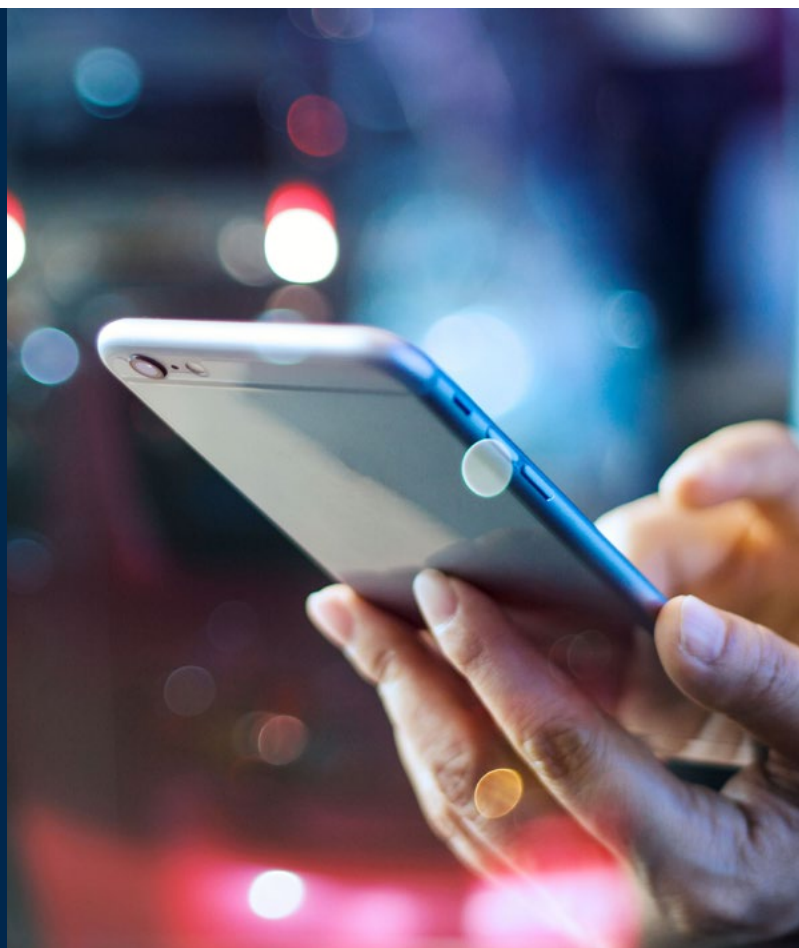


Retain More Customers with Real-Time Payments

With the Zelle app discontinued, consumers are gravitating to financial institutions that embed Zelle directly in their digital banking. It's a fast, secure, and trusted way to send and receive money, and institutions that don't offer it risk losing customers to competitors who can meet the demand for real-time payments.

To help you stay competitive, Zelle seamlessly integrates into your CSI digital banking platform, so your customers can easily move money from right inside your branded experience.

151M+**Zelle users nationwide¹****1.7B****Transactions sent in the first half of 2024²****1T+****Zelle processed over 1T in payments in 2024²**

Keep Customers Engaged and Deposits at Home

Embedding Zelle lets you reclaim ownership of the P2P experience. Instead of watching deposits drift out to third-party wallets, you stay at the center of your customers' daily banking activity and win their loyalty and engagement.

Why integrating Zelle is a strategic win:

- **Built-In Trust:** Zelle is one of the most recognized P2P brands in the U.S., with 151M+ enrolled users.
- **Stronger Engagement:** In-app P2P keeps logins and deposits with your financial institution, not third-party apps.
- **Full Control:** Own authentication and user experience end-to-end.
- **Real-Time Fraud Protection:** Detect and prevent P2P fraud instantly, safeguarding both your customers and your institution.
- **Customer Retention and Growth:** Reduce churn, increase digital adoption, and deepen account relationships with a solution your customers already expect and value.

This isn't just a tech upgrade. It's a powerful strategy to drive retention, protect deposits, and grow lifetime value.

Comparison Chart - Without Zelle vs With Zelle Built In

	Without Zelle Integration	With Zelle Integration
Customer Experience	Fragmented: customers need alternatives for P2P payments	Seamless: customers send and receive money directly from your app
Churn Risk	High: customers may switch to FIs offering Zelle	Low: customers stay engaged with your digital channels
Brand Perception	Outdated, less competitive	Modern, relevant, and responsive to customer needs
Network Reach	Only your in-house P2P users	151M+ nationwide Zelle users
User Trust	Decreases: "Why don't you have Zelle?"	Increases: users rely on your FI for trusted money movement
Digital Engagement	Fewer logins, lower app usage	More frequent digital banking interactions
Competitive Positioning	Weakens: lose ground to national and regional banks with Zelle	Strengthens: match or exceed top-tier digital offerings
Revenue Opportunities	Missed: transactions shift to external wallets like PayPal, Cash App, Venmo	Increased deposit growth and transaction volume: more money flows through your accounts, boosting balances, engagement, and cross-sell opportunities

Key Takeaways:

- **Without the Zelle integration, you risk fragmented experiences, increased churn, and losing customers to your rivals.**
- **With the Zelle integration, you lock in loyalty, boost engagement, and protect and grow deposits.**

SOURCES

¹ Zelle. (2024, July 25). *More people than ever choose Zelle: Nearly half a trillion dollars sent in the first half of 2024* [Press release]. <https://www.zellepay.com/press-releases/more-people-ever-choose-zelle-nearly-half-trillion-dollars-sent-first-half-2024>

² Early Warning Services. (2025, February 6). *Zelle shatters records with over \$1 trillion sent in a single year. Zelle.* <https://www.zellepay.com/press-releases/zelle-shatters-records-1-trillion-sent-single-year>

Your customers already trust and use Zelle. Now, make your institution their go-to place for fast, secure payments. Request a demo today to see how Zelle integration protects customer relationships, enhances your digital experience, and reduces churn.

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