LEVVEL

Top 40 U.S. Bank Gains P2P Confidence in Creating Custom Zelle Integration

Building a forward-looking and sustainable architecture to improve digital payments

ARCHITECTURE   INTEGRATION   ZELLE STRATEGY

INTRODUCTION

A top 40 U.S. Bank wanted to be one of the first banks to implement Zelle. To create a forward-looking and sustainable architecture, they needed Zelle education to build a custom integration. This requires the bank to plug directly into EWS (Early Warning Services) versus going through a third-party vendor. They teamed up with Levvel to build out the business requirements, functional and technical specifications, and develop the entire integration from start to finish.

> The bank wanted to create a forward-looking and sustainable architecture and increase the overall Zelle knowledge necessary to build a custom integration.

CHALLENGE

Typically, banks rely on vendors to do a lot of backend integration, largely due to cost and security risks. Keeping customer information safe and secure is a top priority, and the consequences of a breach are high. The client wanted to invest in an internal development team for this custom Zelle integration, and with our Zelle expertise, they could get help in building out the backend development.

In tandem with backend integration, the bank wanted to:

- Bolster their internal skillset and technology team
- Focus on deployment management of integration after build
- Connect to the EWS network for testing

APPROACH

Levvel's mission was to lay out a timeline for the Zelle integration by breaking up the deployments and development into a series of sprints that would focus on education, design, and Zelle implementation.

Our approach included:

- **Phase 1—BRD (Business Requirements Document) Workshop:** While outlining the project's goals and expectations, this phase would help onboard and educate the internal development team on Zelle services and support.
- **Phase 2—Design:** Once the business requirements were finished, a two-person team would build out the functional and technical specifications and execute a code delivery strategy for EWS.
- **Phase 3—Implementation:** In the implementation phase, the bank would create a code delivery strategy. By assessing and prioritizing EWS use cases, they could work in a more agile fashion.

RESULTS

> With the custom Zelle integration, the bank sent nearly 700,000 payments totaling about $150 million in just three to four months time. In just 60 days, their six-to-nine month estimations for transaction volume were completed.
>
> **Jonathan Parker,** Client Solutions Leader, Levvel

The bank was able to develop, test, and certify Zelle integration to deliver an on-time pilot and full production launch. With our help, they were able to fully support and manage their entire payments solution, all while exceeding payments volume expectations after the successful launch.
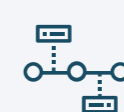
TEAM SIZE x15

TIMELINE 18 months

Because of this project, the bank was able to:

Enroll nearly 50,000 people between November 2019 and February 2020

Obtain knowledge and education in back-end integration

Remain in charge of own integration timelines, schedules, and budgets

> This solution served as the conceptual framework of what led to Zimulator, a digital simulation product to quickly test and certify for Zelle, developed by Levvel Digital.

Visit us to learn more about Digital Payments.
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