

## ENABLE FAST, SAFE AND EASY PAYMENTS

Consumers are increasingly demanding immediate access to funds across all money movement channels. Whether depositing a check with a mobile phone, receiving a person-to-person payment, or receiving a disbursement from a corporate or government entity, the expectation of faster payments is consistent.

Digital payments are more secure than cash or checks, less expensive than issuing checks, easier to manage than cash, and convenient for the end-consumer.

Aite Group estimates that the U.S. economy could save between **\$1.4 billion and \$2.7 billion** by moving away from checks to electronic payments for funds disbursements.<sup>1</sup>

## How it Works



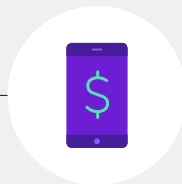
### Step 1

Corporate customer invites consumers to opt-in to receive digital payments



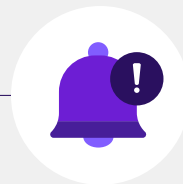
### Step 2

Corporate customer sends payment request file to **Early Warning®** member bank including recipient's email address or U.S. mobile number and payment amount



### Step 3

Recipients already registered with the **Zelle Network®** receive an email or text notification indicating a payment will be posted to their bank account



### Step 4

Recipients not yet registered with **Zelle®** receive notification of payment and instructions on how to complete simple one-time registration



### Step 5

Corporate customers can select delivery methods within sender instructions, providing the recipient with funds within minutes

## Solution Highlights

- **Modernize your payments** by enabling consumers to receive money directly to their bank account in minutes<sup>2</sup>
- **Help decrease fraud** associated with checks
- **Provide consumers with a secure, seamless experience**
- **Eliminate the hassle and expenses** associated with paper checks and improve the consumer experience

<sup>1</sup> Business-to-Consumer Disbursement in the U.S.: Market Overview. Aite Group, February 2019

<sup>2</sup> U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes.

For more information about **Disbursements with Zelle®**, contact an Early Warning Account Manager at [earlywarning.com/zelle](http://earlywarning.com/zelle).

**ABOUT EARLY WARNING**

Early Warning Services, LLC, is a fintech company owned by seven of the country's largest banks. For more than 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®. Learn more at [www.earlywarning.com](http://www.earlywarning.com).