

# Enterprise Payments: Zelle<sup>®</sup> Disbursements

---

Enable Your Business Customers  
to Securely Pay Consumers  
Through *Zelle*

---

**Businesses providing funds to their customers want a frictionless approach that avoids the need for confidential information, such as bank account numbers. Enterprise Payments: Zelle Disbursements from Fiserv enables financial institutions to provide that seamless disbursement option to business and corporate clients.**

---

Check and ACH are the traditional business-to-consumer (B2C) disbursement types and are commonly used for payroll, insurance claims, reimbursements and refunds, health care and legal settlements. But traditional approaches often require potentially sensitive account information or force consumers to wait for a check to arrive in the mail.

Enabling businesses to deliver that money electronically and in real time reduces the hassle of costly checks and the need to obtain and protect sensitive customer bank account data.

For financial institutions providing that service to business and corporate customers, *Zelle* Disbursements creates a new payment opportunity and differentiated customer service. In late 2020, *Zelle* reached more than 1 billion payment transactions processed over a 12-month period and saw nearly half a billion dollars sent by companies to consumers over those 12 months, according to [Zelle Network® from Early Warning Services](#).

### Why Use This *Zelle* Service?

*Zelle* Disbursements leverages the benefits of Enterprise Payments Platform from Fiserv, including integrations, 24/7/365 redundant systems and the platform user interface. *Zelle* Disbursements uses the same social token (cell number or email address) to send money as already used in *Zelle* Network.

*Zelle* Disbursements also:

- Enables access to *Zelle* Network of nearly 16 million registered users
- Distributes funds in minutes from businesses or corporations to their consumer customers
- Conveniently sends funds directly to end-user banking accounts, with no additional steps required
- Sends a *Zelle* enrollment message to any recipient not already enrolled, letting them know they have funds waiting after enrollment

Providing funds through registered social tokens to the millions of *Zelle* users creates a simpler, safer and less costly way for your business account holders to distribute funds to their customers and employees.



### Key Benefits for Businesses

- Eliminates gathering, storing and securing bank account information for end users
- Reduces check-processing costs, possible breakage/escheatment for checks not cashed and operations-tracking costs
- Enables real-time sending of payments for a variety of use cases



### Key Benefits for Financial Institutions

- Offers a new payment opportunity
- Provides differentiated customer service
- Leverages services already provided with Enterprise Payments Platform

## The Advantage of Enterprise Payments: Zelle Disbursements\*

Increased Visibility for Financial Institutions	Increased Opportunities for Financial Institutions	Fast, Easy Payments for Businesses
Puts financial institution at the heart of the transaction	Enhances ability to attract new businesses	Helps businesses provide a good experience for their customers
Enriches business and consumer engagement	Increases share of the B2C market	Enables businesses to send payments to customers in minutes
Meets your business customers' needs for a disbursement option to consumers	Leverages services already a part of Enterprise Payments Platform	Reduces check processing and operations costs

\*Must have a U.S. financial institution account to use Zelle. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle.

