

Securing Digital Payments

Providing Peace of Mind for the Move to Real-time Payments



The Evolution of Faster Payments

As the speed of payments continues to increase, it has become more challenging for financial institutions to keep pace with their risk management solutions. In order to allow funds to transfer in real-time, fraud decisions must also be made within split seconds. A failure to do so can lead to increased fraud, evidenced by the growing identity crimes and account takeover threats with 74% of financial institutions reporting increased fraud losses in the digital channel this last year.¹ The move to real-time payments comes with a very real set of threats that organizations must be prepared to combat.

Between data breaches, SIM swaps, phone number ports, phishing and smishing scams, mobile and desktop malware, you have to assume your customers' Personally Identifiable Information (PII) has already been compromised and possibly used by fraudsters. Of course balancing fraud mitigation and security with an outstanding customer experience is a challenge that organizations are intimately aware of. Financial institutions (FIs) understand their customers expect a fast, safe and easy digital experience, while at the same time ensuring fraud losses are in check and limiting exposure to new vulnerabilities.

Whether you are already part of the money movement revolution as a participant bank on the Zelle Network® or looking to join, having the right solutions in place to protect your customers' digital payments is key. The good news is, Early Warning can help; we have nearly three decades of experience in fraud and security. Let us show you how we can help secure your digital payments.



The Solution

What if you could have the confidence of providing your customers with state-of-the-art payment technology that is coupled with state-of-the-art fraud and authentication solutions?

At Early Warning Services, the company that brought Zelle® to market, we know first-hand the persistent challenges that real-time payments solutions can create. We also know that real-time payments need real-time tools to match. Leveraging over three decades of fraud mitigation experience powered by our *Authentify*® Platform Solution Suite, Early Warning is focused on helping companies not only speed up their payments, but more importantly, keep them secure while ensuring the payment is received by the intended recipient.

Real-time payments need real-time security. Build confidence for the move to real-time payments by implementing modern fraud mitigation tools that will keep up with:

- Customer authentication in the digital channel
- Mobile device and browser intelligence
- Validation of digital identities, including mobile numbers and email addresses
- Account takeover protection

Faster payments don't have to be intimidating. With real-time fraud capabilities in place, it can provide peace of mind for both you and your customers – a win-win for everyone.

SECURE YOUR MOVE TO REAL-TIME PAYMENTS THAT ALLOW YOU TO:

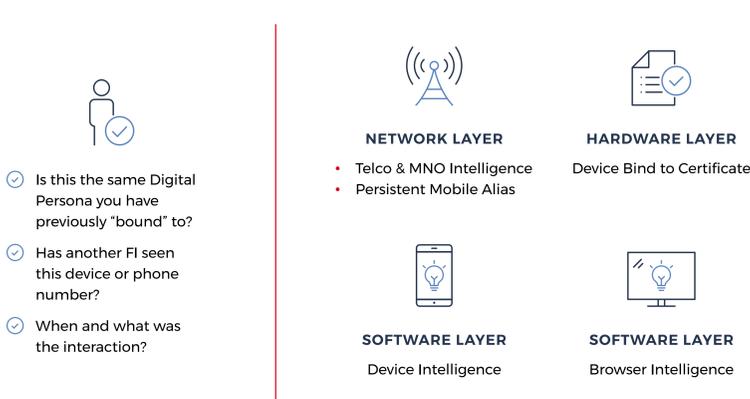


Data You Can Trust

Early Warning's solutions help organizations identify various risks associated with phone numbers like phone ownership changes, SIM swaps, porting changes, disconnects and line type identification (mobile, landline, voice over IP (VoIP) or other), which can all be associated with an account takeover. Because the service is real-time information from telco, mobile network operators and other third-party sources, our customers have access to some of the most current and accurate data available, helping keep their payments secure.

HOW IT WORKS

Best in class digital authentication requires a multi-layered approach. Early Warning's solutions help to protect and detect threats at the hardware level, the software or operating system level and the mobile network level.

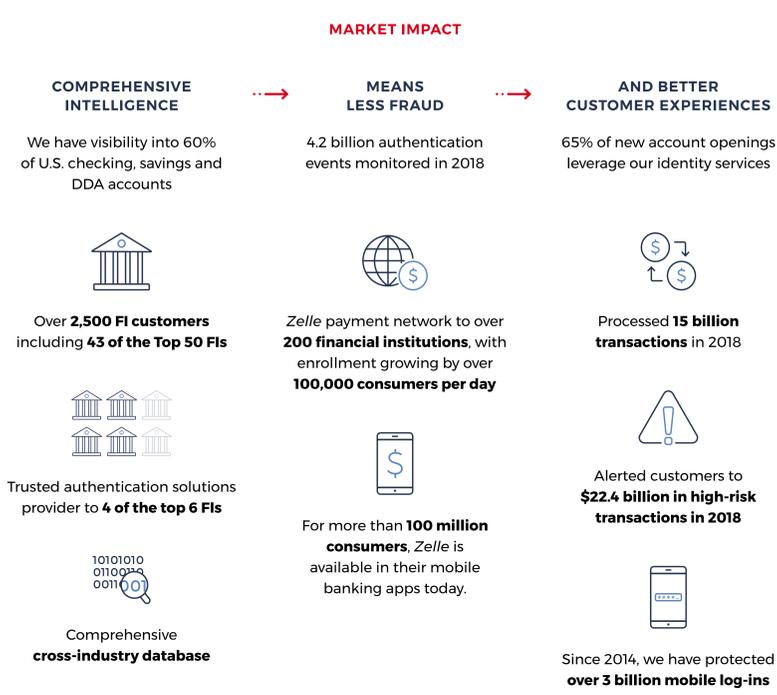


About Early Warning

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



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

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 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 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.

For more information about Securing Digital Payments, contact an Early Warning Account Manager at webinquiry@earlywarning.com.



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