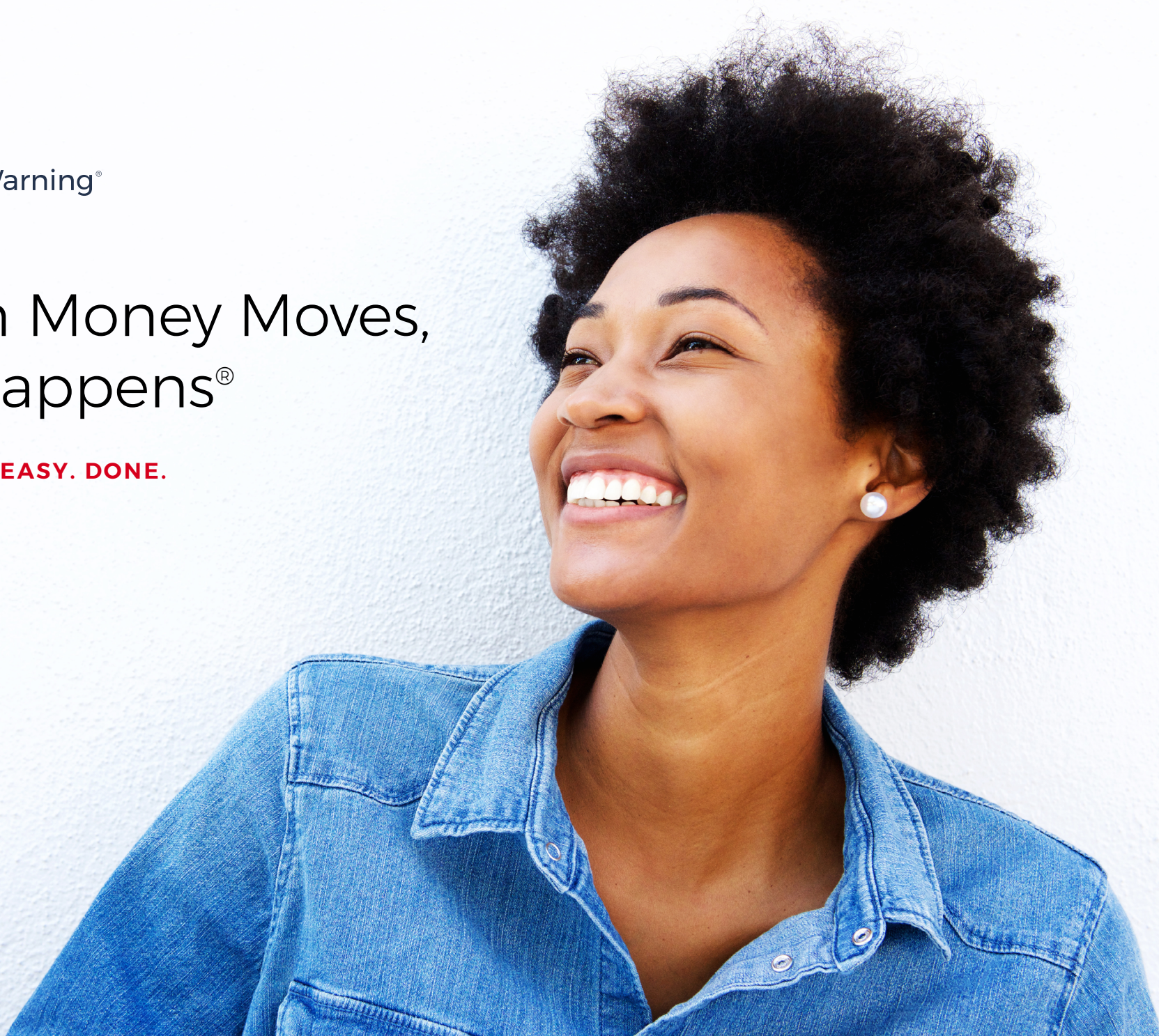




When Money Moves,  
Life Happens®

**FAST, SAFE, EASY. DONE.**

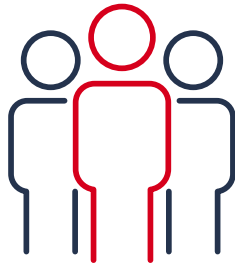




Financial services are no longer limited to a branch’s four walls – consumers demand that their money moves as fast, safe and easy as they do.

CONSUMER EXPECTATIONS INFLUENCE INDUSTRY CHANGES

The industry is changing; consumers want their interactions and transactions to be frictionless regardless of channel. Consumers seek solutions that provide convenience, accessibility and tools to streamline everyday tasks. In order to establish a trusted relationship with their financial institution (FI), customers want safe, real-time technology that provides easy access to transactions however they prefer to bank: on a mobile device, online, in a branch or at an ATM.



DIGITAL NATIVES DRIVE MOBILE-FIRST EXPERIENCE

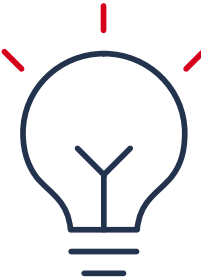


Consumers expect that all elements of their life are fast and frictionless so they can transact in the same way on their device as they would in person. While consumers have turned their attention to the screens in their hand, financial institutions have as well.

