

Turnkey Service for Zelle®: Small Business

The fastest growing Zelle® payment use case

More than seven million enrolled U.S. small businesses rely on Zelle® to make and receive payments in minutes, improving their cash flow and reducing their reliance on cash and checks. With consumer-to-small-business Zelle® payments up 31% in 2025, transactions from business to individuals up 22% and overall transaction sizes growing 5% from 2024, Zelle® is becoming increasingly important for small businesses' payments strategy.



Use cases

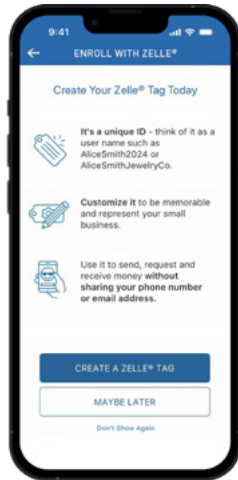
Small businesses use Zelle® for payments in many unique use cases. The most common payment is rent payments from consumers to landlords. Rent payments volume rose 13%, with individual rent payment amounts rising 5% year over year.

Smaller vendors also frequently rely on Zelle® to accept consumer payments in less formal retail settings, such as farmers markets or hair salons.

Small business owners may also use Zelle® to pay other businesses a cash equivalent payment, such as a small retailer paying an independent landscaper for regular services. Not only does this reduce the small business owner's need for checks, but the business owner can automate this payment in the Zelle® application if the amount and frequency are consistent.

Zelle® tags

We now offer small business Zelle® accountholders the ability to register Zelle® tags unique to their business. By using a small business Zelle® tag, the business owner can avoid publishing a personal U.S. mobile number, and can keep a personal Zelle® account separate from the business Zelle® account.



Driving revenue

Banks and credit unions offering Zelle® small business to their accountholders can drive revenue through this valued payments application. Financial institutions offering Zelle® small business can charge nominal fees to small business owners to accept or send Zelle® payments, although typically most financial institutions only charge small businesses to receive payments.

Security and fraud prevention

Fewer than .02% of Zelle® transactions were reported as fraudulent in 2025, and Fiserv is partnering with your financial institution to keep driving that number lower – monitoring and reporting fraud in real-time. Our comprehensive fraud prevention strategy includes:

- **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

Compass – Access when you need it

As a part of our Turnkey Service for Zelle®, we offer you access to our Compass Portal, giving you control over your users, account settings and transactions. Specifically, the Compass Portal enables you to view and manage your Zelle® account holders and transactions in customizable reports. Authorized Compass users can set transaction limits, flag bad actors, suspend accounts, set up preference, manage fees and more.

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 Zelle® Small Business:
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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).

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