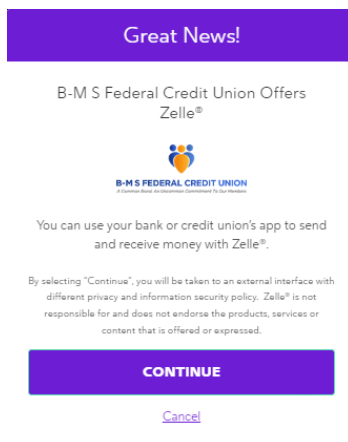
Select 'No' if you bank with a credit union or another bank that does not partner with Zelle, or if you are currently abroad and unable to enroll in Zelle.

STEP 2: Registration

- a. Search for a bank or credit union.
 - i. Search for your bank or credit union on [Zelle's partner page](#) to see if your bank is a partner bank with Zelle. If your bank does not partner with Zelle, then you would need to enroll with Zelle through the Zelle Mobile App or select the “direct deposit” option under your recipients' tab of the Gilman Portal in the “Payment” tile. See the example with finding BB&T bank below:



- b. Zelle partner bank versus Zelle Mobile App
 - i. Each bank's enrollment process is different. If your bank partners with Zelle, enroll through your bank's mobile app or online banking as directed on the Zelle website (B-M S Federal Credit Union image example below). If your bank is not listed as a Zelle partner, see [About the Zelle Network](#) for instructions on downloading the Zelle mobile app for Android and iOS.



c. If Non-Partner Bank, Bank Does Not Accept Zelle, or U.S. Territory Bank

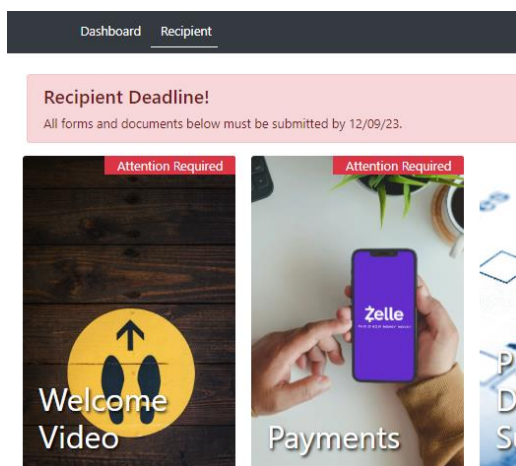
- i. If you see your bank is not a listed partner bank with Zelle and have verified that your bank does not accept external electronic funds transfers from Zelle, you can indicate in the Payment tile of the Recipient tab of your Gilman account and request an alternative payment method.
- ii. Zelle does not currently support debit cards linked to accounts based in American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands. Please indicate in the Payment tile of the Recipient tab of your Gilman account to request an alternative payment method.
- iii. You have the option to select Direct Deposit as your payment method only based on the above two criteria. **ALL OTHER PAYMENTS WILL BE MADE THROUGH ZELLE.**

d. If Already Abroad or On-Program Overseas

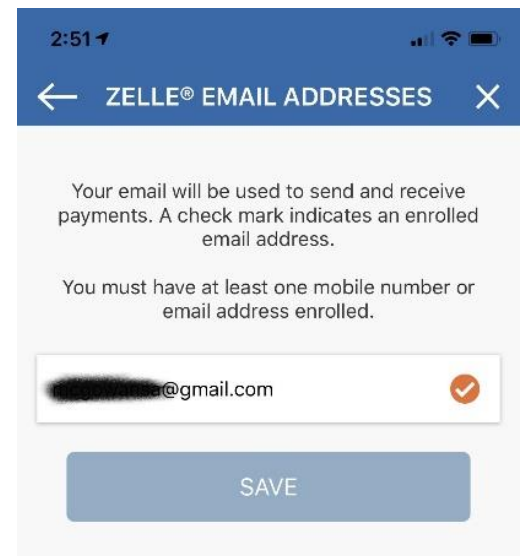
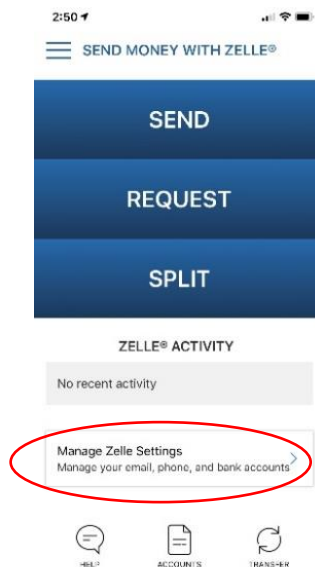
- i. Zelle profile accounts and apps are not accessible when overseas. You are not able to register or update settings (update email address/change default settings) while abroad. If you are already on-program, you will need to indicate that you cannot receive your payment via Zelle in the Payment tile of the Recipient tab of your Gilman account.

e. Confirm Email Address

- i. Ensure that the email address associated with the bank account that your funds will be transferred to is the same email address that is on file with Gilman (you confirm this in your Payment tile in the Gilman Portal). It should also be the email that you used to enroll with Zelle or Zelle Mobile App. So all three emails: the email on file with Gilman, your bank, and the email used to enroll with Zelle, should be the same. If your Zelle account is already set up, double check that the default email selected under Account>Manage settings is also updated to match any updates in your Payment tile.
- ii. If you need to change the email address that you indicated in your application, update this under the Payments tile in the Recipient Tab of your Gilman Portal (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.** This hold would prevent us from being able to send your funds until it clears.

The image shows a 'Payment Confirmation' form. It starts with an 'Important' note about registering with Zelle. Below that is a 'DO NOT CHANGE BANK PROFILE INFORMATION' warning. A question asks if the email address associated with the Gilman application matches the email address associated with the bank account, with a dropdown menu showing a selected email. There's an E-signature section with a text area for the full name and a 'Submit' button at the bottom right.

