

Turnkey Service for Zelle®

Your P2P solution

Zelle® is the person-to-person payments application of choice for individuals and small businesses. Enrolled consumers and small businesses can send and receive money in minutes to and from friends, businesses, landlords, family, babysitters, organizations and so much more.

Zelle® – The largest P2P solution

In 2025, millions of consumers and small business owners sent over \$1.2 trillion through Zelle®. On average, Zelle® processes 125 payments per second.

As the leading provider of Turnkey Service for Zelle®, Fiserv represents 1,500+ of the 2,300 financial institutions offering Zelle®. In 2025, Fiserv processed more than 750 million Zelle® payments, representing more than \$210 billion.

Meeting consumer demands and driving deposits

Consumers and small businesses have shown that they rely heavily on Zelle® for their P2P payments, sending and receiving over \$1.2 trillion 2025. For financial institutions offering Zelle®, these payments drive deposits.

Beyond just driving deposits, Fiserv research shows that Zelle® activity in a financial institution account strongly correlates with primacy. Zelle® users had 18% higher net profit than non-Zelle® users, 25% higher deposit balances, and were less likely to use checks.

Your financial institution's Zelle® offering is crucial to your digital payments strategy.



Safe payments to people you know and trust

With fewer than 0.02% of Zelle® payments reported as fraudulent in 2025, there are few payment methods safer than Zelle®. Zelle® has an added layer of protection: Fiserv partners with your financial institution to monitor for potential fraud and address it immediately.

Fraud prevention tools

- **Real-time transaction scoring** – powered by artificial intelligence, triggering manual intervention
- **The Fiserv Zelle® dispute portal** – financial institution associates can report fraud or dispute transactions immediately
- **Identity link** – a list of bad actors across the Zelle® Network, proactively preventing fraudsters from registering
- **Consumer fraud education** – turnkey marketing resources to educate your consumers about common fraud, while driving adoption

Zelle® – A better alternative

For consumers whose financial institutions do not offer Zelle®, their alternatives are generally other P2P applications or checks. With the sunset of the standalone Zelle® application, consumers sending P2P payments have the option to turn to their trusted financial institutions for Zelle® or use outside P2P applications.

On average, other P2P apps that are not integrated with a financial institution have more than \$300 in funds sitting in these accounts. In a single year, Cash App, PayPal, Venmo and Apple Pay have \$50 billion remaining at a given time in these accounts.

Zelle® Small Business – The fastest growing use case

Millions of small businesses nationwide use Zelle® Small Business to send and receive money. For many independent business owners, this P2P payments application is a lifeline for their businesses. In 2025, Zelle® payments from consumers to small businesses grew 31%, while payouts from businesses to consumers rose by 22%. The most common Zelle® payment type in 2025 was rent payment. Zelle® Small Business payments activity is the fastest growing use case of Zelle®.

Fiserv supports your small business customers and members by offering Zelle® tags – enabling small business owners to hide their personal cell phone numbers and promote their businesses' branding when accepting Zelle® payments.

Welcome to the NOW® Network – Your solution for instant payments

Our Fiserv Turnkey Service for Zelle® is powered by the Fiserv NOW Network – an instant payments network that integrates with your core to power real-time payments, managing settlement and processing for you. The NOW Network powers instant payments capabilities for Fiserv payments products including Turnkey Service for Zelle®, TransferNow® A2A, CheckFree® NextSM bill pay, CashFlow CentralSM AP/AR, as well as integration into other real-time payments networks through the NOW Gateway, such as RTP® and FedNow®.

Connect with us

For more information about Turnkey Service for Zelle®:
800-872-7882
zelle@fiserv.com

Fiserv is the global technology leader at the intersection of finance and commerce. Our solutions empower financial institutions and businesses of all sizes to deliver banking and payments experiences that move more than money.

Discover how at [fiserv.com](https://www.fiserv.com).