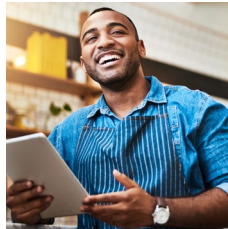


Turnkey Service for Zelle®: Small Business
A Modern Payment Solution for Small Businesses



There are an estimated 30 million small businesses in the U.S., and they're eager for solutions that make it easier to make payments and get paid. Turnkey Service for *Zelle* from Fiserv can help you bring this solution to market with less effort and reduced operational complexity.

Receive and Send Payments With Ease

Enable your small business clients to send, request and receive digital payments quickly, easily and securely.* *Zelle* Small Business provides a fast, safe and easy way for small businesses to get paid and pay eligible suppliers – without cash or checks.** Clients can manage their accounts payable and accounts receivable with consumers and small businesses enrolled with *Zelle* through their bank's mobile app.

To use *Zelle*, small businesses can simply request and receive payments using their customer's U.S. mobile phone number or email address. There is no need to collect or share sensitive account numbers, reducing risk for businesses and their customers. With *Zelle*, funds are available within minutes, which essentially eliminates returns for non-sufficient funds.***

Your financial institution must offer *Zelle* in order to deliver this small business service.

A Cost-Effective Path

Turnkey Service for *Zelle* helps you minimize implementation efforts and reduce operational complexity, so you can bring *Zelle* Small Business to market quickly and cost-effectively. The Fiserv value-added solution offers:

- Fast money movement capabilities
- Native, faster processing
- Prebuilt, 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

In addition, Fiserv offers advanced risk modeling and proven processes to minimize false positives and protect against financial losses.



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.

Key Benefits

Small Businesses

- Receive funds within minutes, not days***
- Reduce concerns about missing cash, or returned or misplaced checks
- Payments can be received and sent anytime, from anywhere
- No additional app is required – *Zelle* is built into the mobile banking experience
- Faster reconciliations, with transactions recorded in the bank account
- Leverage bank-level data security from Fiserv
- Reduce risk exposure – no need to capture or provide account numbers

Financial Institutions

- Reduce expenses
- Strengthen your position as a technology leader with an innovative, mobile-first solution
- Increase revenue opportunities
- Enhance cross-sell opportunities
- Improve brand visibility
- Attract and retain your small business customers

Connect With Us

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



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*A small business is defined as a privately-owned corporation, partnership or sole proprietorship that maintains a retail account with a participating financial institution that offers *Zelle* to business customers. A disburser, large corporation or out-of-network user may not be classified as a small business.

**To send money to or receive money from a small business, a consumer must be enrolled with *Zelle* directly through their financial institution or enrolled in the *Zelle* app with a deposit account. Small businesses are not able to enroll in the *Zelle* app with a debit card and cannot receive payments from consumers enrolled in the *Zelle* app using a debit card.

***Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with *Zelle*.