

Product



Popmoney®

Social Payments Made Easy, Convenient and Secure



Whether it is to repay a friend for tickets to the big game, add funds to a college student's checking account or pay the rent, people today are looking for faster and easier ways to manage personal payments. The Popmoney personal payment service from Fiserv offers a proven solution.

Give your consumers the convenience and freedom of sending a payment to a friend, relative, babysitter, dog walker or anyone—anytime – anywhere. With the Popmoney personal payment service your consumers can send, request and receive money with an email address or mobile phone number—using their existing bank accounts.

Deliver Simple Convenience

After nearly a decade of positive experiences with online banking, e-commerce, bill pay and transfer services, consumers are looking for new online payment solutions, particularly the ability to send money easily and securely to friends, family and others. They want simple, convenient and secure email and mobile person-to-person (P2P), or social payment capabilities.

Popmoney allows your consumers to send and receive money directly from their primary financial accounts – without the need to establish multiple accounts with an independent payment service or manage balances outside their existing financial

institution relationship. Instead, consumers with accounts at participating Popmoney financial institutions simply log on to their online or mobile banking application, navigate to Popmoney, and follow a simple, one-time registration process.

An Expansive Network

Popmoney comprises a network of more than 2,300 financial institutions across the United States, enabling approximately 56 million online banking consumers to take advantage of a unified, secure and easy-to-use social P2P payments experience. The network continues to grow rapidly as more financial institutions join it.

The larger the network, the more useful it is to its members. Popmoney users gain immediate access to a much larger group of friends, family and others to easily transact with. And that in turn drives greater access to new revenue opportunities for you. It is important to note, Popmoney payments have been received at more than 10,000 financial institutions.

Requesting Money is Easy

Popmoney offers financial institutions a host of features such as Request Money. With the Request Money feature, Popmoney provides a great way to collect or raise money—all from your online banking site. From team jerseys to fun outings, collecting money is easy.

Consumers can initiate both individual and group request for payment from their friends, family and others. They can send a request for a fixed dollar amount



Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what's next now.

or leave the amount open for the recipient. The recipient will receive the request directly within their online or mobile banking site and have the ability to pay the request from their primary account. Popmoney offers the convenience of tracking the status of requests and the ability to easily send reminders.

Deliver Real-Time Personal Payments

Consumers are demanding faster payments of all kinds. Now you can deliver real-time payments by adding Popmoney: Instant Payments. Instant Payments gives consumers the option to deliver funds in literally seconds, making it indispensable when an immediate exchange of money is required.

Personalized Payment Message

Popmoney also offers users the ability to send e-greetings, enabling consumers to send a personalized message with email templates. It is easy and fast, and popular with Popmoney users who send nearly 20 percent of payments with an e-greeting.

New Source of Fee Revenue

Popmoney helps your financial institution become a hub for all online financial activity while offering the opportunity for new transaction-based fee revenue when users:

- Send money to others
- Request money from others
- Use e-greetings when sending a payment

Innovative and Integrated

Popmoney is fully integrated with many online and mobile banking solutions from Fiserv, including CheckFree® RXP®, Corillian®, Retail Online™, Virtual Branch®

Key Benefits

- Enables consumers to send or request payments directly from their online or mobile banking service
- Offers multiple payment delivery speed options, instant, one-day and three-day
- Delivers a seamless experience through integration with other online and mobile banking solutions from Fiserv
- Creates a new revenue source for your institution

and Mobiliti™, creating the convenience and seamless experience banking customers and credit union members demand. With Mobiliti, the most deployed, market-proven mobile banking product in the industry, consumers can access Popmoney directly from their mobile phone. You now have the tools available to compete successfully and cost-effectively for consumers who expect anytime, anywhere access to their finances.

A Complete Solution

With industry-leading risk and fraud mitigation support, every Popmoney payment transaction is risk-scored in-session. Popmoney also offers optional Tier 1 customer support as well as a powerful back-office tool for reporting and support for your representatives and users.

Connect With Us

For more information about Popmoney call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.



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