



FIS | Zelle[®]

Zelle[®] Streamlined Deployment

Empower Your Customers with Fast, Secure P2P Payments

FIS Zelle Streamlined Deployment

Whether it's to pay the rent, split the dinner bill or reimburse a friend, mobile person-to-person (P2P) payments are growing in the United States. Yet the lack of a common platform and widespread security concerns have limited participation by financial institutions. *Zelle* is a solution.

The FIS *Zelle* Streamlined Deployment Service is the ideal choice for any bank or credit union that wants to accelerate payment delivery.



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 fast, easy and secure P2P service, 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



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



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



Send money fast, typically in minutes³



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

³ - 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* Streamlined Deployment solution for allows financial institutions like yours 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. Financial Institutions 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 Financial Institutions

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

Improves Safety and Security

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

Integrates Seamlessly

Zelle Streamlined Deployment is part of FIS real-time payment capabilities and solutions and enables seamless integration with your institution core technology via FIS PayNet™. It works with any core solution, whether it is provided by FIS or another vendor.

Get Started Today!

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

For general information, call **800.822.6758**, email **FIS.Zelle.Client.Enablement@fisglobal.com** or visit **www.fisglobal.com/Zelle-streamlined-deployment**



About Zelle®

Brought to you by Early Warning Services, LLC, an innovator in payment and risk management solutions, *Zelle* makes it fast, safe and easy for money to move. The Zelle Network® connects financial institutions of all sizes, enabling consumers to send fast person-to-person payments to friends and family with a bank account in the U.S. Funds are available directly in consumer bank accounts generally within minutes when the recipient is already enrolled with *Zelle*. To learn more about *Zelle* and its participating financial institutions, visit www.zellepay.com.

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



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