



ZELLE® SMALL BUSINESS

Landscape

The movement toward fast payments is creating opportunities to enable small businesses with the ability to request and receive payments sans cash or check, to receive funds with more transparency into the cash position, and refrain from sharing or storing sensitive account details. Financial institutions must continue to expand their payments offerings to meet the growing needs of these small business clients to attract and retain their business.

With an estimated 33.1 million small businesses in the U.S.¹, many owners are looking into how to make it easier to get paid and pay others. Whether it is eliminating the hassle of collecting payment from customers or improving cash flow and payment systems, this presents a huge opportunity for FIs.

Zelle® Small Business

Enable your customers to send, request and receive digital payments fast and easily.

Zelle® enables financial institutions to offer modern payment solutions to their small business customers. Combining fraud management capabilities with fast funds availability in the expansive Zelle Network®, Zelle® is changing the face of small business payments.

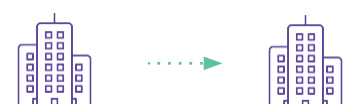
USE CASES



**CONSUMER SENDING FUNDS
TO SMALL BUSINESS**



**SMALL BUSINESS SENDING
FUNDS TO CONSUMER**



**SMALL BUSINESS SENDING
FUNDS TO SMALL BUSINESS**

Sources:

¹ [Frequently Asked Questions About Small Business 2023](#), U.S. Small Business Administration Office of Advocacy, Mar 7, 2023

² To send money to or receive money from a small business, a consumer must be enrolled with Zelle® through their bank's mobile app. Small businesses are not able to enroll in the Zelle® app, and cannot receive payments from consumers enrolled in the Zelle® app.



SOLUTION HIGHLIGHTS

- Zelle® provides a fast and easy way for small businesses to get paid.
- **Fast:** Receive funds directly in your account for use within minutes between enrolled users.
- **Safe:** No need to provide your account information to receive payments² with Zelle®.
- **Easy:** Request and receive payments using a U.S. mobile phone number or email address.
- Good funds model eliminates returns for NSF, incorrect account numbers, and unauthorized returns.
- No more need to collect sensitive account numbers from your customers or give your account number to someone.
- Small businesses are encouraged to replace check and cash and be paid or pay using Zelle®.

Benefits to the Small Business Owner



FAST ACCESS TO FUNDS

- No more delays. Enrolled business customers typically receive funds within minutes, not days¹.
- No longer worry about returned check deposits or misplaced check/cash payments.



SEAMLESS EXPERIENCE

- Simply request and receive payments any day/any time.
- Built right into the existing mobile banking experience, it doesn't become "another app."
- All transactions are recorded in your bank account, so it makes reconciliation easy.



FI SECURITY

Leverage FI level security. Small business owners trust their banks for good reason.



LIMIT ACCOUNT DETAIL SHARING

Reduce exposure for your business clients by not requiring businesses to capture or provide account numbers.



REQUEST, RECEIVE, AND SEND TO ALMOST ANYONE²

Small businesses can manage their accounts payable and accounts receivable with any consumer or small business enrolled with Zelle®.

Benefits to the FI



REDUCE CASH AND CHECK EXPENSES

Moving cash and dealing with check returns is expensive. Reduce these costs by digitizing payments within your FI.



INNOVATIVE AND MOBILE FIRST

Zelle® is for everyone². Attract digital led businesses by enabling small business payments and offering easy options.



REVENUE OPPORTUNITIES

Create additional revenue opportunities for your small business product group. Enhance your cross-sell opportunities.



BRAND AWARENESS

Increase your brand's visibility attaching to the Zelle® nationwide presence to millions of consumers in the U.S.



ATTRACT & RETAIN CUSTOMERS

Win over customers looking for digital solutions and a modern banking experience. Retain your small business customers and take back lost landscape.

¹Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled in Zelle®.

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How It Works

IN-NETWORK SMALL BUSINESS/CONSUMER TO IN-NETWORK SMALL BUSINESS

USER EXPERIENCE

Paul sends \$250 to Harry's Landscaping



BANK A
PAUL



Harry's Landscaping receives \$ in minutes using Zelle®

FUNDS POSTED

- Debit acct. \$250
- Message Zelle Network®
- Funds moved to settlement acct.



BANK A
ZELLE®
PARTICIPANT



BANK B
ZELLE®
PARTICIPANT

- Credit Harry's Landscaping business acct. \$250
- Message Harry's Landscaping Funds Rec'd
- Message Zelle Network®

SETTLEMENT

ACH \$250 to Bank B



BANK A
SETTLEMENT
ACCOUNT



BANK B
SETTLEMENT
ACCOUNT

Implementation

ALREADY A ZELLE NETWORK® PARTICIPANT?

It's easy! You can add on small business functionality by contacting your Early Warning® or processor partner account manager.

NOT PARTICIPATING IN THE NETWORK YET?

Zelle® Small Business requires the bank or credit union to be signed up for Zelle®. Contact Early Warning or one of our processor partners to find out more.

For more information about how Early Warning can help with your fraud, risk or payments needs, contact an Early Warning Account Manager at 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.