- iii. If you are using the Zelle Mobile App, please ensure that you change the default settings to using the email on file with Gilman from your application or what was updated in the Payment tile. 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 is selected and NOT the telephone option. Note that views may differ and having both options selected is fine too.



f. Two verification/confirmations of Zelle Enrollment

- i. Receive confirmation that your Zelle registration and set-up is complete. Upon setting up your Zelle enrollment, you will receive a verification email or notification through your bank providing you with a code or link to verify you are setting up the account.
- ii. Once you 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 the email verification and the final confirmation notification, your Zelle registration may not be complete.

STEP 3: Payment Process

a. Bank of America email alert – No action is required!

- i. When your payment has been issued by the Gilman Program (after your documentation is approved) you will receive an email from Bank of America (payments@ealerts.bankofamerica.com) alerting you that your payment is ready for transfer.
- ii. **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 are being processed on IIE/Gilman’s side. **Receiving this email does not mean the funds are pending in your bank account, it is only a note that it is being processed through IIE systems.** You do not need to take any action with this email!
- iii. 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.

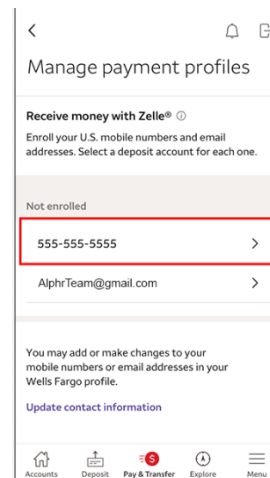
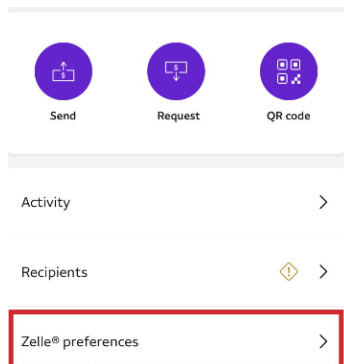
b. Timeline of Receiving Payment

- i. Transfers of funds can take between 1-3 business days to show up in your account.
- ii. If there is any issue with the transfer, Gilman will be alerted and will reach out to you. If you did not see your funding within 3 business days after receiving the Bank of America email, please reach out to GilmanRecipients@iie.org.
- iii. Don’t Panic! We are happy to work with you in resolving any issues with the transfer that might occur.
- iv. Please note we are not able to expedite payments, particularly in high-peak times after awarding. We appreciate your patience, but most processing times do take up to 2-3 weeks after recipient requirements are approved as we are working with many recipients also looking to receive their funding quickly!

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.

Updating Email Address/Updating Default to Email

- i. It is easy to update your Zelle email account (not your general bank account profile email). Open either your Zelle Mobile App, or log onto your bank's website and find your Zelle account settings (every bank is a little different in where this is located). Most banks and credit unions have Zelle account settings under "Transfers" section of their website or mobile app. Or ask your financial institution if you need help finding Zelle in your banking app or website.
- ii. Go to manage Zelle account settings or similar language tab.
- iii. Select or add the correct email address that you want the funding sent to your bank. You may need to unselect your phone number to allow you to select your email as the default option to be recognized when someone sends you a transfer. Gilman does not send funding using a phone number for security reasons.
- iv. Some banks' mobile apps or websites may allow you to add both. This is fine as long as your email address is selected as a default option for incoming transfers via Zelle. (Do not select phone number as default as shown in the screenshot).



Direct Deposit Option

- i. Direct Deposit is only an option if your bank does not work with Zelle, you are unable to register with the Zelle Mobile App, your bank is based in a U.S. territory, or you have already gone abroad and are unable to update settings or register through Zelle.
- ii. **Direct Deposit is not faster than the electronic funds transfer through Zelle.** It actually takes longer to update this option due to the funding processing procedures.
- iii. If you meet the alternate payment method criteria mentioned above, to request your payment sent as a direct deposit you must indicate this in your Gilman Recipient Portal. Under the Recipient tab, you will click on the Payments tile.
- iv. You will select "No" in the dropdown box and follow instructions on adding in your bank account information. You will need to upload either a voided check, or a bank verification form to be signed by your bank confirming your bank account and routing numbers.

Payment Confirmation

X

Are you able to receive your funds via Zelle?

No ▾

Select 'No' if you bank with a credit union or another bank that does not partner with Zelle, or if you are currently abroad and unable to enroll in Zelle.

If you are unable to receive your funds via Zelle, you will need to receive your funds via direct deposit. NOTE: This option requires documentation of your bank information and will take additional time to process your payment.

Bank Account Information for Direct Deposit

Please enter the name of your bank, account type (ie: Checking, Savings), your account number and ABA routing number for the bank account that your Gilman funds will be sent to, via direct deposit. Additionally, please upload verification of your bank information that allows us to confirm that the information provided is correct, and the funds go to your account. Acceptable verifications include this form, completed by a representative from your bank, a voided check, or an official letter from your bank that includes your full account and routing numbers.

Note that the Gilman Program is only able to send funds to U.S. based accounts under your

If you have any questions, please contact your Gilman advisor for your region.

Please complete this form and upload it below

Bank Name

Account Type (Checking, Savings)

Account Number

ABA Routing Number

Certified Bank Letter Upload

Choose File

No file chosen

Submit

Close

- v. If you are already abroad and cannot get your bank's signature on the bank verification form, you will need to upload certified documentation showing your name as a primary holder on the account, and **both** the routing and bank account number. This can be a screenshot from your online account, a direct deposit letter from your bank, etc. **Copy and pasted or written numbers in a Word document will not be accepted.**