



PAYMENTS

Credit unions must provide fast person-to-person (P2P) payments to meet member demand, and to compete with FinTechs and Big Techs in the digital era. Zelle® is one solution available now.



For almost anyone with a U.S. checking or savings account, Zelle is an easy-to-use P2P payments solution. It has full integration with mobile and online banking solutions, as well as with the Jack Henry™ Symitar® core. Members will be able to take advantage of the service from within their existing credit union digital banking app.

When using Zelle, no sensitive account information is used or shared and the money is typically available in minutes to enrolled recipients.

KEY BENEFITS

- **Real-Time P2P Payment Capabilities:** Credit unions will remain competitive while meeting member demand for real-time P2P payment services.
- **Positioned For Future Service Expansion:** Real-time payments continue to evolve in terms of credit union capabilities and member-facing solutions. Falling under the PayCenter umbrella, this is one of many offerings poised to grow and evolve within the real-time payments space.
- **Seamless Integration:** Connections to current and future real-time payment networks and digital toolkits support integration with third-party core and digital solutions.
- **Safe and Secure:** JHA PayCenter leverages multi-layered data security. It also supports Zelle Network's token management for account status changes.

LEARN MORE

To learn more about Zelle, please contact your Account Relationship Manager, or email ARM@synergentcorp.com.

Zelle, which falls under the JHA PayCenter umbrella, is a fast, safe, and easy-to-use tool in completing P2P payments. Meet and exceed member expectations!

"Zelle® meets member demand for P2P payments solutions. 67% of community banks and credit unions report that their account holders are asking for Zelle and in 2020 alone, 1.2 billion transactions were sent using Zelle. It's usage continues to increase year-over-year, so we are pleased to offer this solution to our credit union partners."

- Karen Martin
Product Owner – Payments
Synergent