

Revolutionize Payments Through Zelle

Make sending and receiving money easy than ever – with superior convenience, reliable security, and better member engagement.



Zelle® is a fast, safe and easy way to pay friends, family and others you know and trust with a U.S. credit union or bank account. It quickly moves funds directly from one account to another using a simple, secure mobile app. Available to more than 85 million mobile banking users across the U.S., the instant scale of the Zelle Network® drives business growth and keeps your institution relevant while technology and member needs evolve. And through CO-OP, it's never been simpler to implement, deliver, and track.



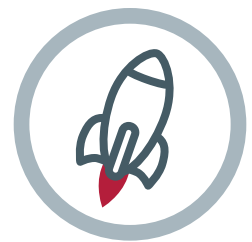
Deliver convenience members expect through a user-friendly network of personal payments to friends and family.



Access to 85+ million consumers on the *Zelle Network* with participating Financial Institution's mobile banking app.



Simple framework of personal payments and disbursements through one Single Sign-On (SSO) experience with a recognizable, consistent consumer brand.



Experience market differentiators by partnering with CO-OP, including fraud and reporting tools, shared branch interface, implementation and service.

Deliver on Member Expectations



The standard in P2P payments: Ability for members to send or receive personal payments to friends and family using only the recipient’s email address or U.S. mobile phone number.

24/7

Accessibility: Availability of funds within minutes to members who are already enrolled in *Zelle*. For those that are not registered already, it only takes two minutes to sign up.



Security: Enhanced by using only the recipient’s email address or U.S. mobile number, which limits the sharing of sensitive bank account details, like routing numbers.



Seamless experience: Single Sign-On (SSO) connection enables *Zelle* integration with existing mobile banking apps members already use.

Partner with CO-OP for more:

Benefit from a simplified implementation process that gets credit unions to market **faster** and **easier** than going direct.

The result: Access to a ready-built infrastructure reduces the risk of investing in a direct *Zelle* integration build, is faster, and more cost-effective.

Zelle Solves Common Credit Union Challenges

| Credit Union Challenges | Zelle Network Solutions |
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| I want to ensure our members have access to a powerful and versatile personal payments solution. | Participation by institutions serving more than 85 million consumers gives <i>Zelle</i> extraordinary recognition and reach. |
| I want to offer a seamless way for members to send payments. | SSO connection gives you an opportunity to engage with members through your existing mobile app. |
| I want to minimize the time, cost and risk required to implement <i>Zelle</i> . | CO-OP helps smooth your implementation with its trusted, ready-built infrastructure by leveraging the account based technology. Also, the CO-OP solution does not require any network transaction volume minimums. |

CO-OP Takes Credit Unions Partners to New Heights

Experience and deliver *Zelle* better than ever by partnering with CO-OP:

- **Speed to Market:** CO-OP utilizes existing infrastructure and connectivity to access the *Zelle Network* – providing an efficient and cost effective model for our credit unions. If Shared Branch is already in place for your credit union, the implementation timeline is even shorter!
- **Digital experience:** CO-OP provides a seamless member experience that will stay on-brand with your credit union to ensure a consistent *Zelle* experience.
- **Fraud tools:** Fraud mitigation remains top-of-mind with Real-Time Denials and AI capabilities, to ensure a secure experience.
- **Data Insights:** Detailed reporting to assist in analyzing and managing your *Zelle* program.

Get Started

To request more information on *Zelle*, please contact your CO-OP client service representative, call 800.782.9042 or email solutions@coop.org.



The Engage solution line delivers the tools credit unions need to connect with members however they prefer through leveraging CO-OP's physical and digital solutions, including: mobile innovations, branch self-service, personalized communications and live 24/7 support.

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Be There. Be More.

