

Popmoney®

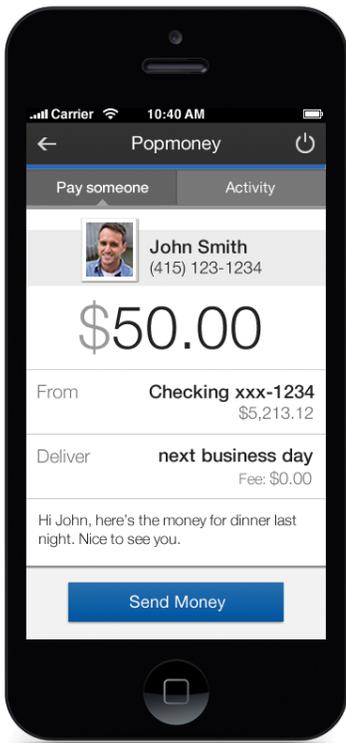
Provide a digital, person-to-person payments solution that encourages end users to make your website or mobile app their preferred online payment destination.

Financial Institution Benefits

Enable fee-revenue generation by charging per transfer based on transfer type, amount or speed of transfer.

Extend your existing Online Banking channel to keep your end users returning to your website.

Reduce wire transfer and check processing costs.*



Enhance visibility into end-user transaction patterns via the Compass administrative tool.

Control end-user transfer limits and available transfer velocities by creating a default set of user permissions. Automatically upgrade transfer limits and velocities based on user performance.

End-user Benefits

Send money to friends or family using just their email address, mobile phone number or account number. Funds are electronically deposited to the recipient's account.

Set up automatically recurring transfers to plan for payment needs in advance.

Choose the speed of the transfer to meet transfer needs.

Popmoney makes it simple for end users to:

- Send money to others.
- Request money from others.
- Make transfers using just an email address or mobile phone number.

End users can send and receive money directly from their primary accounts without ever needing to establish additional accounts outside of your financial institution.

The Request Money functionality allows end users to easily create individual and group payment requests. This utility includes a variety of payment-customization options, as well as reminder and tracking capabilities.

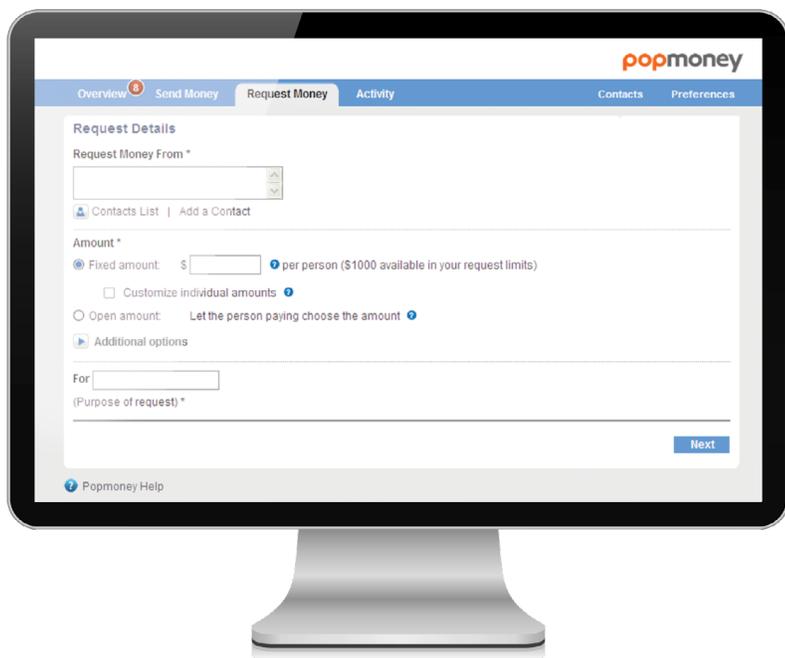
Features

Comprehensive risk management procedures

Simplified registration makes it easier for your end users to try using mobile person-to-person payments.

Compass administrative tool helps control and track all transfer and payment activity.

Flexible transaction settlement times and financial institution-to-user pricing capabilities.



Did you know?

Among US adults, 34 percent of smartphone users and 26 percent of mobile phone users are willing to use their phones for P2P transfers.¹

63 percent of consumers prefer bank-based P2P transfers versus 23 percent that use a P2P website to make money transfers.¹

29.91 percent of consumers would use mobile person-to-person payments if the feature were made available to them.²

Full access by financial institutions to the Compass administrative tool, which provides detailed information on all users and transfer activity. Financial institutions also have the ability to grant or remove functionality, increase limits to preset tolerances or suspend users.

Contextually integrated within the new Online Banking experience and accessed via secure SSO connection.

Communicates all in-product activity to the end user by email

¹ Mercator Advisory Group, P2P Payments: Financial Institution vs. Third-party Digital Solutions, February 2014.

² RateWatch, Mobile Banking, Mobile Payments – What Consumers Value, April 2015.

*This product is not intended to replace the speed or security of wire transfers for high dollar transactions. The Popmoney® Personal Payments Service is provided by CheckFreePay Corporation and CheckFreePay Corporation of New York, each a wholly owned subsidiary of Fiserv, Inc.

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