

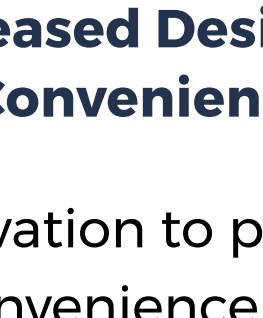
Payments with the Zelle Network[®]

A Fast, Safe and Easy Way to Move Money

From person-to-person (P2P) to business-to-consumer (B2C), the payments industry is seeing all forms of payments continuing to grow. According to Aite Group, more than 4 in 10 (44%) consumers made a digital P2P transaction in 2017, a figure that will rise to two-thirds (66%) in 2020.¹

Cash is no longer king and the explosive growth of Zelle[®] demonstrates that; in 2018, the *Zelle Network* processed more than 433 million transactions valued at \$119 billion.

WHAT'S DRIVING THIS DEMAND?



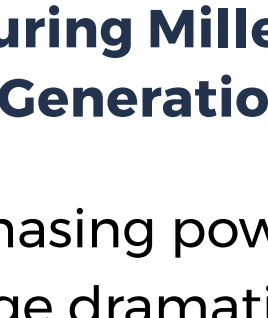
Increased Desire for Convenience

Innovation to provide convenience has been a shift in nearly every sector of the American economy.



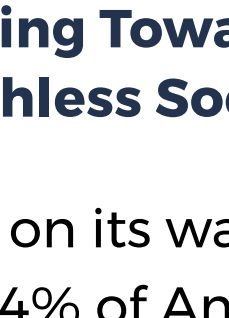
Technological Advancements

Shift of consumer expectations to instant gratification. Consumers demand more control and convenience.



Maturing Millennial Generation

Purchasing power will surge dramatically in the next ten years. 40% of Millennials use mobile payments today. 32% make P2P mobile payments.



Moving Towards a Cashless Society

Cash is on its way out. In 2016, 24% of Americans reported making all/most transactions with cash, compared to 36% in 2011.

ZELLE NETWORK



Fast

Send money to almost anyone with a U.S. bank account within minutes*. A few taps and you can send or request money.



Safe

The *Zelle Network* leverages Early Warning's fraud mitigation solutions and uses a token based to limit sharing personal and account information.



Easy

Zelle is available directly in mobile banking apps, making it available to over 100 million U.S. consumers. No need to download yet another app.

Zelle is changing the way people and businesses send and receive money in the U.S. With use cases including person-to-person (P2P), business-to-consumer (B2C) and small business, *Zelle* enables funds to be delivered directly to bank accounts within minutes.



messages



messages



Customer A enrolls in *Zelle* and sends a payment to their friend

Zelle Network receives message from Bank A (sender) and delivers message to Bank B (receiver)

Customer B receives payment notification and their bank account is credited within minutes

Moving Customers to Digital

Consumers want to transact when and how they want – and they've proven that is in the palm of their hand. Ensuring that digital solutions are easily available and at consumer's fingertips will not only delight your customers, but it could also help drive higher revenue, increased product holdings, lower customer attrition and increased usage of banking products. Utilizing a digital payments platform is a key driver towards this digital shift and building additional value among current and new customers alike.

Zelle can transform your financial institution's payments platform and grow your digital footprint.

OUR ZELLE NETWORK SOLUTIONS



Person-to-Person (P2P) Payments

- Send money to almost anyone with a U.S. bank account within minutes*
- Token-based payments – funds delivered using only a U.S. mobile number or email address
- Available from the convenience of existing mobile banking apps



Corporate & Government Disbursements (B2C)

- Enable corporate clients to deliver digital disbursements directly to their customers' bank account
- No need to store sensitive data, only a U.S. mobile number or email address is needed to disburse funds
- Use cases include payroll, travel & expense reimbursements, insurance refunds, and more



Small Business

- Enable consumers and small businesses to easily pay small businesses that they know and trust
- Generate revenue from small businesses that receive payments with *Zelle*
- Use cases include nannies, landlords, dog walkers, hair stylists and more of your favorite service providing small businesses

Key Benefits of Fast Payments with the Zelle Network

- Reduce cash and check management expenses
- Create more digital customers, leading to higher revenue generation and lower customer attrition
- Attract and retain customers
- Innovative and mobile-first brand presence
- Improve the customer experience
- Increase revenue opportunities within treasury channels

ZELLE NETWORK BY THE NUMBERS

200+

financial institutions have signed up

60+

are live today

75MM

enrolled users

110K+

users enrolling daily

433MM

transactions worth \$119B processed in 2018

last updated Q4 2018

The Zelle Network Difference

Brought to you by Early Warning Services, LLC, an innovator in payment and risk management solutions, *Zelle* makes it easy, fast and safe for money to move. The *Zelle Network* connects the nation's leading financial institutions, enabling consumers to send fast person-to-person payments to friends and family with a bank account in the United States. Funds are available directly in consumer bank accounts, generally within minutes when the recipient is already enrolled with *Zelle*.

About Early Warning

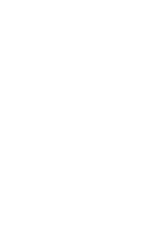
Early Warning is a fintech company owned by seven of the country's largest banks. For almost three decades, our identity, authentication and payment solutions have been empowering financial institutions to make confident decisions, enable payments and mitigate fraud. Today, Early Warning is best known as the owner and operator of the *Zelle Network*[®], a financial services network focused on transforming payment experiences. The combination of Early Warning's risk and payment solutions enable the financial services industry to move money fast, safe and easy, so people can live their best financial lives.

To learn more about Early Warning, visit earlywarning.com.

MARKET IMPACT

COMPREHENSIVE INTELLIGENCE

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



MEANS LESS FRAUD

4.2 billion authentication events monitored in 2018



AND BETTER CUSTOMER EXPERIENCES

65% of new account openings leverage our identity services



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



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



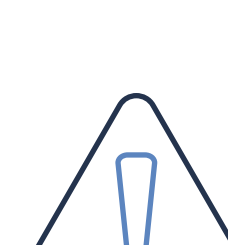
Processed **15 billion transactions** in 2018



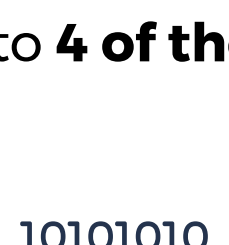
Trusted authentication solutions provider to **4 of the top 6 FIs**



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



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



Comprehensive **cross-industry database**



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

For more information about *Zelle*, contact an Early Warning Account Manager at webinquiry@earlywarning.com.

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

SOURCE:

¹ "2018 Mobile P2P App Scorecard: Creating a Foundational Block of a Multiproduct Consumer Relationship," Javelin Strategy & Research, April 2018.