Zelle® Person-to-Person (P2P)

Zelle® is a fast and convenient way for consumers to send and receive money when it matters most, straight from their mobile banking app.[1]

Zelle enables your customers or members to send money directly from one U.S. deposit account to another, using only the recipient's email address or U.S. mobile number. Money is available to the recipient within minutes.[1]

Banks and credit unions integrate Zelle directly through their online and mobile banking experience, so you can maintain a central role in the financial lives of your customers or members. You can deepen relationships with your customers, and they don't need to download another app to send and receive money.

2,300+ banks and credit unions on the Zelle® network

More than **150 million** accounts enrolled with Zelle

Over **$1 trillion** sent using Zelle in 2024

Benefits for Financial Institutions

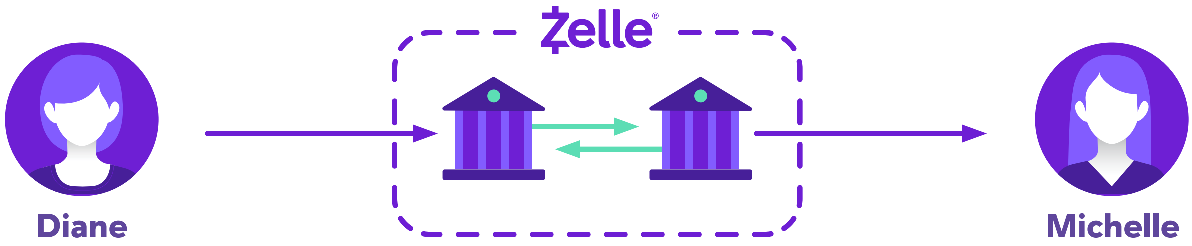
- Improve customer experience by keeping payments within your app experience.
- Increase engagement by enhancing your digital portfolio. Zelle is the #2 reason why users open their banking app, only behind checking their account balance.[2]
- Increase customer loyalty and satisfaction. 74% of survey respondents say Zelle has positively affected the way they feel about their personal bank.[2]
- Help reduce check and cash management expenses.

Benefits for Consumers

- With Zelle, money moves fast—directly between bank accounts, typically within minutes if the recipient is already enrolled.
- Conveniently located in their banking app, there is no need to download another app to send and receive money.
- Transactions are private. No account or routing numbers are shared.
- Users can send money to others they know and trust, even if they bank somewhere different.[1]

Zelle® | Early Warning®

How it works



1
Diane sends money to Michelle

2
Diane's FI debits her account and Michelle's FI posts funds to her account

3
Diane and Michelle's FIs settle funds via ACH or RTP

How to Join the Zelle® Network

- United States financial institutions may apply to join the Zelle network either through a direct relationship with Early Warning or by utilizing one of our Reseller partners.
- A direct relationship with Early Warning requires dedicated resourcing and technical capabilities and typically involves a 12+ month onboarding process.
- Implementations through a Reseller partner can take as little as 90 days but vary based on FI size, complexity, and the existing relationship with the Reseller.
- FIs should reach out to their Reseller or Early Warning for more information and implementation specifics.

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About Zelle

Zelle is transforming how money moves, with more than ten billion digital payments sent since its launch in 2017. The Zelle network connects over 2,300 banks and credit unions of all sizes, enabling consumers and businesses to send digital payments to people and businesses they know and trust with an eligible bank account in the United States. Money is available directly in bank accounts generally within minutes when the recipient is already enrolled with Zelle.

To learn more about Zelle and participating financial institutions in the Zelle network, visit Zelle.com.

1 To send or receive money with Zelle, both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur within minutes.

2 Zelle survey conducted with Nonfiction and Pereira O'Dell, Sept 2024