



**FIS | Zelle®**

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## **Zelle® Deployment for Credit Unions**

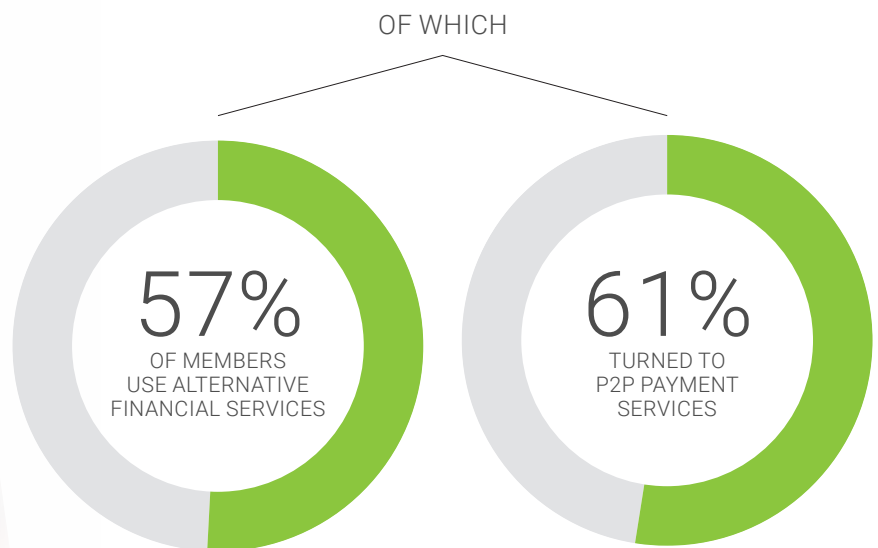
Empower Your Members with Fast, Secure P2P Payments

## Your Members Want P2P Payments

Credit unions are not banks. They operate solely for the benefit of their members and not every banking product or service makes sense to offer. However, when it comes to person-to-person (P2P) payments, evidence is clear that current and prospective members are eager for their credits to offer P2P options.

## Looking Elsewhere

When members' needs are not satisfied by their credit unions, they are quick to look to alternative financial services, with majority of usage going toward person-to-person (P2P) payments





## Members Would Prefer Their Credit Union's App

Even with few credit unions currently offering P2P payments, they are still preferred—especially by older members—over third-party apps.



26%

of Members Dissatisfied with Digital Payment Options

### Current Member Usage

Third-Party P2P Apps - 18% | CU Payments App - 10%



## Zelle Is A Great Option

Giving your members person-to-person (P2P) payment options is now an affordable, pragmatic option thanks to the Introduction of the Zelle Network®. It is a safe, secure way for credit union members to send and receive money. It's easy to use and sends money in minutes<sup>1</sup> directly to a user's checking or savings account<sup>2</sup> - and it's gaining traction with all consumers, not just millennials.

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

2 - Must have a bank account in the U.S. to use Zelle

**\$85  
BILLION**  
Transactions,  
1Q18

**100+  
MILLION**  
Already Have  
Access Through  
Their Bank or  
Credit Union





## HOW IT WORKS

Zelle hosts a central database of consumer email addresses and U.S. mobile numbers. The platform enables participating financial institutions (FIs) to send payment “messages” to other participating FIs, facilitating the transfer of funds between accounts. MasterCard and Visa will facilitate fast delivery for consumers outside the *Zelle Network*, enabling customers of participating FIs to send money to, or receive money from, almost anyone with a bank account in the U.S.

## Why Join the Zelle Network?

### Improve Member Loyalty

With a P2P service fast, easy and secure, members will love you more with every positive transaction.

### Secure “Top of Phone” Status

With frequent usage, you ensure your institution’s mobile app is always a tap away on your members’ home screens.

### Protect User Accounts

Help combat fraudulent transactions and protect member privacy by leveraging the FIS payments network.

## Sending and Receiving Money Is Easy for Members



Works with almost any bank account in the U.S.



Once enrolled, members can send money using an email address or U.S. mobile number



Send money fast, typically in minutes<sup>3</sup>



Safe because its found within the mobile experience members already know and trust

<sup>3</sup> - Transactions typically occur in minutes when the recipient’s email address or U.S. mobile number is already enrolled with Zelle



## FIS Makes Joining *Zelle* Easy and Painless

FIS' *Zelle* deployment solution for credit unions allows your institution to join the *Zelle Network* with minimal IT effort and investment and leverages the powers and scale of our digital payments platform, which has been processing secure P2P transactions since 2013. Credit unions with existing FIS systems may be able to further simplify and accelerate *Zelle* deployment.

### KEY FEATURES

- Out-of-the-box, fully certified, hosted User Experience optimized for online and mobile channels
- Pre-built integration into FIS digital banking products for FIS core banking clients
- Testing and certification of API integration to non-FIS digital banking products
- Real-time debit and credit process leveraging the FIS PayNet Network
- Tools to support customer transactions, history, exceptions, and disputes
- Comprehensive customer alerts and notifications
- Integrated settlement process
- Marketing tools and programs to help introduce and promote *Zelle* capabilities





## Tailored for Credit Unions

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Zelle is a fast, safe and scalable solution with a nationally recognizable brand. It works within the existing infrastructure of many U.S. financial institutions, and does not require you to provide member account numbers to third parties.

## Improves Safety and Security

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Zelle users remain within the safety of their credit union's online or mobile banking experience when they send or receive a P2P payment, so their activities are secure. Plus, these P2P capabilities are provided within FIS' secure payments infrastructure.

## Integrates Seamlessly

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Zelle Deployment for credit unions is part of FIS real-time payment capabilities and solutions and enables seamless integration with your institution core technology via FIS PayNet™ and the FIS Open Payment Framework (OPF). It works with any core solution, whether it is provided by FIS or another vendor.

## Get Started Today!

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For more information about the FIS' Zelle Deployment for Credit Unions, contact your strategic account manager or managing director.

For general information, call **800.822.6758**, email [getinfo@fisglobal.com](mailto:getinfo@fisglobal.com) or visit [www.fisglobal.com/Zelle-for-credit-unions](http://www.fisglobal.com/Zelle-for-credit-unions)



### Early Warning Service, LLC

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### About FIS

FIS is a global leader in financial services technology, with a focus on retail and institutional banking, payments, asset and wealth management, risk and compliance, consulting, and outsourcing solutions. Through the depth and breadth of our solutions portfolio, global capabilities and domain expertise, FIS serves more than 20,000 clients in over 130 countries. For more information about FIS, visit [www.fisglobal.com](http://www.fisglobal.com)



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