



# Increase In-App Engagement with Zelle®

The numbers are in: Financial institutions (FIs) 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, user engagement in their banking app, and year-over-year revenue.

## Expected In-App Engagement Increase in Zelle® Network

ZELLE® APP  
(OUT-OF-NETWORK)

BANK APP WITH ZELLE®  
(IN-NETWORK)



Within one quarter, **FIs have experienced 40% volume growth and 64% increase in dollars sent** in their app compared to transactions that were occurring in the Zelle® app prior to launch.<sup>1</sup>

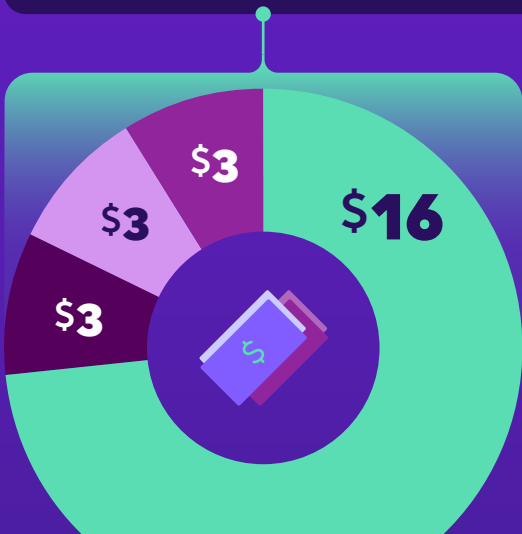
## Monthly Debit Transaction Increase in First Year²

↑ **24%** increase in first 12 months for new Zelle® users



## Year-Over-Year Revenue in First Year²

↑ **\$25** New Zelle® customers increased YoY revenue by an average of \$25 more than non-Zelle® customers



### THE LARGEST BENEFIT CAME FROM:

- Increased interchange from higher debit activity  
*followed by:*
- Increased net interest margin from higher average balances
- ATM revenue
- Other revenue drivers

For more information about the value of Zelle® P2P, please visit us at [earlywarning.com/products](https://earlywarning.com/products).

<sup>1</sup> Month over month median percentage increase, compared against prior month in Zelle® App—based on 2023 analysis of 34 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® app or within the Zelle® in-network bank app experience and does not refer to all bank transactions.

<sup>2</sup> Curinos, Zelle® Usage Drives Customer Engagement, December 2022

