



# Zelle® Disbursements

## ENABLE FAST 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.

When given the choice, consumers opt for payouts that instantly deposit into their bank accounts.

**47% of consumers would choose to receive instant disbursements if they could.<sup>1</sup>**

## How it Works



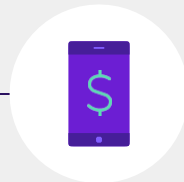
### Step 1

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



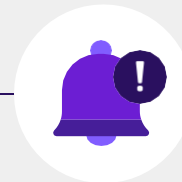
### Step 2

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 enrolled 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

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

### ABOUT EARLY WARNING

Early Warning Services, LLC, a financial services technology leader, has been empowering and protecting consumers, small businesses, and the U.S. financial system with cutting-edge fraud and payment solutions for more than three decades. We are also the company behind Zelle®, and the soon-to-launch PazeSM, a wallet that reimagines e-commerce payments. Early Warning partners with more than 2,500 banks and credit unions to increase access to financial services and products, and protect financial transactions.

<sup>1</sup> Disbursements Satisfaction Report 2022. PYMNTS, September 2022

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