University of Massachusetts (UMass)  
Zelle FAQ

Effective: 7/31/2023

What is Zelle?
Zelle is an easy way to send and receive money directly between almost any bank account in the U.S. With just an email address, you can quickly, safely, and easily receive payment from UMass.

Are there any requirements to receive Zelle payments from UMass?
You must be a domestic individual supplier using a bank account in the U.S. Domestic individuals without a bank account in the U.S. do not qualify for Zelle.

Entities are NOT eligible for Zelle, but UMass offers other payment options. Please see our Disbursement Strategy website for more information

What is the UMass payment term when using Zelle?
UMass offers a NET30 payment term for Zelle compared to NET45 for Checks.

What if I am NOT enrolled with Zelle?
If you are not enrolled with Zelle, a one-time enrollment in Zelle is required. Enrollment with Zelle is available via this link https://enroll.zellepay.com/.

What if I am already enrolled with Zelle?
Use the email address associated with your Zelle account to update your profile in the UMass Supplier Portal in the Payment Information tab.

What if my financial institution does not offer Zelle?
If your financial institution does not offer Zelle, you can still use Zelle by downloading the Zelle app, then enroll via your Visa or Mastercard debit card.

How do I enroll with UMass to receive my payments by Zelle?
New UMass domestic individual supplier is required to complete their payment information as part of the registration process.

Existing domestic individual supplier will need to log into the UMass Supplier Portal to update their payment option to Zelle, ensuring that they add the email address they used to enroll with Zelle.

What will UMass do with my email address?
UMass will use the email address only when making payments via Zelle and to communicate payment information.
**Are there any fees to receive money using Zelle?**
Zelle and UMass do **NOT** charge any fees to send or receive money. We recommend confirming with your bank or credit union that there are no additional fees.

**How long does it take to receive money with Zelle?**
Once the invoice payment terms, NET30, are met and payment made, money sent with Zelle is typically available to an enrolled recipient within minutes.

If it has been more than three days, we recommend:
- Confirm you have fully enrolled in Zelle
- Verify the email address used for Zelle matches the Payment Information tab of the UMass Supplier Registration
- If you are using Zelle through your bank’s mobile app or online banking, please check their support FAQs or contact their customer support team for help.

**What happens if UMass sends my payment via Zelle, and I have not enrolled with Zelle?**
You will receive a payment notification email to the email address you supplied UMass stating you have a payment pending for you and to enroll in Zelle to receive those funds.

If you take no action, the Zelle payment will be returned to UMass and the Treasurer’s Office will take the steps to reissue payment.

**What if I accidentally deleted the email telling me to enroll with Zelle?**
Visit [https://enroll.Zellepay.com/](https://enroll.Zellepay.com/) and follow the simple steps to enroll with Zelle. If you received a payment notification, be sure you enroll using the same email address your payment notification was sent to.

**Can I access Zelle to receive money without a smartphone?**
If your bank or credit union offers Zelle, you may be able to use their online banking site to receive money without a mobile device.
If your bank or credit union does not offer Zelle, then you must have a smartphone to access the Zelle app to receive money.

**Who do I contact if I am having trouble with the Zelle app on my mobile phone?**
If you’re using the Zelle app, give the Zelle customer support team a call toll-free at 844-428-8542 or get in touch through their support page at [www.zellepay.com/support/contact](http://www.zellepay.com/support/contact)
Who do I contact if I am having trouble with receiving my Zelle payments or need to update my payment option?
Existing domestic individuals will need to log into the UMass Supplier Portal to update their payment option on their profile.
Please contact the UMass Unified Procurement Services Team (UPST) at UPST@umassp.edu.