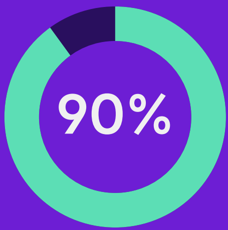
Zelle® Disbursements

Enable Fast and Easy Payments

Consumers have grown to expect fast digital payments in their daily lives, whether receiving a rent payment, paying a babysitter, or splitting the cost of dinner. They are now starting to expect that same speed when receiving a disbursement from a corporate or government entity

Zelle Disbursements is a fast and easy way for corporate and government clients to disburse payments directly to their customers' bank accounts. Using just an email address or U.S. mobile number, money can be sent electronically, avoiding the costly check cycle and without having to store detailed account information.



90% of consumers would prefer to receive disbursements instantly if given the choice.[1]

Use Cases

- Insurance
- Higher Education
- Employer-to-Employee
- Healthcare
- Class Action Settlements
- Disaster Relief

How it works

1

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

2

Corporate customer sends file to Zelle® participating bank including recipient's email address or U.S. mobile number and payment amount

3

Recipients already enrolled with Zelle receive a payment notification

4

Recipients not yet enrolled with Zelle complete a one-time enrollment before receiving the payment

Key Benefits to Corporate Clients

- **Modernize your payments** by enabling corporate and government entities to send disbursements directly to consumers' bank accounts, with the money available to use within minutes[2]
- **Help decrease fraud** associated with checks
- **Provide consumers with a seamless experience**, not having to wait for a check to arrive
- **Reduce the hassle and expenses** associated with paper checks and improve the customer experience

To learn more about Zelle Disbursements, visit Zelle.com.

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.

1 PYMNTS, "The State of Digital Disbursements: Why Consumers Prefer Instant Payments", April 2025.

2 Eligible checking or savings account required to use Zelle. Transactions sent to enrolled users typically occur in minutes.