



ZELLE® FOR SMALL BUSINESSES



Landscape

The faster payments movement is creating opportunities to enable small businesses with the ability to request and receive payments sans cash or check, to receive funds with more transparency into the cash position, and refrain from sharing or storing sensitive account details. Financial institutions must continue to expand their payments offerings to meet the growing needs of these small business clients to attract and retain their business.

With an estimated 28.8 million small businesses in the U.S.¹, many owners are looking into how to make it easier to get paid and pay others. Whether it is eliminating the hassle of collecting payments from customers or improving cash flow and payment systems, this presents a huge opportunity for FIs.

Introducing Zelle® for Small Businesses

Enable your customers to send, request and receive digital payments, fast, safe and easy.

Zelle now enables financial institutions to offer modern payment solutions to their small business customers. Combining fraud management capabilities with faster funds availability in the expansive Zelle Network®, Zelle is changing the face of small business payments.

Solution Highlights

- Zelle provides a fast, safe and easy way for small businesses to get paid.
- **Fast:** Receive funds directly in your account for use within minutes.
- **Safe:** No more carrying around cash and checks waiting for your next deposit.
- **Easy:** Request and receive payments using simply a U.S. mobile phone number or email address.
- Good funds model eliminates returns for NSF, incorrect account numbers, and unauthorized returns.
- No more need to collect sensitive account numbers from your customers or give your account number to someone.
- Small businesses are encouraged to replace check and cash and be paid or pay using Zelle.

USE CASES



CONSUMER SENDING FUNDS TO SMALL BUSINESS



SMALL BUSINESS SENDING FUNDS TO CONSUMER



SMALL BUSINESS SENDING FUNDS TO SMALL BUSINESS

¹U.S. Census Bureau, SBO, SUSB.

Benefits to the Small Business Owner



FASTER ACCESS TO FUNDS

- No more delays. Enrolled business customers typically receive funds within minutes, not days.
- No longer worry about returned check deposits or misplaced check/cash payments.



SEAMLESS EXPERIENCE

- Simply request and receive payments any day/any time.
- Built right into the existing mobile banking experience, it doesn't become "another app."
- All transactions are recorded in your bank account, so it makes reconciliation easy.



FI SECURITY

Leverage FI level security. Small business owners trust their banks for good reason.



LIMIT ACCOUNT DETAIL SHARING

Reduce exposure for your business clients by not requiring businesses to capture or provide account numbers.



REQUEST, RECEIVE, AND SEND TO ALMOST ANYONE

Small businesses can manage their accounts payable and accounts receivable with any consumer or small business enrolled in *Zelle*.

Benefits to the FI



REDUCE CASH AND CHECK EXPENSES

Moving cash and dealing with check returns is expensive. Reduce these costs by digitizing payments within your FI.



INNOVATIVE AND MOBILE FIRST

Zelle is for everyone. Attract digital led businesses by enabling small business payments and strengthen your positioning as a leader of innovation.



REVENUE OPPORTUNITIES

Create additional revenue opportunities for your small business product group. Enhance your cross-sell opportunities.



BRAND AWARENESS

Increase your brand's visibility attaching to *Zelle's* nationwide presence to over 100 million consumers in the U.S.

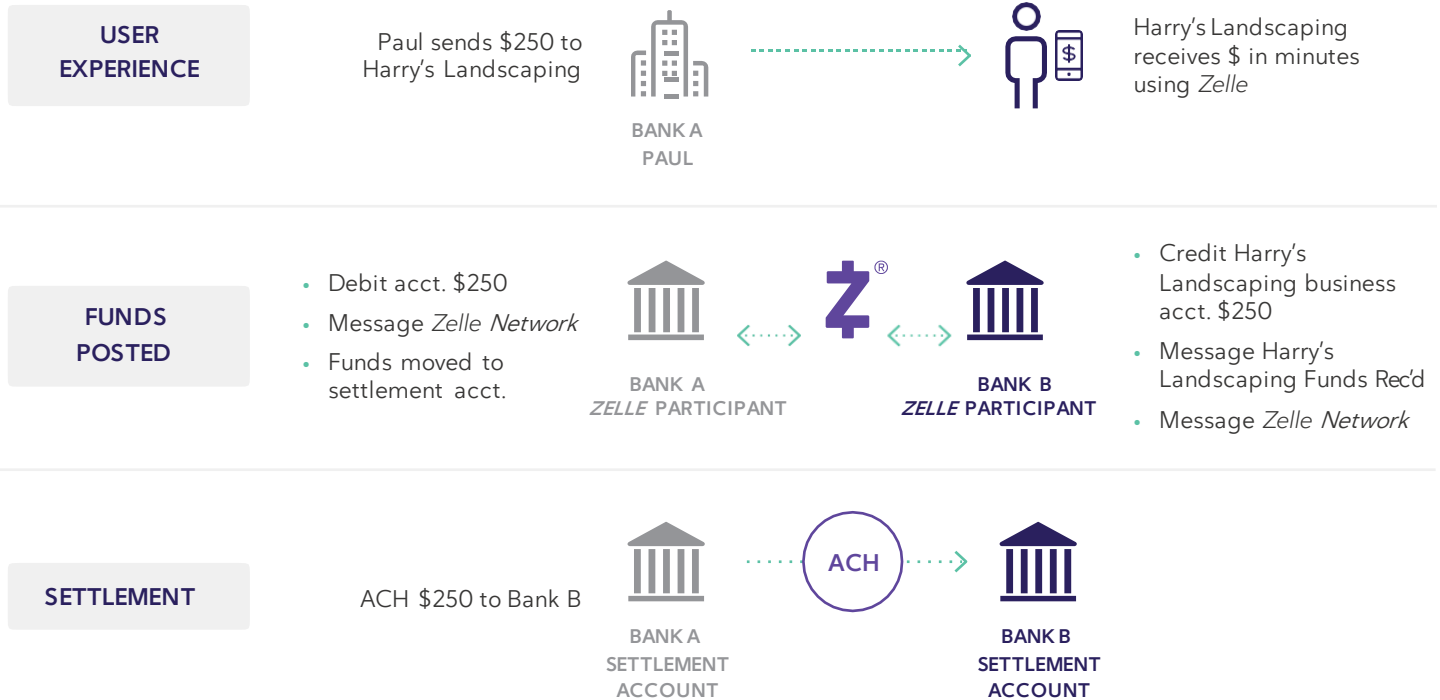


ATTRACT & RETAIN CUSTOMERS

Win over customers looking for digital solutions and a modern banking experience. Retain your small business customers and take back lost landscape.

How It Works

In-Network Small Business/Consumer to In-Network Small Business



Implementation

Already a *Zelle Network* Participant?

It's easy! You can add on small business functionality by contacting your Early Warning or processor partner account manager.

Not participating in the *Zelle Network* yet?

Zelle requires the bank or credit union to be in-network with P2P in order to offer this functionality. Contact Early Warning or one of our processor partners to find out more.

For more information about how Early Warning can help with your fraud, risk or payments needs, email webinquiry@earlywarning.com.

About Early Warning

Creating the Future of Payments® — Early Warning, the company that brought *Zelle* to market, delivers innovative payment and risk solutions to financial institutions nationwide. For over 25 years, Early Warning has been a leader in technology that helps money move fast, safe and easy. Learn more at earlywarning.com.

