

Boost Revenue and Engagement with Zelle® for your Small Business Customers



Financial Institutions (FIs) that enable Zelle® for small businesses see higher engagement, transaction volume and value. You can too!

Increase Digital Engagement

11.25%

Average monthly transaction growth after offering Zelle® for Small Businesses.¹

Rolling 12 month – MoM % of Cohorts (<7MM/>7MM)

Help Small Business Adapt

82%

Small business owners have accelerated the use of digital payments since the pandemic.²

Retain & Improve Customer Loyalty

\$612.23B

Expected value of digital transactions by 2023.²

Small business is experiencing a growing demand for digital payment options. Zelle® is a fast, safe, and easy way for small businesses to send, request and receive money with customers and vendors they know and trust, and who have eligible bank accounts in the U.S.⁸

Zelle Network® Definition of Small Business

“A privately owned corporation, partnership or sole proprietor that maintains a small business deposit account on the participant’s retail banking platform. A disburser, large corporation or Out-of-Network User may not be classified as a small business customer.”

Each bank and credit union may define their own small business customers according to their specific criteria if it fits into the above definition.

Help Your Business Customers Succeed

Give your small business customers and members what they need to meet their customers’ increasing demand for digital payment options with Zelle® for Small Business.

Good Target Businesses

Businesses that primarily accept cash and checks for payments can benefit from Zelle® for your Small Business (not limited to the following):



- Landlords
- Landscapers



- Electricians
- Plumbers



- Hair Stylists
- Dog Sitters



- Tax Specialists
- Contractors



- Tutors
- Coaches

1. Bank reported data and Zelle Shared Directory
 2. Small Business Trends SmallBizTrends.com January 18,2021
 3. B2B payments: Transitioning from high touch to high tech. Better SMB, March 12, 2021
 4. SMBs in the digital race for the customer. Deloitte, 2016
 5. MBs willing to switch banks for faster payments. PYMNTS, April 13, 2017
 6. Small-Business Electronic Payment Adoption: What Banks Need to Know. Aite Group, December 2017
 7. Making Real-time payments a reality: Rising demand for real-time payments. PYMNTS, January 2020
 8. U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes. To send or receive money with a small business, both parties must be enrolled with Zelle® directly through their financial institution’s online or mobile banking experience
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