



Increase In-App Engagement with Zelle®

The numbers are in: Financial institutions (FI) in the Zelle Network® will not only own the transactions from Zelle® users that once occurred outside their app but will see substantial increases in the number of digital transactions and user engagement in their banking app within the first quarter after going live.*

Expected In-App Engagement Increase in Zelle® Network

ZELLE® APP (OUT-OF-NETWORK)

BANK APP WITH ZELLE® (IN-NETWORK)



Within one quarter, FIs are experiencing 2x the transactions and user interactions in their app compared to transactions that were occurring in the Zelle® app prior to launch.*

In-App Transaction Growth in First Quarter*

ZELLE® APP (OUT-OF-NETWORK)

BANK APP WITH ZELLE® (IN-NETWORK)

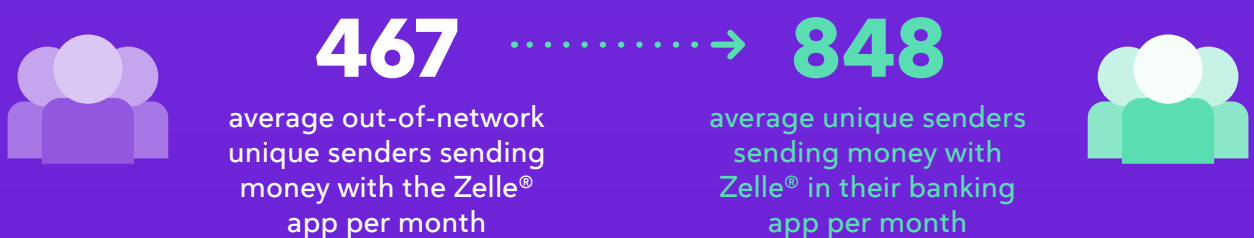


↑ **109.2%** That's over 2x the monthly transactions that are now digital transactions in their own banking app.*

In-App User Growth in First Quarter*

ZELLE® APP (OUT-OF-NETWORK)

BANK APP WITH ZELLE® (IN-NETWORK)



↑ **82%** That's nearly 2x as many customers/members engaging with Zelle® monthly in their banking app.*

For more information about the value of Zelle® P2P, please visit us at earlywarning.com/products.

*Month over month median percentage increase, compared against prior month in Zelle® App—based on analysis of 15 FI cohort transactions in Zelle® App vs. FI expected in-app experience during the first 3-month period after going live. Actual results will vary based upon factors such as marketing, promotions, sales training, product positioning, etc. All transactions referenced only apply to transactions within the Zelle® common mobile app (Zelle® app) or within the Zelle® in-network bank app experience and does not refer to all bank transactions.

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