



5 Reasons to use Zelle® for your small business

A safe, convenient way for businesses to receive and send money*

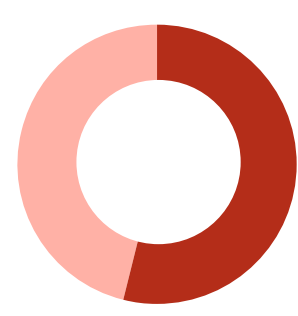
Getting paid should be the least complicated part of your day. Introducing Zelle® for your small business. Now you can get paid in minutes* with just your business U.S. mobile number or email address. No checks. No cash. No hassle. Zelle® makes receiving money from customers easy* — all from the convenience of our mobile app.

Why you should consider Zelle® for your business



Get paid faster

- Skip the trip to the bank and the hassle of waiting for checks and deposits to clear
- Money is received in minutes* and available for immediate use



54%

of small business owners surveyed currently use digital payments like Zelle® to receive money¹

“I would get paid faster and it would be more convenient for my customers.”

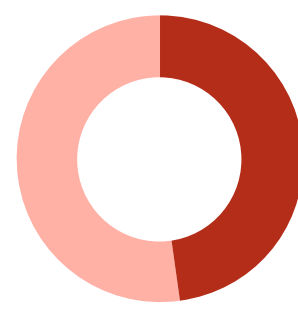
– Joe M., Small Business Owner



Keep more of your money



Wells Fargo does not charge business customers to send or receive money with Zelle®



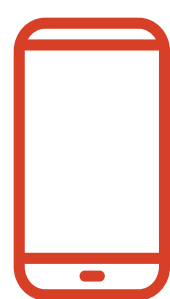
48%

of small business owners say low or no fees prompted them to transition to digital payments²

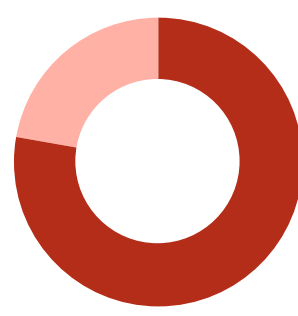
“No one likes paying a fee, especially when you are trying to make a payment.” – Justin X., Small Business Owner



Available to millions



100+ million people already have access to Zelle® through their banking app³



78%

of consumers rank digital payment options as their most preferred method of payment⁴

Millions of customers already have access to Zelle® through their banking app⁵, and more banks and credit unions are added every year⁶



Peace of mind

- Avoid sharing sensitive account information by receiving payments using your business U.S. mobile number or email address



Security

is the most critical factor for businesses when selecting a payment solution⁷

“Digital payments are faster, more convenient for both customers and my business, and more secure with a lower risk of fraud than checks.”

– Todd S., Small Business Owner



Easy to get started



Since access to Zelle® is already part of Wells Fargo Online® Banking, enrolling is a snap!



Log in and follow the step-by-step instructions to select your account and enroll your U.S. mobile number or email address

[Learn more](#)

[Get started now](#)

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^{1,2,7} Small Business Engagement Research, C Space, March 2021

^{3,5} “About the Zelle® Network,” Zelle® accessed March 11, 2021

⁴ “Digital Transformation of SMBs: The Future of Commerce,” Visa, accessed March 31, 2021

⁶ “Frequently Asked Questions,” Zelle® accessed March 31, 2021

*Enrollment with Zelle® through Wells Fargo Online® or Wells Fargo Business Online® is required. Terms and conditions apply. U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes. For your protection, Zelle® should only be used for sending money to friends, family, or others you trust. Neither Wells Fargo nor Zelle® offers a protection program for authorized payments made with Zelle®. The Request feature within Zelle® is only available through Wells Fargo using a smartphone. In order to send payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle®. To send or receive money with a small business, both parties must be enrolled with Zelle® directly through their financial institution’s online or mobile banking experience. For more information, view the [Zelle® Transfer Service Addendum to Wells Fargo’s Online Access Agreement](#). Your mobile carrier’s message and data rates may apply.

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