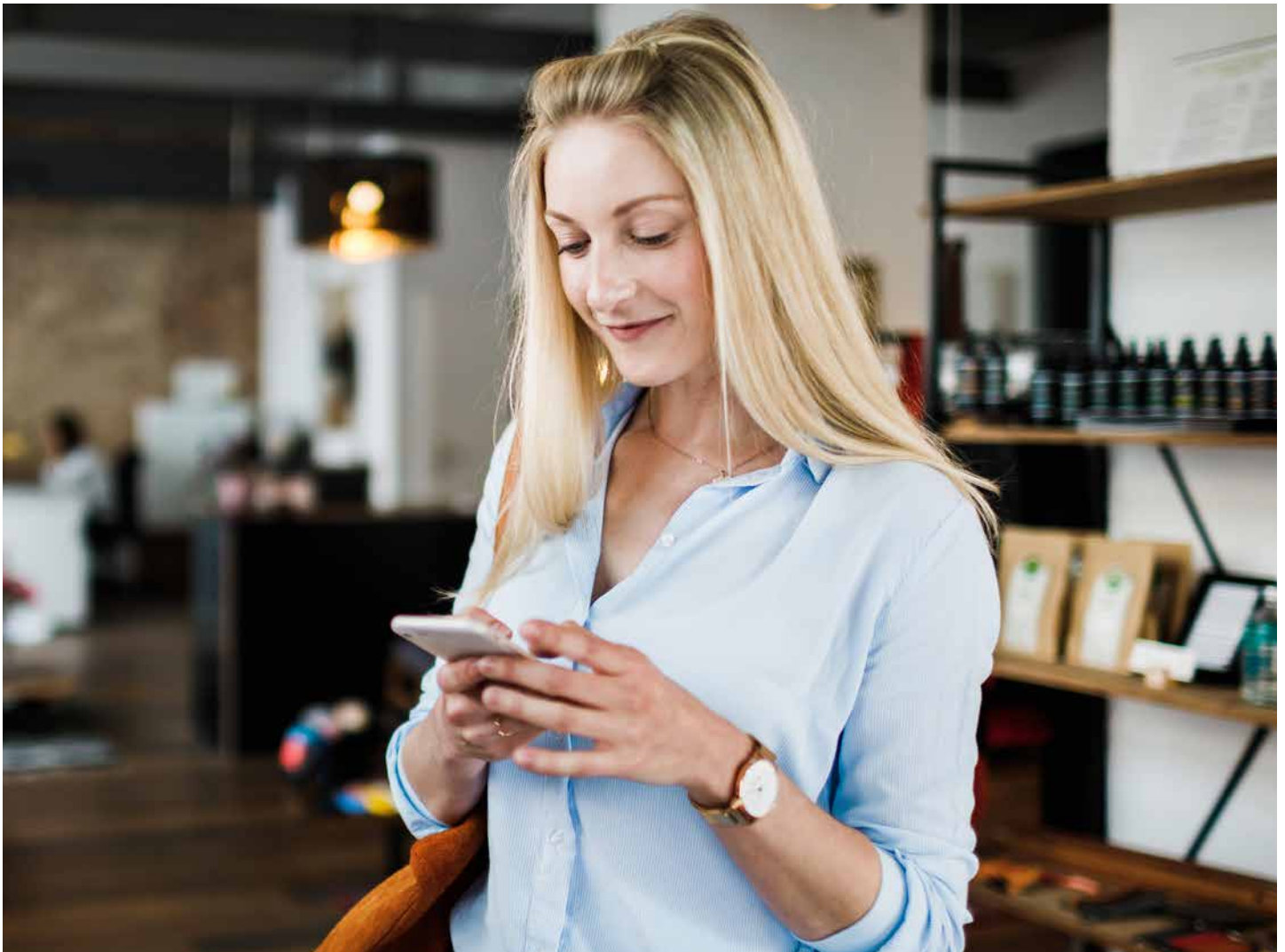


## A Flexible and Scalable Platform

Zelle Disbursements is built on the industry-leading Enterprise Payments Platform. The platform's scalable, open architecture enables your institution to quickly and easily process and manage payments across all retail and corporate banking channels.


It is easy to connect to upstream and downstream systems, from account processing to fraud and anti-money laundering. That enables the enhanced risk controls required when money is moving in near real time. You can implement Enterprise Payments Platform as an on-premises, cloud or hosted (ASP) solution, depending on your needs.


The platform provides centralized, streamlined processing across multiple payment types and clearing schemes out of the box. That means you can use it as a point solution or as a comprehensive payments platform on which to build a future-proof, digitally enabled payments strategy.




# Connect With Us

For more information  
about Enterprise Payments:  
Zelle Disbursements

 800-872-7882

 getsolutions@fiserv.com

 [fiserv.com](https://www.fiserv.com)

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

Visit [fiserv.com](https://www.fiserv.com) to learn more.