Turnkey Service for Zelle®
A Next Generation, Ubiquitous P2P Platform for Financial Institutions

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

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.*

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.

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.
### The Zelle Advantage

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

*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.*