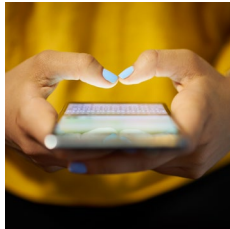


Service



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 safe regardless of where they bank.* Fiserv offers a turnkey service for *Zelle* to simplify your path to a ubiquitous, easy P2P solution.

An Easy Way to Pay

Financial institutions across the country are joining the Zelle Network® from Early Warning. *Zelle* gives consumers an easy way to send and receive payments within the security of their financial institution, creating an 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

A result of remarkable adoption by consumers and financial institutions, *Zelle* gives consumers the extensive reach to conveniently send money directly from one U.S. deposit account to another using only the recipient's email address or mobile number. It's a safe and fast way to send money in minutes.*

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

A Cost Effective Path

Turnkey Service for Zelle can help you minimize implementation effort and reduce operational complexity for faster-time-to-market. 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 experience minimizing bill payment and P2P risk for financial institutions and consumers.



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](https://www.fiserv.com) to learn more.

The Zelle Advantage

Financial Institution Centric	Increased Opportunities	Common Brand and Experience	Fast, Easy Payments
Puts your institution at heart of the transaction	Enhances your ability to attract new consumers	High consumer exposure to Zelle	Meets consumer expectations
Increases your share of the P2P market	Increases consumer engagement	Full suite of marketing support	Hundreds of institutions deploying millions of transactions
Meets consumer needs for a financial institution-centric solution	Increases share of wallet	Common brand standards	Consumers can send and receive payments in minutes*

Connecting for Fast, Easy Payments

How can you connect for fast delivery? There are a number of options, depending on your payments environment. The 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 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 [fiserv.com](https://www.fiserv.com).



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*Must have a U.S. financial institution account to use Zelle. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle.

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