In fact, more than half of U.S. consumers made a P2P payment in 2017.<sup>1</sup> Additionally, the shift to digital channels is becoming a differentiator in the competition for banking customers, with convenience factors enabling FIs to gain market share and capture the highest customer satisfaction ratings.<sup>2</sup>

DESIRE FOR INNOVATION AND IMMEDIACY

Consumers won’t take ‘wait’ as an answer; ‘now’ is the new normal. They have been conditioned to expect instant gratification in all aspects of their life. While banking has undergone its largest payment system update in decades, technologies, such as same day and faster payments, are not fast enough. Whether it is applying for accounts online, passively authenticating callers behind the scenes at a contact center, or making payments in minutes, customers continue to demand faster, real-time transactions and interactions. In light of this, organizations must introduce innovative, consumer-facing technologies that will improve the customer experience while still enacting real-time fraud and risk protections.



EXPECTATION OF TRUST AND FRICTIONLESS SECURITY



Personally identifiable information (PII) exposure is a widespread issue that makes it difficult to trust a consumer’s credentials with confidence. For example, DDA application fraud losses due to first and third-party fraud will grow to \$694 million by 2020.<sup>3</sup> More alarming, over 9.7 billion records have been breached since 2013.<sup>4</sup> Consumers in the U.S. demand convenience as well as security, but they do not tolerate friction while transacting to make them more secure. In an effort to preserve the customer experience, FIs must find a way to not sacrifice customer convenience for security.

1 “Person-to-Person Payments: How Americans Pass the Buck,” Aite Group, April 2018.

2 “2017 Account Opening and Onboarding Benchmarking Study,” Digital Banking Report, June 2017.

3 “Financial Institution Fraud Trends: ATO and Application Fraud Rising Rapidly,” Aite Group, May 2017.

4 “Breach Level Index,” Gemalto, accessed March 12, 2018, <http://breachlevelindex.com>.

# Who says you can only have it fast, safe or easy? With Early Warning, you can have all three.

Early Warning is leading the modernization of money movement. Our network, services and solutions for continuous identity and authentication, risk services and real-time payments are backed by financial institutions and proven through industry experience.



## DELIVERING FRICTIONLESS TRANSACTIONS

For almost three decades, the evolution of risk and fraud prevention solutions have provided the foundation that removes friction from finance, makes funds available fast and brings trust to transactions. Early Warning's solutions have helped more than 2,500 financial institutions, including 43 of the top 50 FIs. In a highly regulated industry, all organizations must be concerned about access, ubiquity and balancing fraud and risk. It's a complex world, but Early Warning can help.



## LEADING THE PAYMENTS REVOLUTION

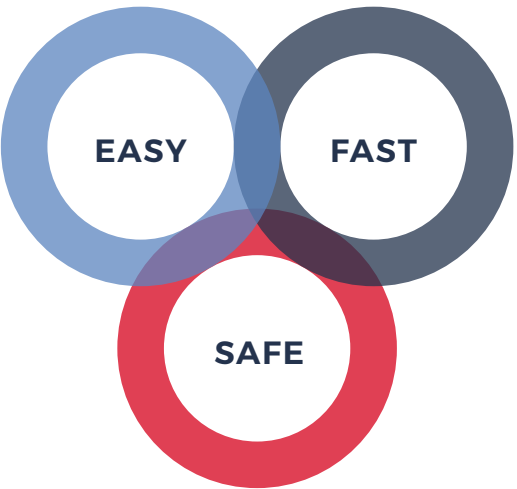
Early Warning's Zelle Network® is different; we are the trusted real-time payments provider to over 200 FIs of all sizes with enrollment growing by over 100,000 consumers per day. We currently partner with four leading core processors (CO-OP, FIS, Fiserv and Jack Henry & Associates), MasterCard, Visa and many other ecosystem partners to blaze the trail and make money move like it never has before.



## PROTECTING TRANSACTIONS

Our security is top notch; we are owned by and have direct oversight by seven of the nation's top FIs and maintain the largest and most comprehensive cross-industry database within the industry. Our solutions are designed to help establish confidence in the consumer to enable a trusted transaction whether it is through identity proofing, continuous authentication, risk services or protecting real-time payments.

When money moves, life happens®



- Removing friction from financial interactions
- Making money move in moments
- Bringing trust to transactions

Our results-driven solutions have helped solve for numerous use cases including:



Digital identity assessment



New account application



Account funding



Portfolio cleanup



Contact information updates



Inbound contact center



Outbound contact center



Click-to-call capabilities



Corporate & government disbursements



Peer-to-peer (P2P) payments



Mobile wallet provisioning



Mobile app login



Password reset



High-risk activities



Account validation

## COMPREHENSIVE INTELLIGENCE

We have visibility into 60% of U.S. checking, savings and DDA accounts



Over **2,500 FI customers** including **43 of the Top 50 FIs**



Trusted authentication solutions provider to **4 of the top 6 FIs**



Comprehensive **cross-industry database**

## MARKET IMPACT

## MEANS LESS FRAUD

4.2 billion authentication events monitored in 2018



Payment network to over **200 financial institutions**, with enrollment growing by over **100,000 consumers per day**



For more than **100 million consumers**, Zelle® is available in their mobile banking apps today.

## AND BETTER CUSTOMER EXPERIENCES

65% of new account openings leverage our identity services



Processed **15 billion transactions** in 2018



Alerted customers to **\$22.4 billion in high-risk transactions** in 2018



Since 2014, we have protected **over 3 billion mobile log-ins** on behalf of banks

Ownership and direct oversight by seven of the largest banks:

Bank of America



BB&T

Capital One

CHASE

PNC BANK

usbank

WELLS FARGO



Early Warning is a leader in financial data and technology that makes money movement fast, safe and easy. For almost three decades, our identity, authentication and payment solutions have been used during life's money moments, empowering financial institutions to make decisions, make payments and prevent fraud.

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](http://www.ZellePay.com).





[www.EarlyWarning.com](http://www.EarlyWarning.com)