

Service



Turnkey Service for Zelle™

A next generation, ubiquitous P2P platform for financial institutions



Consumers want person-to-person (P2P) payments that are fast, easy and secure regardless of where they bank. Fiserv offers a turnkey service for *Zelle* to simplify your path to implementing a ubiquitous, frictionless P2P solution.

An easier, faster way to pay

Leading financial institutions across the country are adding the Zelle Network™ from Early Warning® to their online and mobile banking services. *Zelle* gives consumers a faster way to send and receive payments within the security of their financial institution, creating a ubiquitous alternative to cash and checks.

Fiserv offers a turnkey set of services designed to simplify the implementation of *Zelle* for financial institutions of all sizes. These services help to reduce costs and accelerate time-to-market.

A Ubiquitous Network

Zelle gives you the reach, connectivity and faster payments you need by offering the ability to send money directly from one U.S. deposit account to another, using only the recipient's email address or mobile number.

Leverage the assets and technologies of Fiserv to enable the easiest path to a frictionless P2P solution. *Zelle* delivers a faster, frictionless user experience across all participating financial institutions.

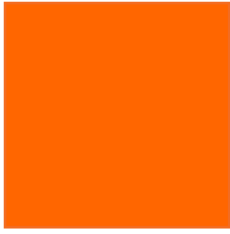
An Easy, Cost Effective Path

Turnkey Service for *Zelle* can help you reduce costs, compete effectively and increase digital engagement with customers. Our solution offers:

- Real-time money movement capabilities
- Native faster processing
- Pre-built, brand compliant web and mobile user interfaces
- Directory management
- Integrated alerts and notifications
- Powerful fraud and risk management tools and services
- End-to-end customer support capabilities
- Simplified, single-point settlement

Safety and Soundness

Fiserv offers advanced risk modeling and proven processes to minimize false positives and protect against financial losses. We have more than 20 years of risk management experience with bill payments, and P2P risk management experience at more than 2,500 financial institutions.



The Zelle Advantage

Financial Institution Centric	Increased Opportunities	Common Brand and Experience	Faster Payments
Puts your institution at heart of the transaction	Enhances your ability to attract new consumers	High consumer exposure to Zelle	Meets consumer expectations
Increased share of the P2P market	Increases payment volume	Full suite of marketing support	Multiple institutions initiating thousands of transactions today
Meets customer needs –they don't need a third-party solution	Increased share of wallet	Common brand standards	Participating institutions can send and receive in real-time in network

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today. Visit fiserv.com to learn more.

Connecting for Faster Payments

How can you connect for faster delivery? There are a number of options, depending on your payments environment. NOW™ network from Fiserv provides real-time connections to Fiserv account processing systems. We can also connect directly to non-Fiserv account processing systems. Regardless of the underlying connection, the result is the same—consumers can send and receive payments to or from any institution in the network.

Key Benefits: Consumers

- Seamless, consistent, frictionless user experiences
- A large network of participating financial institutions
- Access to funds typically within minutes
- Convenience
- Safe and secure payments

Key Benefits: Financial Institutions

- Deeper customer relationships
- Increased adoption and engagement
- Increased cross-selling opportunities
- An innovative, industry-leading solution
- Ubiquitous P2P offering across participating financial institutions
- A risk-managed environment

Connect With Us

For more information about Turnkey Service for Zelle, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.



Fiserv, Inc.
255 Fiserv Drive
Brookfield, WI 53045

800-872-7882
262-879-5322
getsolutions@fiserv.com
www.fiserv.com