



## Fiserv and Early Warning P2P Payments Alliance Gets Quick Start with Multiple Financial Institutions Committing to Early Warning's Zelle Network

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*Ally Bank, Bank of the West and BECU are among banks and credit unions that will access the newly launched service via Fiserv*

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv, Inc.](#) (NASDAQ:FISV), a leading global provider of financial services technology solutions, announced today that multiple financial institutions, including Ally Bank, Bank of the West and BECU, have committed to join Early Warning's Zelle<sup>SM</sup> Network via an alliance between Fiserv and Early Warning.

Early Warning launched Zelle at the Money20/20 conference in Las Vegas this week. The network will be offered by many of the country's leading financial institutions, and will provide consumers with a faster way to send and receive payments within the security of their financial institution.

Fiserv will offer the first turnkey version of Zelle to simplify integration for financial institutions of all sizes. The Fiserv turnkey solution will offer all the elements of the Zelle solution in a single platform to reduce costs and speed time to market for financial institutions.

"We are always looking for opportunities to make it easier for our customers to bank with us," said Diane Morais, CEO and president, Ally Bank. "Transferring money via payment services is among the digital banking activities growing in popularity with consumers, and we're excited to be working with Fiserv and Zelle to offer faster P2P services for our Ally Bank customers."

The person-to-person (P2P) payments landscape is competitive and highly fragmented. People want to be confident that when they send money it will get to the intended recipient, and get there quickly. This requires reach and connectivity across all consumers, regardless of where they bank.

"At Bank of the West we are committed to providing our customers with great banking experiences through innovative, digital solutions that help simplify their busy lives," said Andy Harmening, vice chairman, Consumer Banking, Bank of the West. "We are proud to be working with Fiserv and Zelle owner Early Warning to offer faster person-to-person payments to our customers - helping ensure that they will be able to seamlessly pay other people in real-time. This is a true step forward in the realm of digital payment capabilities."

Fiserv and Early Warning announced their alliance, designed to extend the availability of real-time person-to-person payments to thousands of financial institutions and millions of people, in August 2016. Together, Fiserv and Early Warning reach more than 6,000 banks and credit unions, including the 40 largest financial institutions in the U.S. and thousands of mid-size and community financial institutions. This reach helps ensure consumers have access to faster, secure P2P payment capabilities.

"Our members turn to us for simple and relevant payment options," said Doug Marshall, SVP of Retail at BECU, one of the nation's largest credit unions. "Almost a decade ago, BECU was one of the first financial institutions to provide person-to-person payments with Fiserv. We're looking forward to expanding on that relationship and providing a real-time payment solution through Zelle in the near future."

"The strong initial interest in working with Fiserv to access the Zelle network underscores the commitment financial institutions have to delivering a consistent, convenient person-to-person payments experience," said Kevin Schultz, president, Digital Banking, Fiserv. "A ubiquitous payments service supported by a strong brand and a compelling user experience provides financial institutions with a significant opportunity to grow the visibility and use of person-to-person payments."

Zelle is accessed directly from within a financial institution's mobile banking service and enables people to send money using only a recipient's email address or cell phone number.

In a world that is moving faster than ever before, Fiserv helps clients deliver solutions that are in step with the way people live and work today - financial services at the speed of life. Learn more at [TheSpeedofLife.com](#).

### About Fiserv

Fiserv, Inc. (NASDAQ:FISV) enables clients to achieve best-in-class results by driving quality and innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more than 30 years, Fiserv has been a global leader in financial services technology. Fiserv is a FORTUNE 500 company and this year was honored to be named a FORTUNE magazine's World's Most Admired Company for the third consecutive year. In 2015 the company was recognized among Forbes magazine's America's Best Employers. For more information, visit [Fiserv.com](#).

### About Early Warning

Early Warning is creating the future of payments by delivering innovative payment and risk solutions to financial institutions nationwide. For over 25 years, Early Warning has been a leader in financial technology that protects and advances the financial system. Learn more at [www.earlywarning.com](#).

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