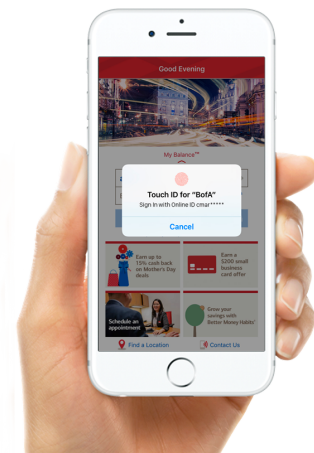


## Instructions for making *Zelle* transaction on Bank of America using an iPhone

“Oh, I forgot to bring cash! Can I pay you back with *Zelle*?” Once in a while, you owe your friends some money and never remember to bring cash back to them. This is when *Zelle* comes into play. *Zelle* is a build-in tool that most banks use to transfer money online. With *Zelle*, you can send money between hundreds of banks all across the United States in minutes. This instruction will help you to make a *Zelle* transaction within the *BofA* App.

### Everything You Will Need:

- Basic knowledge on phones
- An iPhone with Internet
- Bank of America Account
- The *BofA* app on your iPhone
- Registered with *Zelle*
- A person that has a *Zelle* phone number or email address to send money to.



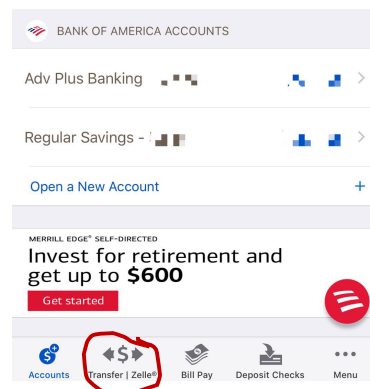
**Figure 1:** BofA login page

**WARNING:** Please do not attempt these steps on a device that is not yours to avoid information leaks.

## Transfer Money:

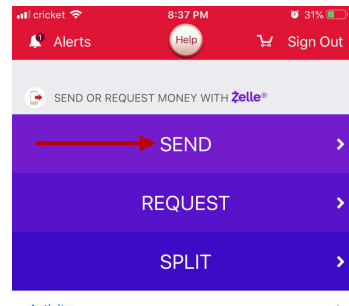
➤ Step 1: Log on to your *BofA* App on your iPhone.

➤ Step 2: Tap “*Transfer | Zelle*” on the bottom of the screen as in **Figure 2**.



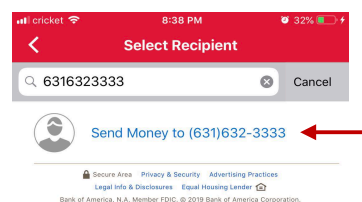
**Figure 2:** BofA home page

➤ Step 3: Tap “*SEND*” on the top of the screen as in **Figure 3**.



**Figure 3:** Zelle page

➤ Step 4: Type in the email or phone number of your friend and hit “Send Money to XXX” as in **Figure 4**.

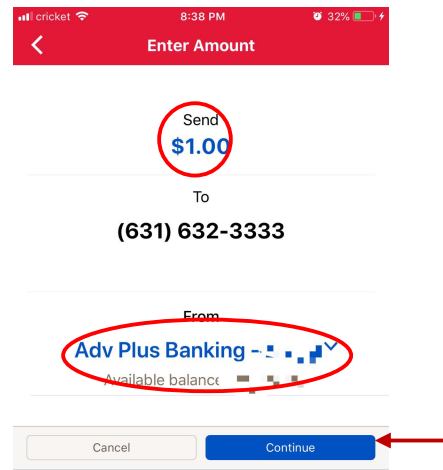


**Figure 4:** send money to recipient page

- Step 5: Enter the amount you want to send to the person.  
Select the account you want to send the money from and hit Continue.

**WARNING: The transaction cannot be canceled once made. Please make sure the phone number or email address you entered is correct!**  
**If ever sent to a wrong person, contact your bank as soon as possible.**

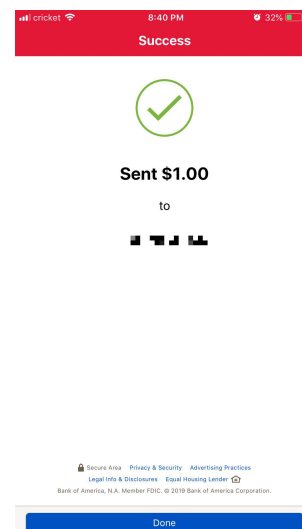
**TIP: You can try to send a smaller amount to test first and see if the money arrives successfully.**



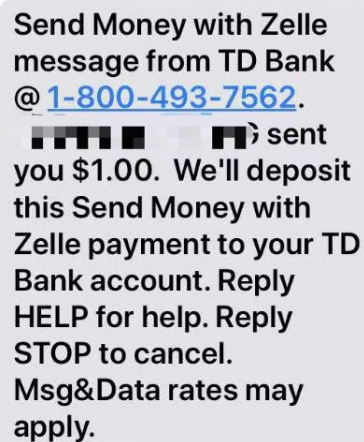
**Figure 5:** Enter amount page

- Step 6: Finalize the transaction and hit Continue again. You should see a confirmation like **Figure 6**.  
Contact the person you are sending money to and see if he/she received a text/email confirmation as **Figure 7**.

**WARNING: Watch out for your minimal account balance!**



**Figure 6:** Success transaction page



Send Money with Zelle  
message from TD Bank  
@ [1-800-493-7562](tel:1-800-493-7562).  
[REDACTED] sent  
you \$1.00. We'll deposit  
this Send Money with  
Zelle payment to your TD  
Bank account. Reply  
HELP for help. Reply  
STOP to cancel.  
Msg&Data rates may  
apply.

**Figure 7:** iPhone text confirmation received by the recipient. In this case, the recipient has a TD bank account connected with his phone number.

## Conclusion:

*Zelle* makes our life much easier by transferring money instantly. I hope this manual are useful to the adults that are new to technology and wish to use *Zelle* to transfer money to their friends or family members.

Bingling Dong  
111594681  
9/24/19

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## Work Cited:

Figure 1: <https://www.bankofamerica.com/online-banking/mobile-and-online-banking-features/touch-id/>