

BESC-STL Zelle Usage Policy

Overview

Zelle is a **free** digital payment network that enables instantaneous money transfer between accounts at participating banks. Since the club has an account at a participating bank, we have explored options for enabling Zelle as an alternate form of payment, in lieu of traditional checks. If your bank participates and you're interested in using it to pay for trips, this document will describe the rules we will use to govern Zelle payments. Your use of Zelle is completely optional.

Scope of Usage

Currently, we will only be accepting funds through Zelle, not sending funds (e.g. trip refunds). For those, we will continue to mail conventional checks to your home. But for any payment you would make by check today for the payment of trips you are attending, we will accept those funds through Zelle. We will only accept those payments at times when we're expecting payments from you. For example, paying a trip deposit through Zelle before you are officially signed up, is against club policy and will not in any way infer that you are attending that trip.

Getting Started

First you must enroll in Zelle through your bank, through their website or mobile app. You do this by linking your email address or telephone number to your Zelle enrollment. This is the way in which the participants of the Zelle network will identify you. Each email or phone number can only have one Zelle enrollment. Beyond that, each bank's enrollment process may differ, and we are unable to give further enrollment assistance. Please contact your banking institution for further instructions on utilizing Zelle.

Next, you would need to locate our club as a payee. We have enrolled the following email address as our payment address:

besc.stl.payments@gmail.com

You can find us by entering this email address manually or use the QR code attached to this policy. If you enter it manually, please double check the recipient. Generally, Zelle transfers are irreversible once they are initiated, so you want to make sure you're sending them to us. The club bears no responsibility for transfers made to the wrong recipient.

How To Send Funds

Since all Zelle payments are sent to the same club account, it is important for trip captains to be able to correctly account for each payment. You will also want the payment credited to the correct skier. We require all Zelle payments to follow these rules:

1. Each trip you are paying for must be done through separate payments. If you are attending multiple trips, do not sum up your payments into a single transaction.
2. Each person you are paying for must be made through separate payments. Do not combine multiple people (e.g. spouses and children) into a single transaction.
3. In the memo line, clearly state the trip and attendee name that the payment is for. This is required so that the record can be easily given to the trip captain. The trip captains aren't doing the initial sorting of payments, so don't assume they know what trip you're on.
4. You may send up to your entire balance due at any time but be careful not to send more than is due. If in doubt, contact the trip captain for that amount. Overpayments will not be immediately refunded but will be processed along standard refund timelines.
5. For payment of the trip deposit during sign-up, you'll be asked to show your Zelle confirmation to the trip captain. Do not initiate the payment until the trip captain gives the go-ahead.

Your bank may set a transfer limit per day, which would be based on the amount transferred, not the number of transactions. Be mindful of those limits when planning your payments, so that you make them in a timely fashion.

After The Payment Is Made

Your bank should email you a payment confirmation almost immediately. It will contain a confirmation code that we will see as well. Retain this confirmation. If any question arises, you will want that code to correlate to the payment on our side.

Your trip captain will not be immediately aware of the transaction, so don't ask them for confirmation. The monthly reconciliation process is typically when your captain will receive their notice and prepare receipts. If you want to give the trip captain a heads up that you sent money, feel free.

Send money with Zelle®

Scan in your banking app to pay.

Boeing Employees Ski Club-St Louis

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