Here is the link that tells you how to enable closed captioning or Live transcriptions in Zoom.

<https://support.zoom.us/hc/en-us/articles/4409683389709-Enabling-or-disabling-closed-captioning-and-live-transcription-services>

You have to log into the Zoom website ( not the application ) to make these settings work.

Also you must make these changes BEFORE your meeting starts.

You also must be using the Zoom Desktop Application OR the Zoom mobile app.

Once the settings is enabled. – AND YOU ARE THE HOST,

Open zoom meeting – click the “CC “ and you will see the Enable Auto-Transcription Option.. make sure that is selected

In this same settings under CC make sure that the “ Allow Participants to request Live Transcription” is selected.