Zelle® Small Business (SMB)

In today's digital-first economy, small businesses need access to fast, modern payment solutions. Zelle can help meet their needs.

Zelle enables banks and credit unions to offer a modern payment solution to their small business customers and members. As small businesses move away from cash and checks and look to digital payment platforms to streamline their operations, Zelle can them help send and receive money on-the-go, right from their mobile banking app.

Solution Overview

Small businesses send and receive payments using an email address, U.S. mobile number or Zelle tag, and money is received directly in their account. Whether requesting and receiving money from customers or paying vendors, suppliers and employees, Zelle can help reduce the hassle of running a business.

The growth of the SMB solution is a key contributor to the overall growth of the Zelle® network, which has grown to over $1 trillion in annual payment value.

Benefits for Financial Institutions

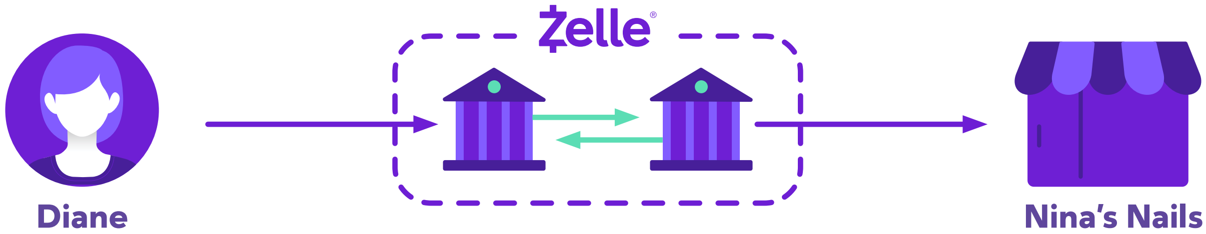
- Attract and retain digital-first customers with a modern and innovative solution.
- Boost engagement and loyalty with your customers by keeping them in your app or online experience rather than a third-party payments app.
- Unlock potential revenue opportunities by cross-selling additional products and services.
- Help reduce check and cash management expenses.

Benefits for Small Businesses

- Get paid fast. No more waiting for a check to clear. Money is typically available within minutes if the recipient is already enrolled.
- Meet customers where they are. Over 150 million user accounts are already enrolled with Zelle.
- Eliminates risk of bounced checks / misplacing cash.
- Conveniently located in their banking app, there is no need to download another app.
- Transactions are private. No need to share sensitive account information to receive money.

Zelle | Early Warning

How it works



1
Diane sends money to Nina's Nails

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

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

Use Cases

Consumer to Small Business	**Small Business to Consumer**	**Small Business to Small Business**

Next Steps

Are you ready to start offering Zelle to your small business customers?

If you're already a Zelle network participant, contact your Early Warning or Reseller partner account manager.

If you're not yet a Zelle network participant, reach out to Early Warning or one of our Reseller partners to learn more about joining the network.

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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.